



IAPD Report

DEBRA J GALLEGOS-CALDWELL

CRD# 1476422

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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

DEBRA J GALLEGOS-CALDWELL (CRD# 1476422)

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 **05/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	08/13/2008
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

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	CETERA ADVISOR NETWORKS LLC	13572	Brentwood, CA	12/18/2008 - 06/29/2023
B	PENSION PLANNERS SECURITIES, INC.	14068	MESA, AZ	12/09/2005 - 08/13/2008
B	GREAT AMERICAN ADVISORS, INC.	36451	CINCINNATI, OH	02/15/2005 - 12/16/2005

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
	FINRA	General Securities Representative	Approved	08/13/2008
	Arizona	Agent	Approved	08/13/2008
	California	Agent	Approved	08/13/2008
	Colorado	Agent	Approved	02/10/2009
	Georgia	Agent	Approved	09/11/2023
	New Jersey	Agent	Approved	01/08/2018
	New Mexico	Agent	Approved	08/13/2008
	Ohio	Agent	Approved	02/14/2022
	Pennsylvania	Agent	Approved	04/22/2026
	Virginia	Agent	Approved	04/18/2012
	Washington	Agent	Approved	05/27/2026

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
2444 E SOUTHERN AVE STE 112
MESA, AZ 85204



Qualifications

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
 Arizona	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
2444 E SOUTHERN AVE STE 112
MESA, AZ 85204



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, 4 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

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	10/25/1994
B Direct Participation Programs Representative Examination (S22)	Series 22	11/12/1993
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/14/1992

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	12/01/2008
IA Uniform Investment Adviser Law Examination (S65)	Series 65	02/18/1999
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/26/1992



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
IA	12/18/2008 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	Brentwood, CA
B	12/09/2005 - 08/13/2008	PENSION PLANNERS SECURITIES, INC.	CRD# 14068	MESA, AZ
B	02/15/2005 - 12/16/2005	GREAT AMERICAN ADVISORS, INC.	CRD# 36451	CINCINNATI, OH
B	10/08/1999 - 02/15/2005	PMG SECURITIES CORPORATION	CRD# 27107	ELGIN, IL
B	03/27/1997 - 09/23/1999	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	08/04/1992 - 01/29/1997	FFP SECURITIES, INC.	CRD# 16337	CHESTERFIELD, MO

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
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
01/2013 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
12/1992 - Present	CALDWELL FINANCIAL	OTHER - OWNER/FINANCIAL PLANNER	Y	MESA, AZ, 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) NAME OF OTHER BUSINESS: CALDWELL FINANCIAL INC ;
INVESTMENT RELATED: YES ;
ADDRESS: SAME AS REGISTERED LOCATION ;
NATURE OF BUSINESS: SALES ;
START DATE: 05/2019 ;



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION/TITLE/RELATIONSHIP: OWNER / REPRESENTATIVE ;
APX NUMBER OF HOURS PER WEEK: 10 ;
APX NUMBER OF HOURS DURING TRADING HOURS: 10 ;
BRIEF DESCRIPTION OF DUTIES: SALES OF DENTAL PLANS, INSURANCE AND HEALTH PRODUCTS ;

(2) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES ;
INVESTMENT RELATED: YES ;
ADDRESS: SAME AS REGISTERED LOCATION ;
NATURE OF BUSINESS: FIXED INSURANCE ;
START DATE: 05/2019 ;
APX NUMBER OF HOURS PER WEEK: 6 ;
APX NUMBER OF HOURS DURING TRADING HOURS: 6 ;
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT ;

BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, HEALTH, DISABILITY, ANNUITIES, LONG TERM CARE AND DENTAL ;
(3) NAME OF OTHER BUSINESS: AMERICAN LIVING TRUST SERVICES, LLC;
INVESTMENT RELATED: NO;
ADDRESS: 7726 S APRICOT DR TEMPE, AZ 85284 ;
NATURE OF BUSINESS: REFERRAL FOR ESTATE PLANS;
START DATE: 4/2022;
POSITION/TITLE/RELATIONSHIP: REFERRER
APX NUMBER OF HOURS PER WEEK: LESS THAN 1 ;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1 ;
BRIEF DESCRIPTION OF DUTIES: GATHERING TRUSTEE AND BENEFICIARY INFORMATION AND PROVIDING TO
COMPANY FOR ESTATE 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	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:	Firm
Employing firm when activities occurred which led to the complaint:	SUNAMERICA SECURITIES, INC.
Allegations:	CUSTOMER ALLEGES THAT SALE OF MUTUAL FUNDS CAUSED IT TO INCUR \$65,000.00 IN TAXES. CUSTOMER ALLEGES THAT SALE OF ANNUITY CONTRACTS CAUSED IT TO OWE \$35,000.00 IN TAXES
Product Type:	Mutual Fund(s)
Other Product Type(s):	ANNUITIES (VARIABLE)
Alleged Damages:	\$200,000.00

