



## IAPD Report

# ENRIQUE JOSE ALVAREZ

CRD# 820409

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

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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

### ENRIQUE JOSE ALVAREZ (CRD# 820409)

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 **11/14/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	03/25/2011
<b>IA</b>	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	08/18/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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
<b>IA</b>	RETIREMENT DOCTOR, LLC	144980	SUFFIELD, CT	02/21/2008 - 11/14/2025
<b>B</b>	THE O.N. EQUITY SALES COMPANY	2936	SUFFIELD, CT	02/02/1999 - 03/28/2011
<b>IA</b>	ON INVESTMENT MANAGEMENT CO	105662	SUFFIELD, CT	10/27/2000 - 03/05/2008

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
Customer Dispute	2



## 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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**  
Main Address: 1776 PLEASANT PLAIN RD.  
FAIRFIELD, IA 52556-8757  
Firm ID#: 134139

Regulator	Registration	Status	Date
<b>IA</b> Connecticut	Investment Adviser Representative	Approved	08/18/2025
<b>IA</b> Puerto Rico	Investment Adviser Representative	Approved	12/01/2025
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	08/19/2025

#### Branch Office Locations

**CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**  
463 South Main St.  
Suffield, CT 06078

#### Employment 2 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**  
Main Address: 1776 PLEASANT PLAIN RD.  
FAIRFIELD, IA 52556-8757  
Firm ID#: 39543

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Principal	Approved	03/25/2011
<b>B</b> FINRA	General Securities Representative	Approved	03/25/2011
<b>B</b> California	Agent	Approved	03/25/2011
<b>B</b> Connecticut	Agent	Approved	03/25/2011



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Florida	Agent	Approved	03/25/2011
<b>B</b> Georgia	Agent	Approved	06/16/2020
<b>B</b> Indiana	Agent	Approved	05/12/2025
<b>B</b> Maine	Agent	Approved	09/01/2016
<b>B</b> Massachusetts	Agent	Approved	03/25/2011
<b>B</b> New Hampshire	Agent	Approved	03/25/2011
<b>B</b> New York	Agent	Approved	11/03/2022
<b>B</b> North Carolina	Agent	Approved	10/10/2016
<b>B</b> Puerto Rico	Agent	Approved	03/25/2011
<b>B</b> South Carolina	Agent	Approved	01/22/2019
<b>B</b> Texas	Agent	Approved	04/20/2016
<b>B</b> Utah	Agent	Approved	03/25/2011
<b>B</b> Vermont	Agent	Approved	09/23/2015

### Branch Office Locations

**CAMBRIDGE INVESTMENT RESERARCH, INC.**  
SUFFIELD, CT




## 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, 3 general industry/product exams, and 2 state securities law exams.**




#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	07/05/2000

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/15/1985
 Registered Representative Examination (S1)	Series 1	03/25/1976

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	07/17/2000
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/02/1982

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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:

	Registration Dates	Firm Name	ID#	Branch Location
IA	02/21/2008 - 11/14/2025	RETIREMENT DOCTOR, LLC	CRD# 144980	SUFFIELD, CT
B	02/02/1999 - 03/28/2011	THE O.N. EQUITY SALES COMPANY	CRD# 2936	SUFFIELD, CT
IA	10/27/2000 - 03/05/2008	ON INVESTMENT MANAGEMENT CO	CRD# 105662	SUFFIELD, CT
B	01/16/1982 - 02/03/1999	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
B	12/23/1976 - 08/11/1986	THE MINNESOTA MUTUAL LIFE INSURANCE COMPANY	CRD# 2797	
B	12/13/1976 - 01/14/1982	P & I EQUITIES CORPORATION	CRD# 4149	
B	04/01/1976 - 12/08/1976	AMERICAN GENERAL CAPITAL PLANNING, INC.	CRD# 146	

### 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
08/2025 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
03/2011 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC	REG REP	Y	FAIRFIELD, IA, United States
08/2007 - Present	RETIREMENT DOCTOR, LLC	PRESIDENT/IA REP	Y	SUFFIELD, CT, 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)PROFESSIONAL INSURANCE BROKERAGE INC, 178 MOUNTAIN RD, SUFFIELD, CT, 1/1983 AS INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE COMPANIES. INV REL - 1/WK - .5/TRADING.

2)INDEPENDENT INSURANCE AGENT, 178 MOUNTAIN RD, SUFFIELD, CT, 9/1973 FOR VARIOUS INDEPENDENT INSURANCE COMPANIES. INV REL - 3/WK - 3/TRADING.



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

- 3) HARTFORD GUN CLUB, ROUTE 187, EAST GRANBY, CT 06026. MEMBER SINCE 09/06/84. NOT INVESTMENT RELATED. WORKS 6 HOURS MONTHLY NONE OF WHICH ARE DURING TRADING HOURS. DUTIES: SHOOTGUN RANGE.
- 4) MASONS, BRIDGE ST., SUFFIELD, CT 06078. MASON SINCE 06/06/09. NOT INVESTMENT RELATED. WORKS 1 HOUR WEEKLY NONE OF WHICH ARE DURING TRADING HOURS. DUTIES: N/A
- 5) RETIREMENT DOCTOR, LLC., 178 MOUNTAIN RD., SUFFIELD, CT 06078. BEGAN 9/2012 AS MANAGING MEMBER PROVIDING EDUCATIONAL SEMINARS. DEVOTES 10 HR/MO- NONE DURING TRADING.
- 6) Enrique J. Alvarez, Owner, 463 S. Main Street, Suffield, CT, 06/01/2020, NIR, 4 hr/mo-0/trading hr. Buying and selling shotguns and hunting rifles.
- 7) Enrique's Ebay Business, Owner, 463 S. Main Street, Suffield, CT, NIR, 08/01/2001- 1 hr/mo- 0/trading hr. Occasionally buy and sell items.



## 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
Customer Dispute	2

### Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

#### Disclosure 1 of 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Cambridge Investment Research, Inc.
<b>Allegations:</b>	Client alleges that he was misinformed of the taxes and fees associated with a variable annuity.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$5,848.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	09/28/2015
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	10/26/2015
<b>Settlement Amount:</b>	\$5,848.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	10/13/14 Client called re: fees. Contacted annuity specialist about fees then called



client and relayed the information provided. This information turned out to be wrong. I contacted the insurance company to listen to the conversation 10/13/14. They have refused to provide an understandable recording and will not release the transcript without a subpoena or court order. At this point I do not know whether I was given bad information or made a mistake. Insurance company has refused every request I have made for this information.

**Disclosure 2 of 2**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** THE O.N. EQUITY SALES COMPANY

**Allegations:** FAILURE TO SERVICE CLIENT, FAILURE TO EXPLAIN INVESTMENTS

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$53,000.00

**Customer Complaint Information**

**Date Complaint Received:** 05/14/2002

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 08/08/2003

**Settlement Amount:**

**Individual Contribution Amount:**

**Civil Litigation Information**

**Disposition:** No Action

**Disposition Date:**



## End of Report

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