



IAPD Report

JAMES THOMAS GROGAN

CRD# 1270775

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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.



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

JAMES THOMAS GROGAN (CRD# 1270775)

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 **11/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA ADVISORS LLC	CRD# 10299	07/18/2007
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	03/21/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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 ADVISORS LLC	10299	MT PLEASANT, SC	07/24/2007 - 03/21/2024
IA	LEGACY ADVISORY SERVICES, INC.	111027	MT PLEASANT, SC	02/17/2005 - 07/18/2007
B	LEGACY FINANCIAL SERVICES, INC.	38697	MT. PLEASANT, SC	07/31/1997 - 07/18/2007

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
Regulatory Event	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 **22** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA ADVISORS LLC**
Main Address: 5299 DTC BLVD #800
GREENWOOD VILLAGE, CO 80111
Firm ID#: 10299

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	07/18/2007
B	FINRA	Investment Co./Variable Contracts Prin	Approved	07/18/2007
B	FINRA	Municipal Fund	Approved	01/29/2008
B	FINRA	Corporate Securities Represent	Approved	08/07/2012
B	Arizona	Agent	Approved	01/04/2008
B	California	Agent	Approved	10/30/2007
B	Colorado	Agent	Approved	02/15/2018
B	Florida	Agent	Approved	07/18/2007
B	Georgia	Agent	Approved	07/18/2007
B	Illinois	Agent	Approved	01/02/2009
B	Kentucky	Agent	Approved	07/18/2007
B	Maine	Agent	Approved	08/14/2012
B	Maryland	Agent	Approved	03/25/2011



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	09/04/2008
B Missouri	Agent	Approved	11/13/2025
B Nevada	Agent	Approved	01/11/2008
B New Jersey	Agent	Approved	07/18/2007
B New Mexico	Agent	Approved	09/11/2017
B New York	Agent	Approved	07/30/2007
B North Carolina	Agent	Approved	07/19/2007
B Rhode Island	Agent	Approved	02/07/2025
B South Carolina	Agent	Approved	07/18/2007
B Texas	Agent	Approved	01/14/2010
B Virginia	Agent	Approved	07/18/2007
B Washington	Agent	Approved	10/13/2020
B Wisconsin	Agent	Approved	02/15/2019

Branch Office Locations

CETERA ADVISORS LLC
1040 EWALL ST
MOUNT PLEASANT, SC 29464

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



Qualifications

Regulator	Registration	Status	Date
IA South Carolina	Investment Adviser Representative	Approved	03/21/2024
IA Texas	Investment Adviser Representative	Restricted Approval	03/21/2024

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
1040 EWALL ST
MOUNT PLEASANT, SC 29464





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
 Municipal Fund Securities Principal Examination (S51)	Series 51	01/28/2008
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/14/1998

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Corporate Securities Limited Representative Examination (S62)	Series 62	08/06/2012
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/07/1984

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	05/22/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/04/1986

PROFESSIONAL DESIGNATIONS

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

No information reported.



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	07/24/2007 - 03/21/2024	CETERA ADVISORS LLC	CRD# 10299	MT PLEASANT, SC
IA	02/17/2005 - 07/18/2007	LEGACY ADVISORY SERVICES, INC.	CRD# 111027	MT PLEASANT, SC
B	07/31/1997 - 07/18/2007	LEGACY FINANCIAL SERVICES, INC.	CRD# 38697	MT. PLEASANT, SC
B	01/26/1995 - 07/16/1997	FORTIS INVESTORS, INC.	CRD# 421	OAKDALE, MN
B	12/12/1984 - 01/30/1995	EQUICO SECURITIES, INC.	CRD# 6627	NEW YORK, NY
B	12/12/1984 - 01/30/1995	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY
B	06/08/1984 - 09/27/1984	FIRST INVESTORS CORPORATION	CRD# 305	

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
03/2024 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/2018 - Present	LOWCOUNTRY FINANCIAL GROUP	REGISTERED REPRESENTATIVE	Y	MT PLEASANT, SC, United States
01/2013 - Present	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	DENVER, CO, United States
12/1996 - Present	LOW COUNTRY RETIREMENT	PRESIDENT	Y	MT PLEASANT, SC, 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.LOWCOUNTRY RETIREMENT SERVICES, FIXED INSURANCE AND SECURITIES BUSINESS, 50% OWNER, START 06/01/1995



