



IAPD Report

CARY DWIGHT RUBMAN

CRD# 1443551

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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

CARY DWIGHT RUBMAN (CRD# 1443551)

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 **37** 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	Enfield, CT	07/30/1993 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	Enfield, CT	01/09/1986 - 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
Customer Dispute	2



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 **37** 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	Direct Participation Programs	Approved	09/05/2025
B FINRA	General Securities Principal	Approved	09/05/2025
B FINRA	General Securities Representative	Approved	09/05/2025
B FINRA	Invest. Co and Variable Contracts	Approved	09/05/2025
B Alabama	Agent	Approved	09/05/2025
B Arizona	Agent	Approved	09/05/2025
B California	Agent	Approved	09/05/2025
B Colorado	Agent	Approved	09/05/2025
B Connecticut	Agent	Approved	09/05/2025
B Delaware	Agent	Approved	09/05/2025
B Florida	Agent	Approved	09/05/2025
B Georgia	Agent	Approved	09/05/2025
B Idaho	Agent	Approved	09/05/2025



Qualifications

Regulator	Registration	Status	Date
B Illinois	Agent	Approved	10/06/2025
B Indiana	Agent	Approved	09/05/2025
B Kansas	Agent	Approved	09/05/2025
B Louisiana	Agent	Approved	09/05/2025
B Maine	Agent	Approved	09/05/2025
B Maryland	Agent	Approved	09/05/2025
B Massachusetts	Agent	Approved	09/05/2025
B Minnesota	Agent	Approved	09/05/2025
B Mississippi	Agent	Approved	09/05/2025
B Missouri	Agent	Approved	09/05/2025
B Nevada	Agent	Approved	09/05/2025
B New Hampshire	Agent	Approved	09/05/2025
B New Jersey	Agent	Approved	09/05/2025
B New Mexico	Agent	Approved	09/05/2025
B New York	Agent	Approved	09/05/2025
B North Carolina	Agent	Approved	09/05/2025
B Ohio	Agent	Approved	09/05/2025
B Oklahoma	Agent	Approved	09/05/2025
B Oregon	Agent	Approved	09/05/2025



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	09/05/2025
B Rhode Island	Agent	Approved	09/05/2025
B South Carolina	Agent	Approved	09/05/2025
B Tennessee	Agent	Approved	09/05/2025
B Texas	Agent	Approved	09/05/2025
B Vermont	Agent	Approved	09/05/2025
B Virginia	Agent	Approved	09/05/2025
B Washington	Agent	Approved	09/05/2025
B Wisconsin	Agent	Approved	09/05/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

268 Hazard Ave
Enfield, CT 06082

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 Connecticut	Investment Adviser Representative	Approved	09/05/2025
IA Texas	Investment Adviser Representative	Restricted Approval	09/05/2025

Branch Office Locations



Qualifications

CETERA INVESTMENT ADVISERS LLC
268 HAZARD AVE
ENFIELD, CT 06082





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, 4 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	01/23/2002
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	12/18/1992

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/24/1997
 Direct Participation Programs Representative Examination (S22)	Series 22	01/08/1986
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/08/1986

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/08/1986

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	07/30/1993 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	Enfield, CT
B	01/09/1986 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	Enfield, CT

