



IAPD Report

JOHN EDWARD FLEMING

CRD# 1284986

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

JOHN EDWARD FLEMING (CRD# 1284986)

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 **01/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	11/12/2020
B	CETERA ADVISORS LLC	CRD# 10299	09/08/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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
B	FIRST ALLIED SECURITIES, INC.	32444	ALTOONA, PA	01/28/2016 - 09/08/2022
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	Altoona, PA	01/28/2016 - 11/12/2020
IA	1ST GLOBAL ADVISORS INC	111133	ALTOONA, PA	10/17/2007 - 01/29/2016

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
Criminal	3



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 **18** 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
	FINRA	General Securities Principal	Approved	09/08/2022
	FINRA	General Securities Representative	Approved	09/08/2022
	Arizona	Agent	Approved	09/08/2022
	California	Agent	Approved	04/24/2025
	Colorado	Agent	Approved	04/08/2025
	Connecticut	Agent	Approved	09/08/2022
	Delaware	Agent	Approved	01/20/2026
	Florida	Agent	Approved	09/08/2022
	Maryland	Agent	Approved	09/08/2022
	Massachusetts	Agent	Approved	09/08/2022
	New Jersey	Agent	Approved	09/08/2022
	New York	Agent	Approved	09/08/2022
	North Carolina	Agent	Approved	09/08/2022



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	09/08/2022
B Pennsylvania	Agent	Approved	09/08/2022
B South Carolina	Agent	Approved	04/14/2023
B Tennessee	Agent	Approved	09/08/2022
B Texas	Agent	Approved	09/08/2022
B Virginia	Agent	Approved	09/08/2022
B West Virginia	Agent	Approved	11/20/2023

Branch Office Locations

CETERA ADVISORS LLC

1401 9th AVENUE
ALTOONA, PA 16602

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	11/12/2020
IA Texas	Investment Adviser Representative	Restricted Approval	11/12/2020

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

1401 9TH AVENUE
ALTOONA, PA 16602



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

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination (S24)	Series 24	03/23/2000

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	08/18/1984

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	07/24/1997
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/11/1984



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

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
B	01/28/2016 - 09/08/2022	FIRST ALLIED SECURITIES, INC.	CRD# 32444	ALTOONA, PA
IA	01/28/2016 - 11/12/2020	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	Altoona, PA
IA	10/17/2007 - 01/29/2016	1ST GLOBAL ADVISORS INC	CRD# 111133	ALTOONA, PA
B	10/17/2007 - 01/29/2016	1ST GLOBAL CAPITAL CORP.	CRD# 30349	ALTOONA, PA
B	07/20/2005 - 10/24/2007	NFP SECURITIES, INC.	CRD# 42046	ALTOONA, PA
IA	06/01/1998 - 08/03/2005	HANCOCK CAPITAL MANAGEMENT, INC.	CRD# 122520	ALTOONA, PA
B	10/25/1994 - 07/28/2005	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	DES MOINES, IA
B	05/04/1994 - 09/08/1994	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY
B	04/01/1991 - 07/15/1993	FRANKLIN FINANCIAL SERVICES CORPORATION	CRD# 5435	HOUSTON, TX
B	07/27/1992 - 06/09/1993	JARON EQUITIES CORP.	CRD# 5764	HICKSVILLE, NY
B	01/06/1988 - 11/19/1990	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA
B	08/12/1985 - 10/08/1987	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	
B	08/21/1984 - 06/03/1985	FINANCIAL ESTATE PLANNING, INC.	CRD# 287	

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
09/2022 - Present	CETERA ADVISORS LLC	REGISTERED REP	Y	ALTOONA, PA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2020 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
03/2005 - Present	VIP VENTURES, LLC	PARTNER	N	ALTOONA, PA, United States
01/2016 - 09/2022	First Allied Securities, Inc.	REGISTERED REPRESENTATIVE	Y	San Diego, CA, United States
01/2016 - 11/2020	FIRST ALLIED ADVISORY SERVICES, INC	INVESTMENT ADVISORY REPRESENTATIVE	Y	CHESTERFIELD, MO, 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. NARCISSUS; OWNER; HOLDING COMPANY OR TAX/BILL PAYMENT ENTITY; START DATE 01/23/1998
2. PRINCETON DEVELOPMENT GROUP, LLC; PARTNER; HOLDING COMPANY OR TAX/BILL PAYMENT ENTITY; START DATE 09/27/2005
3. VIP FINANCIAL MATTERS (INSURANCE); AGENT; INSURANCE (FIXED/LIFE/HEALTH/P&C); START DATE 05/05/2005.
4. V.I.P TAX MATTERS LLC; SOLE MEMBER; NON-CPA ACCOUNTING AND/OR TAX PREPARATION; START DATE 10/15/2012; 4 HOURS PER MONTH.
5. V.I.P TAX MATTERS LLC; SOLE MEMBER; DBA (ONLY OFFERS FIRST ALLED PRODUCTS/SERVICES); START DATE 05/05/2005; 160 HOURS PER MONTH.
6. 1902 MARKET SQUARE, LP; MANAGER; START DATE 01/01/2008; 0 HOURS PER MONTH.
7. 1902 MANAGEMENT LLC; MEMBER; HOLDING COMPANY OR TAX/BILL PAYMENT ENTITY; START DATE: 01/01/2008; 0 HOURS PER MONTH.
8. SYLVAN EAST HEIGHTS, LLC; PARTNER; REAL ESTATE(AGENT/BROKER/DEVELOPER); START DATE 05/01/2018; 20 HOURS PER WEEK.
9. LAW AND MONEY MATTERS DBA FLEMING LAW OFFICE, PLLC; ATTORNEY; ATTORNEY/PARALEGAL/NOTARY SERVICES; START DATE: 08/01/2021; 160 HOURS PER MONTH.



