



IAPD Report

JAMES MARVIN DOWDY

CRD# 1275473

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6

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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 MARVIN DOWDY (CRD# 1275473)

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 **12/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LEGACY PARTNER GROUP	CRD# 335418	12/17/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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 INVESTMENT ADVISERS LLC	105644	DULUTH, GA	09/05/2025 - 12/16/2025
B	CETERA WEALTH SERVICES, LLC	13572	Duluth, GA	09/05/2025 - 12/16/2025
IA	AVANTAX ADVISORY SERVICES	104556	Duluth, GA	03/05/2015 - 09/05/2025

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LEGACY PARTNER GROUP**
Main Address: 2170 SATELLITE BOULEVARD
SUITE 175
DULUTH, GA 30097
Firm ID#: 335418

Regulator	Registration	Status	Date
IA Georgia	Investment Adviser Representative	Approved	12/17/2025

Branch Office Locations

LEGACY PARTNER GROUP
2170 SATELLITE BOULEVARD
SUITE 175
DULUTH, GA 30097





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




Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	09/20/1997
 Registered Options Principal Examination (S4)	Series 4	12/08/1993

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	12/22/2014

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	01/20/2015
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/13/1984

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	09/05/2025 - 12/16/2025	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	DULUTH, GA
B	09/05/2025 - 12/16/2025	CETERA WEALTH SERVICES, LLC	CRD# 13572	Duluth, GA
IA	03/05/2015 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	Duluth, GA
B	12/22/2014 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	Duluth, GA
B	12/18/2000 - 03/20/2001	WESTERN INTERNATIONAL SECURITIES, INC.	CRD# 39262	PASADENA, CA
B	09/11/2000 - 12/18/2000	NORTH COAST SECURITIES CORPORATION	CRD# 35982	SAN FRANCISCO, CA
B	08/04/1997 - 09/21/2000	CENTENNIAL CAPITAL MANAGEMENT, INC.	CRD# 38988	ATLANTA, GA
B	01/16/1997 - 05/16/1997	WORLD INVEST CORPORATION	CRD# 17223	DEERFIELD BEACH, FL
B	09/16/1993 - 02/24/1994	NEW LONDON CAPITAL, INC.	CRD# 32594	DECATUR, GA
B	02/01/1993 - 11/22/1993	WORLD INVEST CORPORATION	CRD# 17223	DEERFIELD BEACH, FL
B	04/05/1991 - 12/31/1992	IFG NETWORK SECURITIES, INC.	CRD# 19948	ATLANTA, GA
B	06/18/1990 - 04/08/1991	PLANNED INVESTMENTS INC.	CRD# 5066	ATLANTA, GA
B	02/01/1990 - 08/14/1990	INVESTORS ASSET MANAGEMENT, INC.	CRD# 7968	
B	02/20/1986 - 12/31/1989	TRANSAMERICA FINANCIAL RESOURCES, INC.	CRD# 3600	LOS ANGELES, CA
B	11/07/1984 - 12/26/1985	LABREC SECURITIES, INC.	CRD# 10473	
B	07/26/1984 - 11/02/1984	NEL EQUITY SERVICES CORPORATION	CRD# 615	



Registration & Employment History

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
01/2025 - Present	Legacy Partner Group	President and CCO	Y	Duluth, GA, United States
09/2025 - 12/2025	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2025 - 12/2025	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Duluth, GA, United States
04/2015 - 09/2025	AVANTAX INSURANCE AGENCY, LLC	INSURANCE AGENT	N	DULUTH, GA, United States
02/2015 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	DULUTH, GA, United States
11/2014 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	DULUTH, GA, 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.

No information reported.



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: 09/25/1995

Docket/Case Number: C07950062

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

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Resolution Date: 09/17/1996

Sanctions Ordered: Censure
Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:

Sanction Details:

Regulator Statement COMPLAINT NO. C07950062 FILED SEPTEMBER 25, 1995 BY



DISTRICT NO. 7 AGAINST JAMES M. DOWDY ALLEGING VIOLATIONS OF ARTICLE III, SECTIONS 1, 40, AND 43 OF THE RULES OF FAIR PRACTICE IN THAT RESPONDENT DOWDY, OUTSIDE THE SCOPE OF HIS REGULAR EMPLOYMENT WITH HIS MEMBER FIRM, SOLICITED INVESTORS WHO PURCHASED SHARES OF COMMON STOCK, WITHOUT GIVING PRIOR WRITTEN NOTICE TO OR RECEIVING WRITTEN APPROVAL FROM HIS MEMBER FIRM OF HIS PROPOSED PARTICIPATION IN SAID TRANSACTIONS; AND, FAILED TO PROVIDE PROMPT WRITTEN NOTIFICATION TO HIS MEMBER FIRM OF THAT HE WAS PRESIDENT OF ANOTHER MEMBER FIRM.

ON SEPTEMBER 17, 1996, THE DECISION AND ORDER OF ACCEPTANCE OF OFFER OF SETTLEMENT SUBMITTED BY RESPONDENT DOWDY WAS ISSUED; THEREFORE, HE IS CENSURED, FINED \$5,000, SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 10 BUSINESS DAYS, AND REQUIRED TO REQUALIFY BY EXAMINATION BEFORE AGAIN ACTING IN ANY SUCH CAPACITY WITH A MEMBER FIRM.

THE SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS NOVEMBER 18, 1996 AND WILL CONCLUDE DECEMBER 2, 1996.

\$5,000 FULLY PAID AS OF 7/03/97 [INTEREST-\$179.64], INVOICE #96-07-735

Reporting Source: Individual

Regulatory Action Initiated By: NASD

Sanction(s) Sought: Censure
Suspension

Date Initiated: 09/25/1995

Docket/Case Number: C07950062

Employing firm when activity occurred which led to the regulatory action: NEW LONDON CAPITAL/INVEST CORPORATION

Product Type: No Product

Allegations: EMPLOYMENT WITHOUT WRITTEN NOTICE TO WORLD INVEST CORPORATION AND SELLING 3,100 SHARES OF STOCK NOT APPROVED BY WORLD INVEST CORPORATION

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 09/17/1996

Sanctions Ordered: Censure



Suspension

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: ALL CAPACITIES

Duration: 10

Start Date: 11/18/1996

End Date: 12/02/1996

Broker Statement

RESPONDENT DOWDY BELIVES THAT ALL OF THE ABOVE ITEMS IN COMPLAINT C07950062 ARE THE RESULT OF A TARDY FILING OF A LETTER OF RESIGNATION TO WORLD INVEST CORPORATION WHEN I LEFT TO BECOME PRESIDENT OF NEW LONDON CAPITAL. AN OUTSIDE CONSULTING FIRM WAS HIRED TO ASSIST IN SETTING UP THE NEW BROKER-DEALER; THEY PROVIDED COMPLETED DOCUMENTS FOR RESPONDENT DOWDY TO SIGN. RESPONDENT DOWDY BELIEVED THAT ALL NECESSARY PAPERWORK HAD BEEN COMPLETED AND NEVER INTENDED TO VIOLATE ANY RULES. THERE WERE NO CUSTOMER COMPLAINTS OR ANY COMPLAINTS BY MEMBER FIRMS.



End of Report

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