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. EXCHANGE CLUB, CIVIC GROUP, RAISE FUNDS TO PREVENT CHILD ABUSE, BOARD MEMBER, LESS THAN 1HR/WK, START 1990

3. EWALL ST WEALTH MANAGEMENT LLC, DBA USED FOR MARKETING OF ADVISORY AND FINANCIAL PLANNING, SAME ADDRESS AS OFFICE, PRESIDENT, START 5/1/2013, 5 HRS/WK, COMPENSATION: FEES.

4. LOWCOUNTRY FINANCIAL GROUP, INVESTMENT RELATED, SAME AS REGISTERED LOCATION, FINANCIAL SERVICES, STARTED 08/2018, PARTNER

APX NUMBER OF HOURS PER WEEK: 25, DURING TRADING HOURS

BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;



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
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 06/18/1997

Docket/Case Number: C07970030

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 06/18/1997

Sanctions Ordered: Censure
Monetary/Fine \$1,000.00

Other Sanctions Ordered:

Sanction Details:

Regulator Statement ON JUNE 18, 1997, DISTRICT NO. 7 NOTIFIED RESPONDENT JAMES T. GROGAN THAT THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO.



C07970030 WAS ACCEPTED; THEREFORE, HE IS CENSURED AND FINED \$1,000 - (NASD RULE 2110 AND 3030 - RESPONDENT GROGAN PARTICIPATED IN OUTSIDE BUSINESS ACTIVITIES AND FAILED TO GIVE PROMPT WRITTEN NOTICE OF HIS INVOLVEMENT IN SUCH ACTIVITIES TO HIS MEMBER FIRM).

+ \$1,000.00 PAID ON 07/21/97, INVOICE # 97-07-525 +

Reporting Source: Individual

Regulatory Action Initiated By: NASD DAVID SUDDETH AND JANE VILLANUEW

Sanction(s) Sought: Other

Other Sanction(s) Sought: \$1,000 FINE

Date Initiated: 07/19/1996

Docket/Case Number: C07970030

Employing firm when activity occurred which led to the regulatory action: FORTIS FINANCIAL GROUP

Product Type: Other

Other Product Type(s): LIFE AND HEALTH
VARIABLE LIFE; MUTUAL FUNDS; VARIABLE ANNUITIES

Allegations: NASD STATED THAT MY RELATIONSHIP WITH BANKNET WAS AN UNDISCLOSED OUTSIDE BUSINESS ACTIVITY IN VIOLATION OF THEIR RULES.

Current Status: Final

Resolution: Other

Resolution Date: 06/20/1997

Sanctions Ordered: Monetary/Fine \$1,000.00

Other Sanctions Ordered:

Sanction Details: MINIMUM FIND OF \$1000, PAID JULY 21, 1997. NO FURTHER SANCTIONS.

Broker Statement AS A FORMER EQUITABLE REP., EQUICO THROUGH PERSHING OFFERED FEES TO AGENTS FOR REFERRING JUMBO CDS. ON DECEMBER 20TH, 1994, I PURCHASED BANKNETS MARKETING SYSTEM AND THE ABILITY TO SELL CDS THROUGH THEM. ON JANUARY 20, 1995 I RESIGNED FROM EQUITABLE TO JOIN FORTIS. IN FEBRUARY, 1995 I PURCHASED A BOOTH AT A RETIREMENT EXPO AND MET MANY PEOPLE SHOPPING CD RATES. I SIMPLY OFFERED MY NEW SERVICES TO HELP CREATE GOOD WILL - SHORTLY AFTER PLACING 2 CDS WITH BANKNET, I WAS NOTIFIED BY FORTIS THROUGH A MONTHLY COMPLIANCE NEWSLETTER THAT THEY DID NOT WANT REPS. CONNECTED WITH BANKNET. WITHOUT HESITATION I STOPPED ANY CONTACT WITH BANKNET AND HAVE NOT ATTEMPTED TO SELL A CD TO ANYONE SINCE - DID NOT DISCLOSE ACTIVITIES AND WAS IN VIOLATION AND FINED \$1,000.



End of Report

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