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
Criminal	3

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 3

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	COMMONWEALTH OF PENNSYLVANIA
Location of Court:	COUNTY OF WESTMORELAND
Docket/Case #:	CR-0000047-2010
Charge Date:	05/20/2010
Charge(s) 1 of 1	
Formal Charge(s)/Description:	THEFT COMMITTED BY MEANS OF BAD CHECK
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	01/19/2011
Disposition Date:	01/19/2011
Sentence/Penalty:	DEFENDANT PAID IN FULL RESTITUTION TO THE VICTIM.
Broker Statement	CHARGES WERE FILED IN A PRIVATE CRIMINAL COMPLAINT BY A CREDITOR OF A FAILED NON-INVESTMENT RELATED BUSINESS VENTURE IN WHICH I WAS INVOLVED AS A MEANS TO COLLECT ON THE OUTSTANDING BALANCE, WHICH WOULD OTHERWISE BE DISCHARGED BY BANKRUPTCY. CHARGES WERE FILED AGAINST ME AND THE BUSINESS, BUT THE THREE (3) CHECKS IN QUESTION WERE ACTUALLY ISSUED BY



THE GENERAL MANAGER OF THE BUSINESS AND WITHOUT MY KNOWLEDGE.

Disclosure 2 of 3

Reporting Source: Individual

Formal Charges were brought in: State Court

Name of Court: COMMONWEALTH OF PENNSYLVANIA

Location of Court: COUNTY OF WESTMORELAND

Docket/Case #: CP-65-CR-1191-2010

Charge Date: 05/20/2010

Charge(s) 1 of 1

Formal Charge(s)/Description: THEFT COMMITTED BY MEANS OF BAD CHECK

No of Counts: 1

Felony or Misdemeanor: Misdemeanor

Plea for each charge: NOT GUILTY

Disposition of charge: Dismissed

Current Status: Final

Status Date: 01/19/2011

Disposition Date: 01/19/2011

Sentence/Penalty: DEFENDANT PAID IN FULL RESTITUTION TO THE VICTIM.

Broker Statement CHARGES WERE FILED IN A PRIVATE CRIMINAL COMPLAINT BY A CREDITOR OF A FAILED NON-INVESTMENT RELATED BUSINESS VENTURE IN WHICH I WAS INVOLVED AS A MEANS TO COLLECT ON THE OUTSTANDING BALANCE, WHICH WOULD OTHERWISE BE DISCHARGED BY BANKRUPTCY. CHARGES WERE FILED AGAINST ME AND THE BUSINESS, BUT THE THREE (3) CHECKS IN QUESTION WERE ACTUALLY ISSUED BY THE GENERAL MANAGER OF THE BUSINESS AND WITHOUT MY KNOWLEDGE.

Disclosure 3 of 3

Reporting Source: Individual

Formal Charges were brought in: State Court

Name of Court: COMMONWEALTH OF PENNSYLVANIA

Location of Court: COUNTY OF WESTMORELAND

Docket/Case #: CP-65-CR-1192-2010

Charge Date: 05/20/2010

Charge(s) 1 of 1

Formal Charge(s)/Description: THEFT COMMITTED BY MEANS OF BAD CHECK



No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	01/19/2011
Disposition Date:	01/19/2011
Sentence/Penalty:	DEFENDANT PAID IN FULL RESTITUTION TO THE VICTIM.
Broker Statement	CHARGES WERE FILED IN A PRIVATE CRIMINAL COMPLAINT BY A CREDITOR OF A FAILED NON-INVESTMENT RELATED BUSINESS VENTURE IN WHICH I WAS INVOLVED AS A MEANS TO COLLECT ON THE OUTSTANDING BALANCE, WHICH WOULD OTHERWISE BE DISCHARGED BY BANKRUPTCY. CHARGES WERE FILED AGAINST ME AND THE BUSINESS, BUT THE THREE (3) CHECKS IN QUESTION WERE ACTUALLY ISSUED BY THE GENERAL MANAGER OF THE BUSINESS AND WITHOUT MY KNOWLEDGE.



End of Report

This page is intentionally left blank.