



IAPD Report

ALBERT JAMES MINUTOLA

CRD# 1521357

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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

ALBERT JAMES MINUTOLA (CRD# 1521357)

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 **06/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	12/20/2016
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	EL SEGUNDO, CA	01/20/2017 - 06/29/2023
IA	QUESTAR ASSET MANAGEMENT, INC.	133358	WILMINGTON, DE	05/19/2006 - 11/02/2016
B	QUESTAR CAPITAL CORPORATION	43100	WILMINGTON, DE	12/01/2006 - 10/27/2016

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
Customer Dispute	1
Termination	2
Financial	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 **12** 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	12/20/2016
B	FINRA	Invest. Co and Variable Contracts	Approved	12/20/2016
B	Arizona	Agent	Approved	11/22/2023
B	California	Agent	Approved	12/20/2016
B	Delaware	Agent	Approved	01/20/2017
B	Florida	Agent	Approved	08/02/2018
B	Illinois	Agent	Approved	02/07/2017
B	Maryland	Agent	Approved	03/16/2017
B	Nevada	Agent	Approved	02/08/2017
B	New Mexico	Agent	Approved	01/03/2019
B	New York	Agent	Approved	01/30/2017
B	Pennsylvania	Agent	Approved	12/22/2016
B	Texas	Agent	Approved	11/14/2023



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	02/09/2017

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

1403 FOULK RD STE 104
WILMINGTON, DE 19803

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 Delaware	Investment Adviser Representative	Approved	06/29/2023
IA Texas	Investment Adviser Representative	Restricted Approval	11/14/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

1403 FOULK RD STE 104
WILMINGTON, DE 19803



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, 3 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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Direct Participation Programs Representative Examination (S22)	Series 22	03/19/1987
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/06/1986

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	04/30/2002
Uniform Securities Agent State Law Examination (S63)	Series 63	02/26/1987

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	01/20/2017 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	05/19/2006 - 11/02/2016	QUESTAR ASSET MANAGEMENT, INC.	CRD# 133358	WILMINGTON, DE
B	12/01/2006 - 10/27/2016	QUESTAR CAPITAL CORPORATION	CRD# 43100	WILMINGTON, DE
B	08/05/2004 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	WILMINGTON, DE
IA	08/12/2004 - 06/14/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	WILMINGTON, DE
IA	05/01/2002 - 06/23/2004	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	WILMINGTON, DE
B	11/27/1991 - 06/23/2004	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA
B	11/10/1986 - 12/06/1991	CHUBB SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN

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
12/2016 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	WILMINGTON, DE, United States
03/1988 - Present	ALBERT J MINUTOLA FINANCIAL SERVICES	OWNER	Y	WILMINGTON, DE, United States
12/2006 - 10/2016	QUESTAR CAPITAL CORPORATION	REGISTERED REPRESENTATIVE	Y	MINNEAPOLIS, MN, United States
05/2006 - 10/2016	QUESTAR ASSET MANAGEMENT	INVESTMENT ADVISOR REP	Y	MINNEAPOLIS, MN, United States



Registration & Employment History

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: FIXED INSURANCE WITH VARIOUS COMPANIES

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: FIXED INSURANCE

START DATE: 03/2016

APX NUMBER OF HOURS PER WEEK: VARIES

APX NUMBER OF HOURS DURING TRADING HOURS: VARIES

POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT

BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, HEALTH, DISABILITY AND LONG TERM CARE

2. NAME OF OTHER BUSINESS: ALBERT J MINUTOLA FINANCIAL SERVICES

INVESTMENT RELATED: NO

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: PREPARATION OF FEDERAL AND STATE INCOME TAXES

START DATE: 1989

APX NUMBER OF HOURS PER WEEK: 20 DURING TAX SEASON

APX NUMBER OF HOURS DURING TRADING HOURS: 20 DURING TAX SEASON

BRIEF DESCRIPTION OF DUTIES: OWNER, TAX PREPARATION

3. NAME OF OTHER BUSINESS: RAMSEY RIDGE SERVICE CORPORATION

INVESTMENT RELATED: NO

ADDRESS: 6 WINEBERRY DRIVE HOCKESSIN DE

NATURE OF BUSINESS: HOME OWNER ASSOCIATION

START DATE:

APX NUMBER OF HOURS PER WEEK: 1

APX NUMBER OF HOURS DURING TRADING HOURS: 1

BRIEF DESCRIPTION OF DUTIES: BOARD MEMBER

4. NAME OF OTHER BUSINESS: ALBERT J MINUTOLA, FINANCIAL SERVICES

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: FINANCIAL SERVICES

START DATE:

APX NUMBER OF HOURS PER WEEK: 30

APX NUMBER OF HOURS DURING TRADING HOURS: 30

BRIEF DESCRIPTION OF DUTIES: OWNER - FINANCIAL AND INSURANCE SERVICES



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
Termination	2
Financial	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: HORNOR, TOWNSEND & KENT, INC.

