

## BrokerCheck Report

**KENNETH WILLIAM RUMBAUGH**

CRD# 1364691

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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.

## About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

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

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

**Thank you for using FINRA BrokerCheck.**



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at [brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit [www.finra.org](http://www.finra.org).



## KENNETH W. RUMBAUGH

CRD# 1364691

### Currently employed by and registered with the following Firm(s):

**IA HARBOUR INVESTMENTS, INC.**  
1727 ALLENTOWN RD  
LIMA, OH 45805  
CRD# 19258  
Registered with this firm since: 11/07/2011

**B HARBOUR INVESTMENTS, INC.**  
1727 ALLENTOWN RD  
LIMA, OH 45805  
CRD# 19258  
Registered with this firm since: 03/31/2003

## Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

### Broker Qualifications

#### This broker is registered with:

- 1 Self-Regulatory Organization
- 16 U.S. states and territories

#### This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

### Registration History

#### This broker was previously registered with the following securities firm(s):

- B CROWN CAPITAL SECURITIES, L.P.**  
CRD# 6312  
ORANGE, CA  
09/2002 - 03/2003
- B ALBANY SECURITIES, LLC.**  
CRD# 47249  
WORTHINGTON, OH  
04/2000 - 09/2002
- B WRP INVESTMENTS, INC.**  
CRD# 7365  
YOUNGSTOWN, OH  
11/1996 - 05/2000

### Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

#### The following types of disclosures have been reported:

Type	Count
Investigation	1
Customer Dispute	3



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 1 SRO and is licensed in 16 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **HARBOUR INVESTMENTS, INC.**

Main Office Address: **575 D'ONOFRIO DRIVE  
SUITE 300  
MADISON, WI 53719**

Firm CRD#: **19258**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	03/31/2003

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	01/26/2024
B	Colorado	Agent	Approved	12/06/2019
B	Florida	Agent	Approved	04/02/2003
B	Kentucky	Agent	Approved	03/15/2007
B	Michigan	Agent	Approved	04/10/2014
B	Nevada	Agent	Approved	09/05/2003
B	New York	Agent	Approved	03/31/2003
B	North Carolina	Agent	Approved	07/11/2019
B	Ohio	Agent	Approved	03/31/2003
IA	Ohio	Investment Adviser Representative	Approved	11/07/2011
B	South Carolina	Agent	Approved	10/08/2014
B	South Dakota	Agent	Approved	02/23/2015

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Tennessee	Agent	Approved	01/24/2006
B	Texas	Agent	Approved	09/30/2022
B	Utah	Agent	Approved	09/10/2019
B	Virginia	Agent	Approved	05/13/2013
B	Wyoming	Agent	Approved	08/24/2009

Branch Office Locations

HARBOUR INVESTMENTS, INC.  
1727 ALLENTOWN RD  
LIMA, OH 45805

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## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

**This individual has passed 0 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	01/18/1986

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	04/19/2001

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).

## Broker Qualifications



## Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>B</b> 09/2002 - 03/2003	CROWN CAPITAL SECURITIES, L.P.	6312	ORANGE, CA
<b>B</b> 04/2000 - 09/2002	ALBANY SECURITIES, LLC.	47249	WORTHINGTON, OH
<b>B</b> 11/1996 - 05/2000	WRP INVESTMENTS, INC.	7365	YOUNGSTOWN, OH
<b>B</b> 11/1989 - 11/1996	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ
<b>B</b> 01/1986 - 11/1989	INTEGRATED RESOURCES EQUITY CORPORATION	6403	

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

Employment	Employer Name	Position	Investment Related	Employer Location
03/2003 - Present	HARBOUR INVESTMENTS, INC.	REGISTERED REPRESENTATIVE	Y	MADISON, WI, United States
03/2003 - Present	KEN RUMBAUGH INC	AGENT/OWNER	Y	LIMA, OH, United States
07/1989 - Present	PROFESSIONAL BUSINESS NETWORK INC	EMPLOYEE/INSURANCE SALES	N	LIMA, OH, United States

