

BrokerCheck Report

GREGORY ALLEN BALDWIN

CRD# 1476397

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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



For additional information about the contents of this report, please refer to the User Guidance or 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.

**GREGORY A. BALDWIN**

CRD# 1476397

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

IA PKS ADVISORY SERVICES, LLC
 1091 N PALM CANYON DRIVE
 SUITE #4
 PALM SPRINGS, CA 92262
 CRD# 125648
 Registered with this firm since: 07/18/2016

B PURSHE KAPLAN STERLING INVESTMENTS
 2295 Tamarisk Road
 Palm Springs, CA 92262
 CRD# 35747
 Registered with this firm since: 01/02/2015

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
- 5 U.S. states and territories

This broker has passed:

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

Registration History**This broker was previously registered with the following securities firm(s):**

- IA MATRIX WEALTH MANAGEMENT, INC.**
 CRD# 172037
 CLACKAMAS, OR
 12/2014 - 12/2020
- B FSIC**
 CRD# 37813
 PORTLAND, OR
 01/2007 - 12/2014
- IA FSIC**
 CRD# 37813
 BOCA RATON, FL
 01/2007 - 12/2014

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
Customer Dispute	1



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 5 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **PKS ADVISORY SERVICES, LLC**

Main Office Address: **80 STATE STREET
ALBANY, NY 12207**

Firm CRD#: **125648**

	U.S. State/ Territory	Category	Status	Date
IA	California	Investment Adviser Representative	Approved	01/22/2021
IA	Oregon	Investment Adviser Representative	Approved	07/18/2016

Branch Office Locations

80 STATE STREET
ALBANY, NY 12207

1091 N PALM CANYON DRIVE
SUITE #4
PALM SPRINGS, CA 92262

Employment 2 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**

Main Office Address: **80 STATE STREET
ALBANY, NY 12207**

Firm CRD#: **35747**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	01/02/2015

Broker Qualifications



Employment 2 of 2, continued

SRO	Category	Status	Date
B FINRA	General Securities Representative	Approved	01/02/2015

U.S. State/ Territory	Category	Status	Date
B California	Agent	Approved	12/17/2018
B Nevada	Agent	Approved	05/31/2019
B North Carolina	Agent	Approved	11/07/2017
B Oregon	Agent	Approved	01/02/2015
B Washington	Agent	Approved	01/02/2015

Branch Office Locations

PURSHE KAPLAN STERLING INVESTMENTS

2295 Tamarisk Road
Palm Springs, CA 92262



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 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	Series 24	09/22/1998

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	03/15/1986

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	03/18/1986

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/.

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
IA 12/2014 - 12/2020	MATRIX WEALTH MANAGEMENT, INC.	172037	CLACKAMAS, OR
B 01/2007 - 12/2014	FSIC	37813	PORTLAND, OR
IA 01/2007 - 12/2014	FSIC	37813	PORTLAND, OR
IA 04/1995 - 12/2006	ESI FINANCIAL ADVISORS	265	PORTLAND, OR
B 01/1995 - 12/2006	EQUITY SERVICES, INC.	265	PORTLAND, OR
B 08/1993 - 01/1995	LOCUST STREET SECURITIES, INC.	1703	DES MOINES, IA
B 04/1993 - 08/1993	TRANSAMERICA FINANCIAL RESOURCES, INC.	3600	LOS ANGELES, CA
B 03/1986 - 08/1993	G. R. PHELPS & CO., INC.	173	

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
03/2017 - Present	MATRIX INSURANCE & BENEFITS SOLUTIONS, INC.	OWNER / 100% SHAREHOLDER	Y	PORTLAND, OR, United States
07/2016 - Present	PKS ADVISORY SERVICES, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ALBANY, NY, United States
01/2015 - Present	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REP	Y	ALBANY, NY, United States
12/2012 - 02/2025	MATRIX WEALTH MANAGEMENT, INC.	OWNER / 100% SHAREHOLDER	Y	PORTLAND, OR, United States

Registration and Employment History



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) PKSF- Investment related-80 State St, Albany, NY 12207-Insurance Brokerage-Insurance Agent-12/2015-10 hrs/mth-100% during trading hrs- Provides fixed insurance products for clients.

