



IAPD Report

Gail Marie Urban

CRD# 5650884

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

Gail Marie Urban (CRD# 5650884)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **05/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	06/28/2019
IA	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	06/28/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	EDWARD JONES	250	MANHATTAN, KS	05/19/2009 - 07/05/2019
B	EDWARD JONES	250	MANHATTAN, KS	05/05/2009 - 07/05/2019

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative?

Yes

The following types of events are disclosed about this representative:

Type	Count
Termination	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **14** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**
Main Address: 12671 HIGH BLUFF DR
SUITE 200
SAN DIEGO, CA 92130
Firm ID#: 7717

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/28/2019
B	FINRA	General Securities Principal	Approved	09/13/2021
B	California	Agent	Approved	04/09/2026
B	Colorado	Agent	Approved	06/28/2019
B	Florida	Agent	Approved	06/28/2019
B	Georgia	Agent	Approved	06/28/2019
B	Indiana	Agent	Approved	07/12/2022
B	Iowa	Agent	Approved	03/21/2022
B	Kansas	Agent	Approved	06/28/2019
IA	Kansas	Investment Adviser Representative	Approved	06/28/2019
B	Missouri	Agent	Approved	03/05/2025
B	New Jersey	Agent	Approved	06/28/2019
B	Oregon	Agent	Approved	06/28/2019



Qualifications

	Regulator	Registration	Status	Date
B	Pennsylvania	Agent	Approved	11/23/2022
B	Texas	Agent	Approved	06/28/2019
IA	Texas	Investment Adviser Representative	Approved	06/28/2019
B	Virginia	Agent	Approved	06/28/2019
B	Washington	Agent	Approved	06/28/2019

Branch Office Locations

INDEPENDENT FINANCIAL GROUP, LLC
923 WESTPORT PL.
#230
MANHATTAN, KS 66502



Qualifications



PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination (S24)	Series 24	09/13/2021

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	05/04/2009

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	05/15/2009



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	05/19/2009 - 07/05/2019	EDWARD JONES	CRD# 250	MANHATTAN, KS
B	05/05/2009 - 07/05/2019	EDWARD JONES	CRD# 250	MANHATTAN, KS

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2019 - Present	INDEPENDENT FINANCIAL GROUP	REGISTERED REPRESENTATIVE	Y	MANHATTAN, KS, United States
03/2009 - 06/2019	EDWARD JONES	FINANCIAL ADVISOR	Y	ST LOUIS, MO, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

(1) URBAN HOLDINGS LLC POSITION: Officer/Director NATURE: Business Entity for Tax/Investment Purposes INVESTMENT RELATED: No #HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 06/25/2019 DESCRIPTION: OWNER OF URBAN HOLDINGS LLC ENTITY FOR TAX PURPOSES (2) AMICUS WEALTH PARTNERS POSITION: Officer NATURE: DBA for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 06/25/2019 DESCRIPTION: DBA FOR MARKETING PURPOSES. (3) WYNDHAM HEIGHTS HOMEOWNERS ASSOCIATION POSITION: Officer/Director NATURE: Board Member (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2012 DESCRIPTION: MEMBER OF THE BOARD OF DIRECTORS. (4) URBAN FARM OIL ROYALTIES POSITION: co-owner with my husband. NATURE: Other: INVESTMENT RELATED: No #HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 07/09/1993 DESC: 50% PASSIVE OWNER OF URBAN FARM OIL ROYALTIES, FAMILY-OWNED FARMLAND (5) DAVID URBAN FARM POSITION: co-owner with my husband NATURE: Other: INVESTMENT RELATED: No # HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 07/09/1993 DESC: GRAIN AND CATTLE OPERATION. (6) GREATER MANHATTAN COMMUNITY FOUNDATION: Volunteer NATURE: Volunteer INVESTMENT RELATED: No #HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2015 DESC: INVESTMENT REVIEW COMMITTEE VOLUNTEER. (7) BIG BROTHERS/BIG SISTERS - COMMUNITY LEADERSHIP COUNCIL: Volunteer NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 1 START DATE: 10/20/2020 DESC: 1. Building Local Volunteer and Fundraising Capacity; 2. Functioning as a Champion for KSBBBS within our local community; 3. Providing advice, feedback, and program selection for local KSBBBS staff. (8) OUTSIDE INSURANCE: Agent/Representative NATURE: Insurance outside of IFG INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 4 START DATE: 11/01/2022 DESC: Outside insurance with Sibbel Insurance Group. (9) MANHATTAN CHAMBER OF COMMERCE FOUNDATION POSITION: Volunteer NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2023 DESC: Board member. (10) LENDEDU EXPERT REVIEW POSITION: Independent Contractor NATURE: Consulting Services INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 01/30/2023, United States DESCRIPTION: Review editorial content. (11)



Registration & Employment History



OTHER BUSINESS ACTIVITIES

MANHATTAN PARKS AND RECREATION FOUNDATION POSITION: Officer/Director NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 04/20/2023 DESCRIPTION: BOARD MEMBER (12) FAIRY GODMOTHERS BOARD, FINANCE AND GRANTS COMMITTEE POSITION: Volunteer NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 05/08/2023 ADDRESS: 555 Poyntz Ave, Unit 269, Manhattan KS 66502, United States DESCRIPTION: Board Member to the Greater Manhattan Community Foundation.

(2) PINETREE ACCOUNTING SERVICES LLC

POSITION: Referring clients for tax and accounting services NATURE: Tax Preparation/Accounting/Bookkeeping/CPA INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4 START DATE: 11/04/2024 ADDRESS: 4697 S Renaissance Dt, Gilbert AZ 85297, United States

DESCRIPTION: Duties may include facilitating communication between clients and sharing client approved information for tax and/or accounting services.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Termination	1

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: Edward Jones
Termination Type: Discharged
Termination Date: 06/06/2019
Allegations:) Concerns relating to certain accounts that did not meet advisory activity annual review requirements and effecting trades without speaking with the client on the date of the trade.
Product Type: Mutual Fund

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Reporting Source: Individual
Firm Name: Edward Jones
Termination Type: Discharged
Termination Date: 06/06/2019
Allegations: Concerns relating to certain accounts that did not meet advisory activity annual review requirements and effecting trades without speaking with the client on the date of the trade.
Product Type: Mutual Fund

Broker Statement Advisory activity annual review documents was entered incorrectly by the Branch Office Administrator without Ms. Urban's knowledge. Ms. Urban spoke with the client outside of market hours the day prior to the trade.



End of Report

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