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	Enfield, CT, United States
11/2017 - Present	PENN MUTUAL INSURANCE AGENT	Agent	Y	ENFIELD, CT, United States
01/2017 - Present	United Healthcare	Insurance Sales Agent	N	Enfield, CT, United States
09/2014 - Present	Anthem Insurance	Insurance Sales Agent	N	Columbus, GA, United States
09/2014 - Present	Merritt Insurance Services Inc	Insurance Sales Agent	N	West Hartford, CT, United States
05/2012 - Present	OHIO NATIONAL LIFE INSURANCE COMPANY	INSURANCE SALES AGENT	N	ENFIELD, CO, United States
07/2008 - Present	Connecticare Insurance Company	Insurance Sales Agent	N	Enfield, CT, United States
01/2006 - Present	American United Insurance	Insurance Sales Agent	N	Enfield, CT, United States
12/2003 - Present	GE Capital	Insurance Sales Agent	N	Enfield, CT, United States
12/2003 - Present	GOLDEN RULE	INSURANCE SALES AGENT	N	ENDFIELD, CT, United States
12/2003 - Present	Golden Rule	Insurance Agent	N	Enfield, CT, United States
01/1995 - 09/2025	Avantax Insurance Agency, LLC	Insurance Agent	Y	Enfield, CT, United States
08/1993 - 09/2025	Avantax Advisory Services	Investment Adviser Representative	Y	Enfield, CT, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/1985 - 09/2025	Avantax Investment Services, Inc.	Registered Representative	Y	Enfield, CT, United States
09/2014 - 12/2016	Healty CT	Insurance Sales Agent	N	Wallingford, CT, United States
01/2006 - 12/2016	STATE LIFE INSURANCE COMPANY	INSURANCE SALES AGENT	N	ENFIELD, CO, 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) GE Capital~268 Hazard Ave~Enfield~CT~06082~Independent Insurance Agent~Insurance Sales Agent~12/1/2003~1hrs~1hrs~Long Term Care Insurance sales
- 2) American United Insurance~268 Hazard Ave~Enfield~CT~06082~Independent Insurance Agent~Insurance Sales Agent~1/1/2006~6hrs~6hrs~Life and Long-Term Care Insurance Sales
- 3) Connecticut Insurance Company~268 Hazard Ave~Enfield~CT~06082~Independent Insurance Agent~Insurance Sales Agent~7/1/2008~2hrs~2hrs~Health Insurance Sales
- 4) Innosure Insurance LLC~268 Hazard Ave~Enfield~CT~06082~Independent Insurance Agent~Partner/General Partner~7/1/2016~12hrs~6hrs~Business is a property & casualty agency. I am the CFO
- 5) Anthem Insurance~P.O. Box 7368~Columbus~GA~39108~Insurance Agent~Insurance Sales Agent~9/1/2014~2hrs~2hrs~Sell Health Insurance
- 6) Golden Rule~268 Hazard Ave~Enfield~CT~06082~Independent Insurance Agent~Insurance Sales Agent~12/1/2003~1hrs~1hrs~Independent Insurance Agent
- 7) OHIO NATIONAL LIFE INSURANCE COMPANY~268 Hazard Ave~ENFIELD~CT~06082~Independent Insurance Agent~Insurance Sales Agent~5/1/2012~4hrs~4hrs~FIXED PRODUCT INSURANCE SALES
- 8) United Healthcare~268 Hazard Ave~Enfield~CT~06082~Insurance Agent~Insurance Sales Agent~1/1/2017~2hrs~2hrs~Health Insurance Sales
- 9) Independent Insurance Agent~639 Enfield Street~Enfield~CT~06082~Independent Insurance Agent~Owner/Sole Proprietor~7/1/1999~10hrs~10hrs~Independent Insurance Agent
- 10) Merritt Insurance Services, INC.~639 Prospect Ave.~West Hartford~CT~06105~Independent Insurance Agent~Insurance Sales Agent~9/1/2014~1hrs~1hrs~Sell Health Insurance
- 11) PENN MUTUAL INSURANCE AGENT~268 HAZARD AVE~ENFIELD~CT~06082~Insurance Agent~Agent~11/20/2017~2hrs~1hrs~SALES OF LIFE INSURANCE WITH CRONIC CARE RIDER
- 12) INNOVEST FINANCIAL SERVICES INC; POSITION: Advisor NATURE: Tax Return Preparation, Financial Advice, Retirement



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Planning, Investment Planning INVESTMENT RELATED: No NUMBER OF HOURS: 180 SECURITIES TRADING HOURS: 130
START DATE: 01/01/2022
ADDRESS: 268 Hazard Ave, Enfield CT
DESCRIPTION: Tax Return Preparation, Financial Advice, Retirement Planning, Investment Planning



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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	H.D. VEST
Allegations:	CLIENT ALLEGED THAT THE VARIABLE ANNUITY HE PURCHASED WAS NOT SUITABLE.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$40,000.00

Customer Complaint Information

Date Complaint Received:	09/07/2007
Complaint Pending?	No
Status:	Withdrawn
Status Date:	09/07/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement	CLIENT RESCINDED HIS COMPLAINT IN WRITING ONCE THE REP RE-REVIEWED THE FEATURES OF THE PRODUCT WITH HIM.
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Disclosure 2 of 2

Reporting Source:	Individual
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Employing firm when activities occurred which led to the complaint: H.D. VEST INVESTMENT SECURITIES, INC.

Allegations: CLIENTS ARE ALLEGING THAT THE PRODUCTS THEY WERE SOLD WERE NOT SUITABLE AND THAT THEIR REP WAS CHURNING.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$173,875.00

Customer Complaint Information

Date Complaint Received: 03/30/2007

Complaint Pending? No

Status: Denied

Status Date: 05/31/2007

Settlement Amount:

Individual Contribution Amount:



End of Report

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