



## IAPD Report

# Robert Cramer Kedra

CRD# 6745024

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5



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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

### Robert Cramer Kedra (CRD# 6745024)

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 **07/28/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	04/07/2025
<b>IA</b>	PRIVATE ADVISOR GROUP, LLC	CRD# 155216	07/30/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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
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No information reported.

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
Criminal	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 1 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **PRIVATE ADVISOR GROUP, LLC**  
Main Address: 305 MADISON AVENUE  
MORRISTOWN, NJ 07960  
Firm ID#: 155216

Regulator	Registration	Status	Date
IA Pennsylvania	Investment Adviser Representative	Approved	07/30/2025

#### Branch Office Locations

**PRIVATE ADVISOR GROUP, LLC**  
300 Willowbrook Lane, Suite 315  
West Chester, PA 19382

#### Employment 2 of 2

Firm Name: **LPL FINANCIAL LLC**  
Main Address: 1055 LPL WAY  
FORT MILL, SC 29715  
Firm ID#: 6413

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	04/07/2025
B FINRA	Invest. Co and Variable Contracts	Approved	04/07/2025
B Pennsylvania	Agent	Approved	07/23/2025

#### Branch Office Locations

**LPL FINANCIAL LLC**  
300 WILLOWBROOK LN STE 315  
WEST CHESTER, PA 19382



## 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 0 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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<b>B</b>	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	04/07/2025
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<b>B</b>	General Securities Representative Examination (S7TO)	Series 7TO	01/27/2025
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<b>B</b>	Securities Industry Essentials Examination (SIE)	SIE	05/14/2019
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> <b>B</b>	Uniform Combined State Law Examination (S66)	Series 66	06/26/2025
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### PROFESSIONAL DESIGNATIONS

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

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

No information reported.

### 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
06/2018 - Present	Private Advisor Group, LLC	Investment Advisor Representative	Y	Morristown, NJ, United States
01/2018 - Present	FPA Wealth Management	Client Services Associate	Y	West Chester, PA, United States
01/2018 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	West Chester, PA, United States
02/2017 - 05/2018	GAP Inc.	Sales Associate	N	Doylestown, PA, United States
01/2017 - 05/2018	Delaware Valley University	Full Time Student	N	Doylestown, PA, United States
07/2013 - 12/2016	Bloomsburg University	Full Time Student	N	Bloomsburg, PA, 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) 06/21/2024 - FPA Wealth Management LLC - DBA for LPL Business (entity for LPL business) - Inv Rel - At Reported Business Location(s) - Start: 06/2018
- 2) 06/21/2024 - MAIN LINE FASHION WEEK - Business Entity For Tax/Investment Purposes Only - Selling tickets to fashion show - Non-Inv Rel - West Chester, PA - Start: 03/2024 - 2 Hr/Mth
- 3) 06/21/2024 - Allen Paca - Founder/owner, Clothing Brand Company - Non-Inv Rel - West Chester, PA - Start: 07/2019 - 10 Hr/Mth
- 4) 07/02/2024 - Private Advisor Group - Registered Investment Advisor - Admin - Investment Related - At Reported Business Location(s) - Start Date 06/18/2018 - 20 Hours Per Month/ 1 Hour During Trading - I provide investment advisory services through Private Advisor Group, an independent investment advisor firm. I started this business activity in 7/2024. I expect to spend approximately 160 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its service6s at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.



