IAPD Report

F. JOSEPH MARSH

CRD# 1173037

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

F. JOSEPH MARSH (CRD# 1173037)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/03/2013
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **26** 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
IA	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	09/03/2013 - 06/29/2023
IA	WALNUT STREET SECURITIES, INC.	15840	WASHINGTON, PA	07/23/2007 - 09/03/2013
B	WALNUT STREET SECURITIES, INC.	15840	WASHINGTON, PA	08/01/2003 - 09/03/2013

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	1

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

Employment 1 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**

Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245

Firm ID#: 13572

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	09/03/2013
B	FINRA	General Securities Representative	Approved	09/03/2013
B	FINRA	Municipal Securities Principal	Approved	09/03/2013
B	FINRA	Municipal Securities Representative	Approved	09/03/2013
B	Arizona	Agent	Approved	03/15/2016
B	Arkansas	Agent	Approved	05/22/2025
B	California	Agent	Approved	06/29/2016
B	Colorado	Agent	Approved	07/26/2024
B	Connecticut	Agent	Approved	09/03/2013
B	Delaware	Agent	Approved	01/17/2017
B	District of Columbia	Agent	Approved	09/03/2013
B	Florida	Agent	Approved	09/03/2013
B	Georgia	Agent	Approved	10/04/2023

Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	09/03/2013
B	Indiana	Agent	Approved	11/03/2025
B	Iowa	Agent	Approved	07/08/2022
B	Maryland	Agent	Approved	09/03/2013
B	Massachusetts	Agent	Approved	09/03/2013
B	New Jersey	Agent	Approved	05/06/2021
B	New York	Agent	Approved	09/03/2013
B	North Carolina	Agent	Approved	09/03/2013
B	North Dakota	Agent	Approved	11/11/2019
B	Ohio	Agent	Approved	09/03/2013
B	Pennsylvania	Agent	Approved	09/03/2013
B	South Carolina	Agent	Approved	09/03/2013
B	Tennessee	Agent	Approved	09/03/2013
B	Texas	Agent	Approved	09/03/2013
B	Virginia	Agent	Approved	09/03/2013
B	Washington	Agent	Approved	09/03/2013
B	West Virginia	Agent	Approved	01/02/2026

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
111 WASHINGTON ST

Qualifications

WASHINGTON, PA 15301

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	06/29/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
111 WASHINGTON ST
WASHINGTON, PA 15301

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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	02/08/2010
B	General Securities Principal Examination (S24)	Series 24	02/12/1996

General Industry/Product Exams

	Exam	Category	Date
B	Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/20/1983

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	01/13/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/30/1983

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	09/03/2013 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	07/23/2007 - 09/03/2013	WALNUT STREET SECURITIES, INC.	CRD# 15840	WASHINGTON, PA
B	08/01/2003 - 09/03/2013	WALNUT STREET SECURITIES, INC.	CRD# 15840	WASHINGTON, PA
B	12/07/1998 - 08/01/2003	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY
B	08/04/1995 - 12/08/1998	FIRST MONTAUK SECURITIES CORP.	CRD# 13755	RED BANK, NJ
B	08/23/1983 - 08/03/1995	PARKER/HUNTER INCORPORATED	CRD# 7324	PITTSBURGH, PA

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
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2013 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, 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. LUTHERAN CAMPUS MINISTRY IN GREATER PITTSBURG,
NOT INVESTMENT RELATED,
4515 FORBES AVE., PITTSBURGH, PA 15213,
MINISTRY TO COLLEGE STUDENTS - PROGRAM FUNDING,
START 10/2011,
<1HR/WK (NON-TRADING HOURS),
CHAIRMAN, ENDOWMENT COMMITTEE;

2.NAME OF OTHER BUSINESS: STATION CAPITAL, INC
INVESTMENT RELATED: YES

Registration & Employment History

OTHER BUSINESS ACTIVITIES

ADDRESS: SAME AS REGISTERED ADDRESS
NATURE OF BUSINESS: LIFE INSURANCE
START DATE: 8/1995
POSITION/TITLE/RELATIONSHIP: PRESIDENT
APX NUMBER OF HOURS PER WEEK: .50
NONE DURING TRADING HOURS:
BRIEF DESCRIPTION OF DUTIES: DBA FOR LIFE INSURANCE SALES

3. NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FIXED INSURANCE
START DATE: 8/1995
APX NUMBER OF HOURS PER WEEK: 4
APX NUMBER OF HOURS DURING TRADING HOURS: VARIES
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT
BRIEF DESCRIPTION OF DUTIES: SELLS LIFE.

4. STATION CAPITAL SOUTH, NOT INVESTMENT RELATED, SAME AS RESIDENTIAL ADDRESS, REAL ESTATE, STARTED 3/2006, OWNER, LESS THAN 1 HOUR PER WEEK, NOT DURING TRADING HOURS, REAL ESTATE RENTAL.

5. NAME OF OTHER BUSINESS: FJ MARSH MANAGEMENT
INVESTMENT RELATED: NO
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: OFFICE MANAGEMENT
START DATE:11/2015
POSITION/TITLE/RELATIONSHIP: OWNER
APX NUMBER OF HOURS PER WEEK: 10, DURING TRADING HOURS
BRIEF DESCRIPTION OF DUTIES: MANAGING THE NON-SECURITIES RELATED ACTIVITIES FOR STATION CAPITAL INC;

6. NAME OF OTHER BUSINESS: FIRST ENGLISH EVANGELICAL LUTHERAN CHURCH;
INVESTMENT RELATED: NO;
ADDRESS: 615 GRANT ST, PITTSBURGH, PA 15219;
NATURE OF BUSINESS: CHURCH;
START DATE: 6/2023;
POSITION/TITLE/RELATIONSHIP: COUNCIL MEMBER;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 1;
BRIEF DESCRIPTION OF DUTIES: OVERSEE BUDGET AND ALL OTHER ASPECTS OF THE CHURCH FINANCES - PROVIDE OVERSIGHT OF ALL ASPECTS OF THE ENTIRE ORGANIZATION;

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	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST MONTAUK SECURITIES
Allegations:	$377,079.90 IN VARIABLE ANNUTIES WERE ROLLED OVER INTO NEW ANNUITIES. THAT SUCH AN ACTION WAS IN APPROPRIATE AS THE CUSTOMER IS 84 YEARS OLD. THAT THE RR WAS LOOKING TO GENERATE NEW COMMISSIONS.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	07/28/1999
Complaint Pending?	No
Status:	Denied
Status Date:	07/18/1999
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE EXCHANGE IN QUESTION WAS MADE IN ORDER TO PROVIDE AS LARGE A BENEFIT FOR THE CUSTOMER'S FAMILY AS WAS PRUDENTLY POSSIBLE WHILE ALSO GENERATING MINIMAL TAXABLE INCOME WHILE THE CUSTOMER WAS LIVING. INDEED, ALLMERICA FIN'L HAS RESPONDED TO THE COMPLIANT BY STATING THAT THERE ARE MULTIPLE BENEFITS

PROVIDED BY THE NEW CONTRACTS & THAT THE CUSTOMER WASN'T ADVERSELY IMPACTED BY THIS EXCHANGE. HOWEVER, IN THE INTEREST OF CUSTOMER RELATIONS ALLMERICA HAS OFFERED TO WAIVE ANY REMAINING SURRENDER CHARGE IF THE CUSTOMER CHOOSES TO MOVE HER INVESTMENT ELSEWHERE.

End of Report

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