

BEFORE THE IOWA INSURANCE COMMISSIONER
Two Ruan Center
601 Locust, 4th Floor
Des Moines, Iowa 50309

IN THE MATTER OF)	DIA DOCKET NO. 80240
)	
Voyager Financial Group, LLC)	ORDER AND CONSENT TO ORDER
and)	AND AGREEMENT
Andrew Paul Gamber, NPN: 7690825)	
)	

COMES NOW the Iowa Insurance Division (Division), pursuant to the provisions of the Iowa Uniform Securities Act – Iowa Code Chapter 502 (2013) regarding the Division’s allegations as stated in the Cease and Desist Order dated May 31, 2013. The allegations are incorporated herein by reference. Without admitting or denying the allegations, Voyager Financial Group and Andrew Paul Gamber consent to the Order and Consent to Order and Agreement.

AGREEMENT

1. Voyager Financial Group consents to the entry of the Cease and Desist Order issued by the Division on May 31, 2013. Voyager also consents to cease and desist any future operations in Iowa related to the buying and selling of income stream contracts.
2. Andrew Paul Gamber, as the sole remaining member of Voyager Financial Group, LLC, consents to the entry of the Cease and Desist Order issued by the Division on May 31, 2013. He also consents to cease and desist any future operations in Iowa related to the buying and selling of income stream contracts.

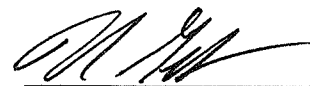
3. Andrew Paul Gamber agrees to be permanently barred from applying for insurance producer, investment adviser and securities agent licenses in the State of Iowa in the future.
4. The Iowa Insurance Division agrees to waive the \$10,000 civil penalty as stated in section B of the Order section of the Cease and Desist Order dated May 31, 20113.
5. Voyager Financial Group and Andrew Paul Gamber acknowledge that nothing contained in this Order shall be construed to limit the authority of the Division to enforce laws, regulations, or rules against Voyager and Gamber.
6. The Division reserves the right to take administrative action for any violation of the Iowa insurance or securities statutes and/or regulations unknown to the Division at the date of the signing of this order.

ORDER

1. Voyager Financial Group shall Cease and Desist violation of Iowa securities laws and regulations.
2. Andrew Paul Gamber shall Cease and Desist violation of Iowa securities laws and regulations.

Dated this 20 day of September 2013.

IOWA INSURANCE DIVISION

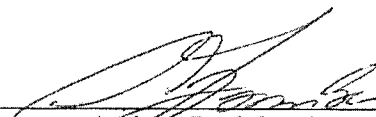


By: Nick Gerhart
Commissioner of Insurance
Iowa Insurance Division

ORDER

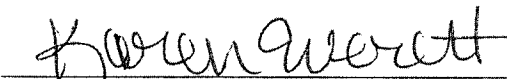
I, Andrew Paul Gamber, attest that I am the sole member of Voyager Financial Group, LLC, and that I am authorized to enter into this agreement on Voyager's behalf. I have read, understood and do knowingly consent to this Order in its entirety. By executing this consent, I understand that I am waiving my personal rights to a hearing, as well as waiving the rights of Voyager Financial Group. I understand that this Order is considered final administrative action that shall be reported by the Division to the Central Registration Depository and to the National Association of Insurance Commissioners. I understand that this Order is a public record under Iowa Code Chapter 22 (2013) that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(6)(c) (2013). I also understand that the information contained in the Order will be posted to the Division's web site and a notation will be made to my publicly available web site record that administrative action has been taken against me.

Dated this 19th day of Sept, 2013



Andrew Paul Gamber

Subscribed and sworn before me by Andrew Gamber on this 19th day of September, 2013.



Notary Public for the State of Arkansas