Customer Complaint Information

Date Complaint Received:	03/13/2000
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	03/13/2000

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION NO:99-05184
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Date Notice/Process Served: 03/13/2000

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/17/2001

Monetary Compensation Amount: \$75,000.00

Individual Contribution Amount: \$5,000.00

Firm Statement

SETTLED WITHOUT ADMISSION OF LIABILITY. CASE INVOLVED COMPLEX TAX ISSUES AND EXPENSE AND TIME TO DEFEND WOULD MEET OR EXCEED THE COST OF SETTLING. MS GALLEGOS CALDWELL STATES:THE CUSTOMER WAS INFORMED OF THE MUTUAL FUNDS TAXATION ISSUES ACCORDING TO THE FIGURES PROVIDED TO HE&THE REP BY HIS CPA PRIOR TO HIS SALE OF THE MUTUAL FUNDS. CALDWELL INFORMED CLIENT THAT AN ANNUITY WAS A LONG TERM INVESTMENT&HE WAS EDUCATED ON THE TAXATION ISSUES&ADDITIONAL BENEFITS OF AN ANNUITY.HE FELT STRONGLY ABOUT THE TAX DEFERRAL THAT THE ANNUITIES PROVIDED AS WELL AS ALL OTHER BENEFITS THAT THE ANNUITIES PROVIDED AND CHOSE TO PURCHASE THE ANNUITIES.THE CLIENT CHOSE ON HIS OWN TO SELL THE ANNUITIES AFTER A SHORT-TERM & CHOSE TO PAY THE TAX CONSEQUENCES. HIS DECISION TO SELL THE ANNUITIES WAS NOT BASED ON ANY INPUT GIVEN TO HIM BY DEBRA CALDWELL.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNAMERICA SECURITIES

Allegations: THE TRUSTEE OF THE TRST LIQUIDATED MUTUAL FUNDS AND INVESTED IN TAX-DEFERRED ANNUITIES IN THE DECEDENTS TRUST UPON MY RECOMMENDATION. THEY ALLEGE THAT THE LIQUIDATION OF THE MUTUAL FUNDS CAUSED A SUBSTANTIAL AMOUNT OF UNNECESSARY CAPITAL GAIN TAX. THEY ALLEGE THAT THE CONVERSION ALSO CAUSED FUTURE TAXATION FROM A CAPITAL GAIN TO ORDINARY INCOME WHICH COULD BE HIGHER. THEY ALLEGE THAT THE ANNUITIES ARE NOT A TAX-DEFERRED VEHICLE. THEY INITIALLY ASKED FOR \$211,000.00 ON OCTOBER 27, 1998. THE LAST LETTER DATED AUGUST 30, 1999 STATED THEY WOULD SETTLE FOR \$150,000.00 MY ATTORNEY SENT THEM A LETTER ON SEPTEMBER 27, 1999 OFFERING A CASH SETTLEMENT OF \$49,467.93 THEY HAVE HAVE SINCE ASKED FOR A SETTLEMENT OF 118,000 IN A LETTER DATED APRIL 19, 2001. MY ATTORNEY WROTE BACK STATING THIS SHOULD BE PAID LESS. THEY HAVE NOT YET RESPONDED.

Product Type: Annuity(ies) - Variable

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/27/1998

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/13/2001



Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/Reparation Claim
filed with and Docket/Case
No.:** NASD ARBITRATION # 99-05184

Date Notice/Process Served: 03/13/2000

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/17/2001

**Monetary Compensation
Amount:** \$75,000.00

**Individual Contribution
Amount:** \$5,000.00

Broker Statement SETTLED WITHOUT ADMISSION OF LIABILITY. CASE INVOLVED COMPLEX
TAX ISSUES AND EXPENSE AND TIME TO DEFEND WOULD MEET OR
EXCEED THE COST OF SETTLING.



End of Report

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