



## IAPD Report

# Robert Phillip DiBella

CRD# 1614429

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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

### Robert Phillip DiBella (CRD# 1614429)

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 **02/18/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CETERA WEALTH SERVICES, LLC	CRD# 13572	07/13/2023
<b>IA</b>	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	07/17/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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
<b>IA</b>	SECURIAN FINANCIAL SERVICES, INC.	15296	FORT MYERS, FL	04/28/2017 - 08/10/2023
<b>B</b>	SECURIAN FINANCIAL SERVICES, INC.	15296	FORT MYERS, FL	03/02/2017 - 08/10/2023
<b>IA</b>	MSI FINANCIAL SERVICES, INC.	14251	MELBOURNE, FL	12/13/2006 - 02/23/2017

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	5



## 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 5 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>B</b> FINRA	General Securities Representative	Approved	07/13/2023
<b>B</b> Florida	Agent	Approved	08/02/2023
<b>B</b> Georgia	Agent	Approved	02/20/2026
<b>B</b> New Mexico	Agent	Approved	08/10/2023
<b>B</b> New York	Agent	Approved	01/02/2025
<b>B</b> South Carolina	Agent	Approved	08/05/2024

#### Branch Office Locations

**CETERA ADVISOR NETWORKS LLC**  
12610 New Brittany Blvd  
Fort Myers, FL 33907

**CETERA ADVISOR NETWORKS LLC**  
MELBOURNE, FL

#### 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
<b>IA</b> Florida	Investment Adviser Representative	Approved	07/17/2023



## Qualifications

### Branch Office Locations

**CETERA INVESTMENT ADVISERS LLC**  
12610 NEW BRITTANY BOULEVARD  
FORT MYERS, FL 33907

**CETERA INVESTMENT ADVISERS LLC**  
MELBOURNE, FL




## 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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.**




#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	08/23/1994

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/17/1987

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	12/04/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/28/1987

### 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	04/28/2017 - 08/10/2023	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	FORT MYERS, FL
B	03/02/2017 - 08/10/2023	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	FORT MYERS, FL
IA	12/13/2006 - 02/23/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	MELBOURNE, FL
B	06/08/2006 - 02/23/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	MELBOURNE, FL
B	06/08/2006 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	MELBOURNE, FL
B	01/02/2004 - 02/17/2005	LINCOLN FINANCIAL DISTRIBUTORS, INC.	CRD# 145	RADNOR, PA
B	09/12/2002 - 11/21/2003	VERAVEST INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA
B	11/06/1996 - 05/02/2002	MFS FUND DISTRIBUTORS, INC.	CRD# 31052	BOSTON, MA
B	01/23/1987 - 08/30/1996	PAINWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ

### 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
06/2023 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2017 - Present	Omni Financial Services Inc.	Agent	Y	Fort Myers, FL, United States
02/2017 - 08/2023	Minnesota Life	Agent	Y	St. Paul, MN, United States
02/2017 - 08/2023	Securian Financial Services Inc.	Registered Representative	Y	St. Paul, MN, United States
07/2016 - 02/2017	Massachusetts Mutual Life Insurance Company	Registered Rep	Y	Springfield, MA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2006 - 07/2016	METLIFE SECURITIES INC	SALES	Y	MELBOURNE, FL, United States
05/2006 - 07/2016	METROPOLITAN LIFE INSURANCE COMPANY, INC	SALES	Y	MELBOURNE, FL, 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) HOME BUILDERS CONTRACTORS ASSN

POSITION: Member NATURE: Board Member INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2018 ADDRESS: , Melbourne FL , United States DESCRIPTION: Member

#### 2) OMNI FINANCIAL SERVICES OF LEE COUNTY, INC

POSITION: Agent/Broker NATURE: Fixed Insurance Sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 35 START DATE: 02/01/2017 ADDRESS: 12610 New Brittany Blvd, Fort Myers FL 33907, United States DESCRIPTION: OMNI Financial Services of Lee County Inc., is our DBA for our business relationship with Securian.

#### 3) OMNI RESOURCE GROUP OF SW FLORIDA, LLC

POSITION: Agent/Broker NATURE: Fixed Insurance Sales INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 02/01/2017 ADDRESS: 12610 New Brittany Blvd, Fort Myers FL 33907, United States DESCRIPTION: I may at times refer business owners to OMNI Resource Group for business management consulting services.I may at times sell fixed insurance products that are not required to be sold through Securian.

#### 4) THE CONTINUING EDUCATION ACADEMY

POSITION: Participant NATURE: Trainer/Teacher INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 02/01/2017 ADDRESS: 12610 New Brittany Blvd, Fort Myers FL 33907, United States DESCRIPTION: I will be participating in continuing education seminars to help prospect for ML/SFS clients/business.

