



IAPD Report

CHARLES BEDINGFIELD LANIER JR.

CRD# 1346764

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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

CHARLES BEDINGFIELD LANIER JR. (CRD# 1346764)

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 **10/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/05/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	09/05/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	AVANTAX ADVISORY SERVICES	104556	AUGUSTA, GA	10/25/2019 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	AUGUSTA, GA	10/25/2019 - 09/05/2025
IA	1ST GLOBAL ADVISORS INC	111133	AUGUSTA, GA	03/03/2008 - 10/25/2019

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 **10** 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 Representative	Approved	09/05/2025
B Alabama	Agent	Approved	09/05/2025
B California	Agent	Approved	09/24/2025
B Florida	Agent	Approved	09/05/2025
B Georgia	Agent	Approved	09/05/2025
B Illinois	Agent	Approved	09/05/2025
B New York	Agent	Approved	09/18/2025
B North Carolina	Agent	Approved	09/05/2025
B Ohio	Agent	Approved	09/05/2025
B South Carolina	Agent	Approved	09/05/2025
B Tennessee	Agent	Approved	09/05/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
3638 WALTON WAY EXT.
SUITE 300




Qualifications

AUGUSTA, GA 30909

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
 Georgia	Investment Adviser Representative	Approved	09/05/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
3638 WALTON WAY EXT.
SUITE 300
AUGUSTA, GA 30909



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B	General Securities Representative Examination (S7)	Series 7	03/16/1985
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State Securities Law Exams

Exam	Category	Date
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IA	Uniform Investment Adviser Law Examination (S65)	Series 65	01/04/2000
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B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/01/1985
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PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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	10/25/2019 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	AUGUSTA, GA
B	10/25/2019 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	AUGUSTA, GA
IA	03/03/2008 - 10/25/2019	1ST GLOBAL ADVISORS INC	CRD# 111133	AUGUSTA, GA
B	02/19/2008 - 10/25/2019	1ST GLOBAL CAPITAL CORP.	CRD# 30349	AUGUSTA, GA
IA	11/29/2005 - 02/21/2008	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	AUGUSTA, GA
B	11/18/2005 - 02/21/2008	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	AUGUSTA, GA
IA	05/13/2003 - 11/23/2005	PEACHTREE PLANNING CORPORATION	CRD# 112787	AUGUSTA, GA
IA	12/07/2004 - 11/18/2005	INVESTMENT ADVISORS	CRD# 15708	AUGUSTA, GA
B	11/30/2004 - 11/18/2005	PROEQUITIES, INC.	CRD# 15708	BIRMINGHAM, AL
IA	01/21/2003 - 12/08/2004	PARK AVENUE SECURITIES LLC	CRD# 46173	AUGUSTA, GA
B	05/03/1999 - 12/08/2004	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
B	09/10/1992 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	02/17/1987 - 07/20/1992	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY
B	03/19/1985 - 02/27/1987	MHA FINANCIAL CORP	CRD# 7462	



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
09/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	AUGUSTA, GA, United States
07/2025 - Present	Augusta Symphony League	President	Y	Augusta, GA, United States
07/2022 - Present	Lanier-McCormack Wealth Management	Owner	Y	Augusta, GA, United States
02/2008 - Present	FULLER, FROST, LANIER WEALTH MANAGEMENT, LLC	FINANCIAL ADVISOR	Y	AUGUSTA, GA, United States
10/2019 - 09/2025	AVANTAX ADVISORY SERVICES	Investment Adviser Representative	Y	AUGUSTA, GA, United States
10/2019 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	Registered Representative	Y	AUGUSTA, GA, United States
04/2008 - 09/2025	AVANTAX INSURANCE AGENCY, LLC.	INSURANCE AGENT	Y	AUGUSTA, GA, United States
02/2008 - 10/2019	1ST GLOBAL ADVISORS, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	AUGUSTA, GA, United States
02/2008 - 10/2019	1ST GLOBAL CAPITAL CORP.	FINANCIAL ADVISOR	Y	AUGUSTA, 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.

1) TORCH CLUB

POSITION: Member NATURE: The Torch Club is a national organization and I have been proposed for membership in the local chapter. The Torch Club meets 10 times annually for dinner and interesting speakers. INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 04/01/2019 ADDRESS: 3638 Walton Way Ext. Suite 300, Augusta GA 30909, United States DESCRIPTION: Show up, eat, and listen

3) FULLER, FROST, LANIER WEALTH MANAGEMENT, LLC

POSITION: PRESIDENT NATURE: FINANCIAL SERVICES INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 8 START DATE: 02/18/2008 ADDRESS: 3638 Walton Way Ext, Suite 300, Augusta GA 30909, United States DESCRIPTION: I run the office



Registration & Employment History



OTHER BUSINESS ACTIVITIES

4) AUGUSTA COUNTRY CLUB

POSITION: Member NATURE: Golf and social membership INVESTMENT RELATED: No NUMBER OF HOURS: 25

SECURITIES TRADING HOURS: 10 START DATE: 04/01/2019

ADDRESS: 655 Milledge Road, Augusta GA 30904, United States

DESCRIPTION: I will play golf and use the dining facilities

5) LANIER-MCCORMACK WEALTH MANAGEMENT

POSITION: Owner NATURE: We wish to re-brand our entity name from Fuller, Frost, Lanier Wealth Management to Lanier-

McCormack Wealth Management INVESTMENT RELATED: Yes NUMBER OF HOURS: 175 SECURITIES TRADING HOURS:

130 START DATE: 07/01/2022

ADDRESS: 3638 Walton Way Ext., Suite 300, Augusta GA 30909, United States

DESCRIPTION: My duties will continue as before: I will own the firm and serve as the senior financial representative. My duties include managing three employees in the firm and an additional two FRs, financial planning for clients, investment sales, insurance sales, monitoring of accounts, reviews of accounts.

6) AUGUSTA SYMPHONY LEAGUE

POSITION: President NATURE: The Augusta Symphony League is a support group for the Augusta Symphony. Our membership dues go to support the operation of the symphony. We meet four times annually for social events, and we have speakers who educate us about symphony matters. I understand that I am not to participate in fund raising. That will be easy since the League does not do fund raising. INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 2 START

DATE: 07/01/2025

ADDRESS: 209-7th St, Floor 2, Augusta GA 30901, United States

DESCRIPTION: Serve as chairman of the board

Preside over board meetings

Preside at 4 meetings of the League throughout the symphony season

Plan programs for the League meetings

7) AUGUSTA SYMPHONY ORCHESTRA BOARD OF DIRECTORS

POSITION: Board member NATURE: The symphony has a board of directors which provides oversight of symphony activities.

INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 2 START DATE: 07/01/2025

ADDRESS: 209-7th St, Floor 2, Augusta GA 30901, United States

DESCRIPTION: Participate in the hiring of the symphony director as needed.

Help with budgeting for the financial needs of the symphony.

Encourage concert attendance in the community.



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:	AVANTAX INVESTMENT SERVICES, INC.
Allegations:	Client alleged the representative's advice to surrender their annuity negatively affected their financial portfolio by creating a tax liability.
Product Type:	Annuity-Variable
Alleged Damages:	\$80,545.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	02/16/2021
Complaint Pending?	No
Status:	Denied
Status Date:	05/10/2021

Settlement Amount:

Individual Contribution Amount:



End of Report

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