Allegations: CLIENT ALLEGES THAT THE REPRESENTATIVE ASKED THE CLIENT FOR \$5,000 AND THAT HE WOULD INVEST IT IN A REAL ESTATE DEAL FROM WHICH HE WOULD PROSPER AND/OR HE WOULD REPLACE THE \$5,000. CLIENT STATES THAT THE REP FAILED TO COMPLY AND WHEN HE INITIATED HIS PERSONAL COLLECTION PROCESS THE REP AGREED TO MAKE DEPOSITS TO THE CLIENT'S SAVINGS ACCOUNT OF \$500 A MONTH. ACCORDING TO THE REP, IN 1993 THE CLIENT WAS SYSTEMATICALLY DEPLETING HIS ASSETS SO HE RECOMMENDED THAT THE CLIENT ENTRUST HIM WITH A SUM OF MONEY (\$5,000) AND THAT HE WOULD DOLE THE FUNDS OUT TO THE CLIENT AS NEEDED. THE REP STATES THAT HE RETURNED THIS MONEY TO THE CLIENT BUT DOESN'T HAVE DOCUMENTATION TO SUPPORT THE COMPLETE REIMBURSEMENT. CLIENT STATES THAT HE HAS RECEIVED \$1,000 SO FAR, BRINGING THE DAMAGES AMOUNT DOWN TO \$4,000.

Product Type: Other

Alleged Damages: \$4,000.00

Customer Complaint Information

Date Complaint Received: 04/12/2004

Complaint Pending? No



Status:	Settled
Status Date:	06/04/2004
Settlement Amount:	\$1,400.00
Individual Contribution Amount:	\$1,400.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source: Firm

Firm Name: QUESTAR CAPITAL CORPORATION

Termination Type: Discharged

Termination Date: 10/13/2016

Allegations: FAILURE TO AMEND FORM U4 TO DISCLOSE A REPORTABLE EVENT ON A TIMELY BASIS.

Product Type: No Product

Reporting Source: Individual

Firm Name: QUESTAR CAPITAL CORPORATION

Termination Type: Discharged

Termination Date: 10/13/2016

Allegations: Failure to amend form U4 to disclose a reportable event on a timely basis.

Product Type: No Product

Disclosure 2 of 2

Reporting Source: Firm

Firm Name: HORNOR, TOWNSEND & KENT, INC.

Termination Type: Discharged

Termination Date: 06/23/2004

Allegations: NONE

Product Type: No Product

Other Product Types:

Firm Statement REPRESENTATIVE FAILED TO COMPLY WITH THE FIRM'S COMPLIANCE PROCEDURES WITH REGARD TO THE HANDLING OF CLIENT COMPLAINTS. THE REPRESENTATIVE FAILED TO TIMELY INFORM THE FIRM OF THE CLIENT COMPLAINT AND REIMBURSED THE CLIENT WITHOUT THE FIRM'S KNOWLEDGE OR PERMISSION.

Reporting Source: Individual

Firm Name: HORNOR, TOWNSEND & KENT, INC

Termination Type: Discharged

Termination Date: 06/24/2004

Allegations: AGENT CONTRACT TERMINATED DUE TO DEFICIENCY IN FOLLOWING



PROCEDURES RELATING TO THE DISCLOSURE OF A CLIENT COMPLAINT.

Product Type:

No Product

Other Product Types:



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual

Action Type: Compromise

Action Date: 10/24/2016

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/06/2017

If a compromise with creditor, provide:

Name of Creditor: IRS

Original Amount Owed: \$690,276.14

Terms Reached with Creditor: Yes \$155,979.00 - 10/24/2016 - original lien disclosed in occurrence 1900039



End of Report

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