2) PKS Advisory Services. Investment Related. 80 State St, Albany, NY 12207. Investment Advisory. IAR. 07/2016. 30-40 Hrs/Mo; 30-40 During Trading Hours. IAR with PKSA.

3) Matrix Insurance & Business Solutions, Inc. Not Investment Related. 8800 SE Sunnyside Road, Suite 213N, Clackamas, OR 97015 & 2295 Tamarisk Road, Palm Springs, CA 92262 Personal Insurance; Business Insurance; Employee Benefits. President. 03/2017. 120 Hrs/Mo; All During Trading Hours. Sales of Insurance Products to Individuals and Businesses.

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.
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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	1	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 - 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 1

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: FSIC

Allegations: THE CUSTOMER HAD AN APARTMENT COMPLEX THAT HE DESIRED TO SELL VIA A 1031 EXCHANGE IN 2008. I WAS BROUGHT IN BY ANOTHER ASSOCIATE TO PROVIDE THE SELECTION OF REAL ESTATE OPTIONS FOR USE WITH THE PROCEEDS FROM THE SALE OF HIS APARTMENT BUILDING. THE CUSTOMER USED A 'QUALIFIED INTERMEDIARY' TO HANDLE THE TRANSACTION IN ORDER TO MEET ALL IRS RULES REGARDING 1031 EXCHANGES, AND ACCORDING TO THE QUALIFIED INTERMEDIARY THE TRANSACTION MET ALL REQUIREMENTS AND WAS A BONA-FIDE 1031 EXCHANGE. THE CUSTOMER MADE AN ELECTION TO WITHHOLD A SUM OF CASH FROM THE 1031 EXCHANGE, AND GIVEN THIS 'PARTIAL EXCHANGE' WAS ADVISED REPEATEDLY TO SEEK TAX AND LEGAL COUNSEL TO DETERMINE HIS TAX LIABILITY IN THIS TRANSACTION. THE CUSTOMER SIGNED DOCUMENTS STATING BOTH THAT HE WAS NOT RELYING ON ME OR MY FIRM FOR TAX OR LEGAL ADVICE (DATED 10/18/2007) AND THAT HE HAD HIS OWN TAX ADVISOR (10/22/2008). THE CUSTOMER ALLEGATIONS STATE THAT HIS TAX LIABILITY WAS DUE TO FRAUD, MISREPRESENTATION AND/OR OTHER FORMS OF PROFESSIONAL NEGLIGENCE ON THE PART OF THE QUALIFIED INTERMEDIARY, THE CPA AND THE REGISTERED REPRESENTATIVES.

I RESPONDED TO HIS LETTER/COMPLAINT VIA AN ATTORNEY INDICATING



THAT HIS CLAIM/ALLEGATIONS FOR DAMAGES WERE WITHOUT MERIT, CITING THE SIGNED DOCUMENTS AND DISCLOSURES THAT I NOR MY FIRM PROVIDE TAX OR LEGAL ADVICE, AND THAT THE TAX LIABILITY WAS DUE SOLELY TO THE CUSTOMER'S DECISION TO WITHHOLD CASH AND EFFECT A PARTIAL 1031 EXCHANGE WITHOUT GETTING PROPER TAX CONSULTATION IN ADVANCE.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$20,000.00

Alleged Damages Amount Explanation (if amount not exact): HALF OF THE STATED TAX LOSS ON THE PROPERTY NOT EXCHANGED.

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: 01/06/2010

Complaint Pending? No

Status: Denied

Status Date: 01/14/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement PER THE ABOVE EXPLANATION THE COMPLAINT/ALLEGATIONS WERE REGARDING A TAX ISSUE THAT DID NOT PERTAIN TO MY SERVICES. ANY REQUEST FOR DAMAGES OR COMPENSATION WAS DENIED IN WRITING TO THE CUSTOMER ON 1/14/2010.

End of Report



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