



IAPD Report

STEPHEN CRAIG JOHNSON

CRD# 1445785

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Information	8

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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

STEPHEN CRAIG JOHNSON (CRD# 1445785)

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 **01/16/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA INVESTMENT SERVICES LLC	CRD# 15340	01/03/2022
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	01/12/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	PNC INVESTMENTS	129052	GILBERT, AZ	08/30/2021 - 01/11/2022
B	PNC INVESTMENTS	129052	GILBERT, AZ	08/16/2021 - 01/11/2022
IA	PNC MANAGED ACCOUNT SOLUTIONS, INC.	110476	MESA, AZ	10/15/2010 - 08/17/2021

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

Employment 1 of 2

Firm Name: **CETERA INVESTMENT SERVICES LLC**
Main Address: 400 FIRST ST. S. SUITE 300
ST. CLOUD, MN 56301
Firm ID#: 15340

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	01/03/2022
B FINRA	General Securities Representative	Approved	01/03/2022
B FINRA	General Securities Sales Supervisor	Approved	01/03/2022
B FINRA	Registered Options Principal	Approved	01/03/2022
B Arizona	Agent	Approved	01/03/2022
B California	Agent	Approved	01/03/2022
B Colorado	Agent	Approved	01/03/2022
B Idaho	Agent	Approved	01/03/2022
B Nevada	Agent	Approved	01/16/2024
B Ohio	Agent	Approved	01/17/2024
B Texas	Agent	Approved	01/03/2022
B Virginia	Agent	Approved	01/03/2022

Branch Office Locations



Qualifications

CETERA INVESTMENT SERVICES LLC

4900 S GILBERT ROAD
CHANDLER, AZ 85249

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 Arizona	Investment Adviser Representative	Approved	01/12/2022
IA Texas	Investment Adviser Representative	Approved	01/11/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

4900 S GILBERT AVE
CHANDLER, AZ 85249








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 5 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Principal Examination (S24)	Series 24	04/28/1994
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	10/28/1992
 Registered Options Principal Examination (S4)	Series 4	06/18/1992

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	03/03/1986
 General Securities Representative Examination (S7)	Series 7	01/18/1986

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/22/2009
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/22/1986



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	08/30/2021 - 01/11/2022	PNC INVESTMENTS	CRD# 129052	GILBERT, AZ
B	08/16/2021 - 01/11/2022	PNC INVESTMENTS	CRD# 129052	GILBERT, AZ
IA	10/15/2010 - 08/17/2021	PNC MANAGED ACCOUNT SOLUTIONS, INC.	CRD# 110476	MESA, AZ
B	05/16/2013 - 08/16/2021	BBVA SECURITIES INC.	CRD# 27060	CHANDLER, AZ
B	09/27/2005 - 05/16/2013	BBVA COMPASS INVESTMENT SOLUTIONS, INC	CRD# 17086	MESA, AZ
IA	08/16/2010 - 10/15/2010	ST JOHNS WEALTH MANAGEMENT	CRD# 105564	MESA, AZ
IA	08/15/2002 - 09/27/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	MESA, AZ
B	11/01/1999 - 09/27/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
B	02/01/1999 - 11/09/1999	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	WAVERLY, IA
B	02/01/1996 - 02/02/1999	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
B	05/19/1993 - 02/01/1996	BANC ONE ARIZONA INVESTMENT SERVICES CORPORATION	CRD# 17738	
B	10/13/1987 - 05/20/1993	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI
B	01/21/1986 - 10/27/1987	SHEARSON LEHMAN BROTHERS INC.	CRD# 7506	

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
12/2021 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR	Y	CHANDLER, AZ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
		REPRESENTATIVE		
12/2021 - Present	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	ST CLOUD, MN, United States
12/2021 - Present	MIDFIRST BANK	REGISTERED REPRESENTATIVE	Y	CHANDLER, AZ, United States
08/2021 - Present	PNC INVESTMENTS	Investment Advisor	Y	GILBERT, AZ, United States
05/2013 - 08/2021	BBVA SECURITIES INC.	Mass Transfer	Y	Mesa, AZ, United States
10/2010 - 08/2021	BBVA WEALTH SOLUTIONS INC.	Mass Transfer	Y	MESA, AZ, United States
09/2005 - 08/2021	BBVA Compass Insurance Agency, Inc.	Agent	Y	Austin, TX, United States
09/2005 - 08/2021	COMPASS BANK	Employee	Y	Birmingham, AL, 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. SUCCESSOR TRUSTEE OF PARENTS TRUST, THE BECKMAN REVOCABLE LIVING TRUST



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:	BBVA COMPASS INVESTMENT SOLUTIONS, INC.
Allegations:	CUSTOMERS PURCHASED TWO FIXED ANNUITY CONTRACTS IN DECEMBER, 2008. CUSTOMERS ALLEGE THAT THE CONTRACTS WERE UNSUITABLE AND THAT REPRESENTATIVE DID NOT DISCLOSE THE EXISTANCE OF SURRENDER CHARGES.
Product Type:	Annuity-Fixed
Alleged Damages:	\$5,200.00
Alleged Damages Amount Explanation (if amount not exact):	ESTIMATED AMOUNT OF APPLICABLE SURRENDER CHARGES IF CUSTOMERS SURRENDERED CONTRACTS.
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:	06/15/2011
Complaint Pending?	No
Status:	Withdrawn
Status Date:	06/20/2011



Settlement Amount:

Individual Contribution Amount:

Broker Statement

FIRM RECEIVED A LETTER FROM THE CLIENTS STATING THAT THE COMPLAINT LETTER THEY HAD SIGNED WAS PREPARED BY A REPRESENTATIVE OF ANOTHER MEMBER FIRM, WHO ADVISED THE CLIENTS TO EXECUTE SAME. THE CLIENTS STATED THAT IN ACTUALITY THEY BELIEVE MR. JOHNSON'S RECOMMENDATIONS WERE SUITABLE, THAT HE HAD DISCLOSED ALL RELEVANT FACTS AND THAT THEY WISH TO KEEP THE CONTRACTS IN FORCE.

Disclosure 2 of 2

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

COMPASS BROKERAGE, INC.

Allegations:

CUSTOMER PURCHASED A VARIABLE ANNUITY IN MAY, 2008. CUSTOMER CLAIMS THAT THE ANNUITY IS UNSUITABLE FOR HER BASED ON HER FINANCIAL SITUATION AND INVESTMENT OBJECTIVES.

Product Type:

Annuity(ies) - Variable

Alleged Damages:

\$16,500.00

Customer Complaint Information

Date Complaint Received:

10/22/2008

Complaint Pending?

No

Status:

Denied

Status Date:

10/30/2008

Settlement Amount:

Individual Contribution Amount:



End of Report

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