



**PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT**

**James R. Bennett**

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**SUPERVISION**

Harry P. Consaul, III  
6300 Ridglea Pl STE 801  
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2/27/2024

This Brochure Supplement provides information about James R. Bennett that is an accompaniment to the Disclosure Brochures and Forms CRS for our firm, Cambridge Investment Research Advisors, Inc (CIRA) and affiliated broker-dealer, Cambridge Investment Research, Inc. (CIR). You should have received all of these together as a complete disclosure packet. If you did not receive our Disclosure Brochures or Forms CRS or if you have questions about this Brochure Supplement for James R. Bennett, you are welcome to contact us through the information listed to the left.

Additional information about James R. Bennett is available on the SEC website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Please be aware that not all states require registration and therefore your Financial Professional may not show up on the SEC website.

**James R. Bennett**

CRD#: 7441062  
Year of Birth: 1994

**EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

**Education**

Virginia Military Institute, Bachelor of Arts in Economics & Business, 2012 - 2017

**Business Background**

Investment Advisor Representative, Cambridge Investment Research Advisors, Inc.,  
February 2024 To Present

Registered Representative, Cambridge Investment Research, Inc.,  
February 2024 To Present

Registered Rep/Investment Advisor Rep, Cetera Advisors,  
January 2023 To February 2024

Financial Professional, Anchor Financial Group,  
January 2023 To February 2024

Investment Advisor, OneAmerica Securities,  
October 2021 To January 2023

Owner, Ryan Bennett LLC,  
September 2021 To Present

Agent, American United Life,  
June 2021 To January 2023

Supervisor, Host Terminals ,  
September 2017 To June 2021

## **DISCIPLINARY INFORMATION**

James R. Bennett has no legal or disciplinary events to report.

## **OTHER BUSINESS ACTIVITIES**

In addition to serving as your investment advisory representative James R. Bennett is engaged in the following business activities:

Insurance/Benefits/Human Resources, Owner/Partner of a Business Entity - James Ryan Bennett

There are certain business activities in which a financial professional can engage that present potential conflicts of interest. If applicable, additional disclosure relevant to your Financial Professional's outside business activities are outlined below. Please note that these are potential conflicts of interest and it is your Financial Professional's fiduciary duty to act in your best interest. If you have any questions about the disclosures please ask your Financial Professional as this is an opportunity to better understand your relationship and your Financial Professional's activities.

Your Financial Professional is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, your Financial Professional will receive commissions for selling insurance and annuity products. Clients can choose any independent insurance agent and insurance company to purchase insurance products and are not obligated to purchase insurance products through your Financial Professional. Regardless of the insurance agent selected, the insurance agent or agency receives normal commissions from the sale. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations your Financial Professional will discuss the products, your needs and any compensation arrangements.

## **ADDITIONAL COMPENSATION**

In addition to the description of other business activities outlined above, some Financial Professionals receive additional benefits from CIRA when assets are held through investment management platforms offered by CIRA, which may include CIRA's WealthPort program (also described in CIRA's Disclosure Brochure). The benefits received are in addition to the advisory fees received by your Financial Professional for serving as the investment advisor representative to the client's account. These benefits include but are not limited to increased payout on portion of their investment advisory fees, discounts on performance reporting software and participation in conferences.

Certain product sponsors provide your Financial Professional with economic benefits as a result of your Financial Professional's recommendation or sale of the product sponsors' investments. The economic benefits received can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist your Financial Professional in providing various services to clients. These economic benefits may be received directly by your Financial Professional or indirectly through CIRA and/or CIR who have entered into specific arrangements with product sponsors. These economic benefits could influence your Financial Professional to recommend certain products/programs over others. Please review the CIRA and Cambridge Revenue Sharing Disclosure located at [www.joincambridge.com](http://www.joincambridge.com) for further information. It is also available upon request.

Your Financial Professional's investment advisory activities are supervised by Harry P. Consaul, III. Harry P. Consaul, III monitors the recommendations provided by your Financial Professional and any transactions that are executed in your advisory accounts. Supervision is conducted through electronic reporting as well as personal communications and visits with your Financial Professional.