## 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
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Criminal	1
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### Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Formal Charges were brought in:</b>	Court of Common Pleas
<b>Name of Court:</b>	Court of Common Pleas of Columbia County
<b>Location of Court:</b>	Columbia County, Pennsylvania
<b>Docket/Case #:</b>	CP-19-CR-0000789-2016
<b>Charge Date:</b>	10/17/2016
<b>Charge(s) 1 of 1</b>	
<b>Formal Charge(s)/Description:</b>	Original charges filed on October 1, 2016 were: 1. One count aggravated assault (Felony 1), 2. One count simple assault (Misdemeanor 2), 3. One count disorderly conduct (Misdemeanor 3), 4. One count harassment (Summary). The case was resolved on April 26, 2017 when the charges for aggravated assault, disorderly conduct and harassment were all dismissed. I took a guilty plea to the misdemeanor simple assault charge.
<b>No of Counts:</b>	1
<b>Felony or Misdemeanor:</b>	Felony
<b>Plea for each charge:</b>	Aggravated Assault, Disorderly Conduct and Harassment all dismissed via nolle prossed
<b>Disposition of charge:</b>	Reduced
<b>Date of Amended Charge:</b>	04/26/2017
<b>Charge was Amended or reduced to:</b>	Original charges filed on October 1, 2016 were: 1. One count aggravated assault (Felony 1), 2. One count simple assault (Misdemeanor 2), 3. One count disorderly conduct (Misdemeanor 3), 4. One count harassment (Summary). The case was resolved on April 26, 2017 when the charges for aggravated assault, disorderly conduct and harassment were all dismissed. I took a guilty plea to the misdemeanor simple assault charge.



**Amended No of Counts:** 1

**Amended Charge:** Misdemeanor

**Amended Plea:** Guilty plea to misdemeanor simple assault

**Disposition of Amended Charge:** Reduced

**Current Status:** Final

**Status Date:** 07/25/2017

**Disposition Date:** 07/25/2017

**Sentence/Penalty:** NOW, to wit, on this 25th day of July, 2017, the Court sentences the Defendant to pay the costs of prosecution, a fine of \$500.00, and to undergo a period of incarceration in the Columbia County Prison for a period of not less than 2 months nor more than 12 months, effective this date, at which time the Defendant shall report to the Columbia County Prison to begin service of his period of incarceration. So long as the Defendant has no misconducts or write-ups while incarcerated, the Defendant shall be paroled at the end of his minimum sentence for the balance of his maximum sentence. The Defendant shall render 20 hours of community service. The Defendant shall pay restitution in the amount of \$1,765.47 and shall be jointly and severally liable therefor. The Defendant is Re-Entry Program eligible. The Defendant is hereby declared to be automatically and immediately work release eligible.

**Broker Statement**

I was age 21 and I had just started my senior year at Bloomsburg University (PA). On the evening of September 30, 2016, I was out at a local bar with friends. I was approached by a female friend who I had not seen for over a year. She gave me a hug. Her boyfriend (Ryan) reacted to this by pouring his drink over my head. This led to some shouting where Ryan and I were both kicked out of the bar. I went to a friend's house to get cleaned up and calm down to avoid any further confrontation. Ryan on the other hand would not let it go. He continued to call and text me wanting to fight. Ryan then showed up at another of my friend's home (125 North Street). He was hoping to find me there because I lived there the year before. Ryan then proceeded to smash the glass of the front door with a metal pipe that he had brought with him. He broke the glass on the front door to enter the property and search for me. After my friends (the residents of 125 North Street) came home and realized what Ryan had done, they came to where I was staying and told me. Together we decided to find Ryan at his fraternity house to confront him, as well as his fraternity brothers to determine why Ryan was escalating this incident. There were five of us. Our intention was to try and convince him to back off and stop the harassment. Unfortunately, Ryan did not back down. He walked out of his house with the metal pipe he used to smash the door on North Street. His fraternity brothers decided to stay inside (I suspect because they did not support his actions). He threatened us with the pipe. We were convinced that he was going to use it as a weapon, and things escalated quickly, turning the situation into a brief brawl lasting about 60 seconds. No one including Ryan was seriously injured (Ryan had some bumps and bruises). The next day, Ryan went to the local police and pressed charges. As soon as we heard that charges had been filed, my friends and I turned ourselves in to the local police.

I had never been in a fight prior to this incident and none since. It's not my nature. I was not the one to initiate this confrontation, escalate it, or start the fight that ultimately resulted in charges being filed. The original charges against my friends



and I were filed on October 1, 2016. They were: 1. One count aggravated assault (Felony 1), 2. One count simple assault (Misdemeanor 2), 3. One count disorderly conduct (Misdemeanor 3), 4. One count harassment (Summary). When it became clear that Ryan played a major role in this incident, the case was resolved on April 26, 2017, and the charges for: 1. aggravated assault, 3. disorderly conduct and 4. harassment were all dismissed and we all plead guilty to the misdemeanor simple assault charge.



## End of Report

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