#### 5) NAME OF OTHER BUSINESS: OMNI FINANCIAL SERVICES;

INVESTMENT RELATED: YES;  
ADDRESS: SAME AS REGISTERED LOCATION;  
NATURE OF BUSINESS: FINANCIAL SERVICES;  
START DATE: 08/2023;  
POSITION/TITLE/RELATIONSHIP: FINANCIAL PROFESSIONAL;  
APX NUMBER OF HOURS PER WEEK: 40;  
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5;  
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL 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	5

### 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 5

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	MSI Financial Services, Inc.
<b>Allegations:</b>	The customers alleged the advisor's advice to purchase the equity indexed annuity in December 2015 was not suitable. No specific compensatory damages were alleged.
<b>Product Type:</b>	Other: Equity Indexed Annuity
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	It is believed the potential damages would exceed the reporting threshold.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	10/28/2016
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	11/30/2016

**Settlement Amount:****Individual Contribution Amount:****Disclosure 2 of 5**

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MetLife Securities

**Allegations:** Customer alleged the advisor's recommendation to purchase a variable annuity in October 2013 was not appropriate.

**Product Type:** Annuity-Variable  
Mutual Fund

**Alleged Damages:** \$50,400.00

**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:** 03/18/2016

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/14/2016

**Settlement Amount:****Individual Contribution Amount:****Disclosure 3 of 5**

**Reporting Source:** Individual

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

**Allegations:** CUSTOMER ALLEGED SHE WAS NOT MADE AWARE OF THE FEES AND COSTS WHEN INVESTMENT ACCOUNTS WERE ESTABLISHED WITH THE REPRESENTATIVE IN FEBRUARY 2013 AND THE INVESTMENTS WITHIN THE ACCOUNTS WERE NOT APPROPRIATE.

**Product Type:** Mutual Fund

**Alleged Damages:** \$0.00

**Alleged Damages Amount Explanation (if amount not exact):** IT IS BELIEVED THE POTENTIAL DAMAGES WOULD EXCEED THE REPORTING THRESHOLD.

**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: 12/02/2013

Complaint Pending? No

Status: Denied

Status Date: 01/13/2014

Settlement Amount:

Individual Contribution Amount:

**Disclosure 4 of 5**

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: PAINE WEBBER, INC

Allegations: MISREPRESENTATION; SUITABILITY

Product Type:

Alleged Damages: \$16,502.00

**Arbitration Information**

Arbitration/Reparation Claim filed with and Docket/Case No.: UNKNOWN - CASE #94-02901

Date Notice/Process Served: 10/14/1994

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/19/1994

Disposition Detail: CASE CLOSED, SETTLED/OTHER ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PAINE WEBBER, INC

Allegations: CLIENT SEEKS DAMAGES TOTALLING \$16,502 FOR MISREPRESENTATIONS AND UNSUITABILITY REGARDING LP INVESTMENTS IN IRA. TAX LAWS CHANGED & REDUCED AMOUNT OF INSURANCE. AS I RECALL, CLIENT NEEDED MORE INCOME SEPTEMBER 1989 INCLUDING PEG II \$8,000; ESSEX FINANCIAL II - \$6,000 AND CPA - \$8,000.

Product Type: Other



**Other Product Type(s):** LIMITED PARTNERSHIPS

**Alleged Damages:** \$16,502.00

### Customer Complaint Information

**Date Complaint Received:** 07/07/1999

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 07/07/1999

**Settlement Amount:** \$16,000.00

**Individual Contribution Amount:** \$0.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 94-02901

**Date Notice/Process Served:** 10/14/1994

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 12/19/1994

**Monetary Compensation Amount:** \$16,000.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** PAINWEBBER AGREED TO PAY CUSTOMER \$16,000 IN RECISSION OF THE CPA AND PEGASUS INVESTMENTS. NOT PROVIDED

### Disclosure 5 of 5

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** PAINE WEBBER

**Allegations:** CUSTOMER ALLEGES DISAPPOINTMENT WITH LIMITED PARTNERSHIP INVESTMENTS IN GEODYNE 3-C, CPA9 AND IND. LIVING MORTGAGE FUND, AND DEMANDS PAYMENT OF \$35,000. THE INVESTMENTS WERE PURCHASED BETWEEN JULY, 1989 AND JANUARY 1990.

**Product Type:** Unit Investment Trust(s)

**Alleged Damages:** \$35,000.00

### Customer Complaint Information

**Date Complaint Received:** 06/29/1994

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 09/29/1994



**Settlement Amount:** \$19,000.00

**Individual Contribution Amount:** \$0.00

**Arbitration Information**

**Disposition:** Settled

**Disposition Date:** 09/29/2004

**Broker Statement**

PAINWEBBER PAID CUSTOMER \$19,000 IN EXCHANGE FOR A RELEASE OF ALL CLAIMS THIS CLAIM WAS MADE BY A NON-BLOOD RELATIVE AFTER CUSTOMER PASSED AWAY. WACH RECOMMENDATION WAS MADE WITH THE APPROVAL OF CUSTOMER CPA AND EACH INVESTMENT HAS PERFORMED SUBSTANTIALLY ACCORDING TO EXPECTATIONS. IN FACT, THE CLIENT RECEIVED INCOME PAYMENTS GREATER THAN FROM PREVIOUS INVESTMENTS. CUSTOMER RESTRUCTURED HER PORTFOLLO FORM A LARGE POSITION OF EQUITIES WITH WHICH SHE WAS UNCOMFORTABLE TO INCOME PRODUCINT REAL ESTATE INVESTMENTS AT A TIME WHEN REAL ESTATE WAS PERFORMING WELL AND WAS EXPECTED TO CONTINUE TO DO SO.



## End of Report

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