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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) KEN RUMBAUGH INC - INDEPENDENT INSURANCE AGENT INCLUDING EQUITY INDEXED ANNUITIES, EMPLOYEE, CONSULTS ON ESTATE PLANNING, LIFE INSURANCE, LTC, BUSINESS STRUCTURES, TAX PLANNING, DISABILITY PLANNING. START DATE, 1/7/2007, 4 HOURS/MONTH DURING SECURITIES TRADING HOURS, AND 2 HOURS AFTER.
- 2) INVESTORS PREFERRED LIFE, ADVISER TO THE BOARD, PRIVATE PLACEMENT LIFE INSURANCE, 1719 W. MAIN ST., RAPID CITY, SD 57702, START DATE 6/2/2014, NON-SECURITIES RELATED, 2 HOURS/MONTH DEVOTED AFTER SECURITIES TRADING HOURS.
- 3) Fin CW LLC, OWNER, SOFTWARE TOOLS, COST SEGREGATION SERVICES INC, REFERRAL FEES FOR COMMERCIAL REAL ESTATE



## Registration and Employment History



### Other Business Activities, continued

DEPRECIATION SCHEDULE REVIEW.

4) KALAMATH CONSULTING GROUP, IS NOT INVESTMENT RELATED,, CONSULTING BUSINESS OWNERS TO EXIT THEIR BUSINESS., REFERRER, 2023-03-15, 6 HOURS PER MONTH, 0 HOURS PER MONTH DURING TRADING HOURS, OTHER COMPENSATION, REFER MY OLDER BUSINESS OWNERS THAT ARE READY TO RETIRE.

5) MADISON INSURANCE GROUP, IS NOT INVESTMENT RELATED, "SUMMIT BUILDING #1738, AMARILLO ST. SUITE 306, SAN JUAN, PR, 00927, UNITED STATES", BUSINESS RISK INSURANCE, REFERRER, 2021-09-16, 10 HOURS PER MONTH, 0 HOURS PER MONTH DURING TRADING HOURS, OTHER COMPENSATION, RECEIVE A SMALL ALLOWANCE TO HELP WITH SEMINAR EXPENSES AND TIME.

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## Disclosure Events



### What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
  -
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
  - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - A "pending" event involves allegations that have not been proven or formally adjudicated.
    - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" event has been concluded and its resolution is not subject to change.
  - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	3	N/A
Investigation	1	N/A	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	WRP INVESTMENTS, INC.
<b>Allegations:</b>	CLIENTS ALLEGE THAT MR. RUMBAUGH SOLD THEM VIATICAL SETTLEMENTS AT VARIOUS TIMES IN 1999
<b>Product Type:</b>	Options
<b>Other Product Type(s):</b>	VIATICAL SETTLEMENTS
<b>Alleged Damages:</b>	\$95,000.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/11/2001
<b>Complaint Pending?</b>	Yes
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	WRP INVESTMENTS, INC.



**Allegations:** CLIENTS ALLEGED RUMBAUGH SOLD THEM AN UNREGISTERED SECURITY AND THE SALE INVOLVED MATERIAL MISREPRESENTATION AND/OR OMISSIONS OF FACTS.

**Product Type:** Other

**Other Product Type(s):** VIATICAL SETTLEMENTS

**Alleged Damages:** \$95,000.00

### Customer Complaint Information

**Date Complaint Received:** 04/11/2001

**Complaint Pending?** No

**Status:** Litigation

**Status Date:** 04/23/2001

**Settlement Amount:**

**Individual Contribution Amount:**

### Civil Litigation Information

**Court Details:** COURT OF COMMON PLEAS, ALLEN COUNTY, STATE OF OHIO, CASE NUMBER CV2001 0232

**Date Notice/Process Served:** 05/09/2001

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/07/2003

**Monetary Compensation Amount:** \$25,000.00

**Individual Contribution Amount:** \$25,000.00

**Broker Statement** CUSTOMER AND THE CUSTOMERS WERE REFERRED BY CLIENTS TO RUMBAUGH'S ESTATE AND INSURANCE OPERATION. THEY REQUESTED INFORMATION ABOUT THE LIFE INSURANCE VIATICAL SETTLEMENTS THAT THEY HEARD ABOUT. CAME BACK AT A LATER TIME AND PURCHASED A LIFE INSURANCE VIATICAL SETTLEMENT(S). RUMBAUGH RECEIVED NO COMPENSATION AND ONLY ASSISTED CUSTOMER AND THE CUSTOMERS IN THE PROCESSING OF THE PAPERWORK. RUMBAUGH SETTLED COMPLAINT FOR THE AMOUNT OF \$25,000. COUNSEL FOR CUSTOMER AND THE CUSTOMERS ADVISED THEM TO ACCEPT THE SETTLEMENT AND



THE CASE WAS DISMISSED WITHOUT PREJUDICE TO FUTURE ACTION.



## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

### Disclosure 1 of 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** WRP INVESTMENTS, INC.

**Allegations:** CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HIM VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$50,000.00. THESE SALES ALLEGEDLY TOOK PLACE IN 1998 AND APRIL 1999

**Product Type:** Other

**Alleged Damages:**

### Customer Complaint Information

**Date Complaint Received:** 03/07/2001

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** WRP INVESTMENTS, INC.

**Allegations:** CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HIM VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$50,000.00, THESE SALES ALLEGEDLY TOOK PLACE IN 1998 AND APRIL 1999.

**Product Type:** Options

**Alleged Damages:** \$50,000.00

**Is this an oral complaint?** No



**Is this a written complaint?** Yes

**Is this an arbitration/CFTC reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 03/07/2001

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 03/11/2002

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HIM VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$50,000.00, THESE SALES ALLEGEDLY TOOK PLACE IN 1998 AND APRIL 1999.

### Disclosure 2 of 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** WRP INVESTMENTS, INC.

**Allegations:** CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HER VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$150,000.00. THESE SALES ALLEGEDLY TOOK PLACE IN 1998.

**Product Type:** Other

**Alleged Damages:**

### Customer Complaint Information

**Date Complaint Received:** 03/07/2001

**Complaint Pending?** Yes

**Settlement Amount:**

**Individual Contribution Amount:**



<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	WRP INVESTMENTS, INC.
<b>Allegations:</b>	CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HER VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$150,000.00, THESE SALES ALLEGEDLY TOOK PLACE IN 1998.
<b>Product Type:</b>	Options
<b>Alleged Damages:</b>	\$150,000.00
<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>	03/07/2001
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	04/11/2002
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	CUSTOMER ALLEGES THAT MR. RUMBAUGH SOLD HER VIATICAL SETTLEMENTS ISSUED BY FINANCIAL FEDERATED TITLE & TRUST AND AMERICAN BENEFIT SERVICES IN THE AMOUNT OF \$150,000.00, THESE SALES ALLEGEDLY TOOK PLACE IN 1998.





## Investigation

This type of disclosure event involves any ongoing formal investigation by an entity such as a grand jury state or federal agency, self-regulatory organization or foreign regulatory authority. Subpoenas, preliminary or routine regulatory inquiries, and general requests by a regulatory entity for information are not considered investigations and therefore are not included in a BrokerCheck report.

### Disclosure 1 of 1

**Reporting Source:** Firm

**Initiated By:** OHIO DEPT. COM. DIV. SEC.

**Notice Date:** 05/06/2002

**Details:** CEASE AND DESIST ORDER REGARDING VIATICAL SETTLEMENTS SOLD IN 1998 AND 1999 FOR ABS, INC. AND FINANCIAL FEDERATED TRUST

**Reporting Source:** Broker

**Initiated By:** OHIO DEPT OF COMMERCE, SECURITIES DIVISION, CASE #02CVF-05-5531

**Notice Date:** 05/06/2002

**Details:** THE STATE IS INVESTIGATING THE CEASE AND DESIST ORDER FOR AMERICAN BENEFITS SERVICES INC, AND FINANCIAL FEDERATED TRUST COMPANY, REGARDING VIATICAL SETTLEMENTS THAT RUMBAUGH ASSISTED IN THE PROCESSING OF PAPERWORK. ON 05/06/2002, THE FINAL DECISION OF THE OHIO DIVISION OF SECURITIES ORDERED THAT RUMBAUGH CEASE AND DESIST VIOLATING THE SECURITIES ACT. RUMBAUGH APPEALED AND THE COURT DETERMINED THAT THE DECISION WAS NOT IN ACCORDANCE WITH THE LAW AND THE STATE'S ORDER WAS REVERSED BY THE COURT. THE OHIO DIVISION OF SECURITIES IS APPEALING THE REVERSAL AS OF 11/29/2002 (CASE NO. 02CVF-05-5521) AND ON 02/24/2003 THE STATE ASKED FOR MOTION TO STAY OF PROCEEDING, WHICH WAS GRANTED.

**Is Investigation pending?** No

**Resolution Date:** 02/24/2003

**How was Investigation Resolved?** Closed Without Further Action

## End of Report



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