IAPD Report

ROBERT JOE HOLDFORD

CRD# 1672884

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

ROBERT JOE HOLDFORD (CRD# 1672884)

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 **05/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CWM, LLC	CRD# 155344	02/05/2014
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	01/20/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	LPL FINANCIAL LLC	6413	LITTLE ROCK, AR	05/30/2003 - 01/19/2017
IA	LPL FINANCIAL LLC	6413	LITTLE ROCK, AR	05/30/2003 - 04/07/2014
IA	SPC	110692	LITTLE ROCK, AR	02/14/2002 - 05/01/2003

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

Employment 1 of 2

Firm Name: **CWM, LLC**
Main Address: 14600 BRANCH ST.
OMAHA, NE 68154
Firm ID#: 155344

	Regulator	Registration	Status	Date
IA	Arkansas	Investment Adviser Representative	Approved	02/10/2014
IA	Louisiana	Investment Adviser Representative	Approved	11/21/2023
IA	Nebraska	Investment Adviser Representative	Approved	05/28/2026
IA	Texas	Investment Adviser Representative	Restricted Approval	03/04/2014

Branch Office Locations

CWM, LLC
Little Rock, AR

CWM, LLC
10809 Executive Center Drive, Suite 319
Little Rock, AR 72211

Employment 2 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	General Securities Representative	Approved	01/20/2017
B	Alabama	Agent	Approved	01/24/2017
B	Arizona	Agent	Approved	01/25/2017

Qualifications

	Regulator	Registration	Status	Date
B	Arkansas	Agent	Approved	01/24/2017
B	Delaware	Agent	Approved	01/06/2022
B	Georgia	Agent	Approved	01/26/2017
B	Indiana	Agent	Approved	01/24/2017
B	Louisiana	Agent	Approved	01/07/2022
B	Maryland	Agent	Approved	01/06/2022
B	Minnesota	Agent	Approved	10/01/2018
B	Mississippi	Agent	Approved	01/31/2017
B	Missouri	Agent	Approved	01/04/2021
B	Nebraska	Agent	Approved	01/24/2017
B	New Jersey	Agent	Approved	11/03/2022
B	North Carolina	Agent	Approved	01/07/2022
B	Ohio	Agent	Approved	01/20/2017
B	Oklahoma	Agent	Approved	01/26/2017
B	Tennessee	Agent	Approved	01/25/2017
B	Texas	Agent	Approved	01/20/2017
B	Virginia	Agent	Approved	01/20/2017
B	Wisconsin	Agent	Approved	11/30/2018

Branch Office Locations

Qualifications

CETERA ADVISOR NETWORKS LLC
10809 Executive Center Drive
Suite 319
LITTLE ROCK, AR 72211

CETERA ADVISOR NETWORKS LLC
LITTLE ROCK, AR

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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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	05/16/1987

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/01/1998
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/22/1987

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
B	05/30/2003 - 01/19/2017	LPL FINANCIAL LLC	CRD# 6413	LITTLE ROCK, AR
IA	05/30/2003 - 04/07/2014	LPL FINANCIAL LLC	CRD# 6413	LITTLE ROCK, AR
IA	02/14/2002 - 05/01/2003	SPC	CRD# 110692	LITTLE ROCK, AR
B	02/09/2002 - 04/30/2003	SAMMONS SECURITIES COMPANY, LLC	CRD# 115368	ANN ARBOR, MI
B	04/23/1998 - 02/09/2002	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	02/02/1995 - 05/28/1998	WASHINGTON SQUARE SECURITIES, INC.	CRD# 2882	WINDSOR, CT
B	02/14/1994 - 01/18/1995	WADDELL & REED, INC.	CRD# 866	OVERLAND PARK, KS
B	01/05/1990 - 04/07/1992	WADDELL & REED, INC.	CRD# 866	OVERLAND PARK, KS
B	08/22/1989 - 10/18/1989	SWINK & COMPANY, INC.	CRD# 7111	
B	11/22/1988 - 09/12/1989	JEFFERSON-PILOT INVESTOR SERVICES, INC.	CRD# 5178	FORT WAYNE, IN
B	05/21/1987 - 11/16/1988	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	

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
03/2023 - Present	LIFEONOMICS	AUTHOR/OWNER	N	LITTLE ROCK, AR, United States
03/2023 - Present	LIFEONOMICS COACHING	OWNER/LEAD LIFE COACH	N	LITTLE ROCK, AR, United States
01/2017 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REP	Y	EL SEGUNDO, CA, United States
02/2014 - Present	CWM, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	Little Rock, AR, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2014 - Present	Wealth Management, Inc	Financial Advisor	Y	Little Rock, AR, United States
07/2012 - Present	A YEAR AND A DAY	Musician	N	Little Rock, AR, United States
07/2012 - Present	Self Employed	Musician	N	Little Rock, AR, United States
11/2009 - 05/2026	Create a New Life Publishing, LLC	Owner	N	Little Rock, AR, United States
05/2003 - 01/2017	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	LITTLE ROCK, AR, 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: CWM, LLC DBA CARSON GROUP PARTNERS
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: SEC REGISTERED INVESTMENT ADVISORY FIRM THAT PROVIDES PORTFOLIO MANAGEMENT, FINANCIAL PLANNING, ESTATE PLANNING AND ADDITIONAL ADVISORY SERVICES
POSITION/TITLE/RELATIONSHIP: INVESTMENT ADVISORY REPRESENTATIVE
START DATE: 01/2017
APX NUMBER OF HOURS PER WEEK: 40
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5
BRIEF DESCRIPTION OF DUTIES: INVESTMENT ADVISOR PROVIDING ADVISORY SERVICES TO ITS CLIENTS, INCLUDING DISCRETIONARY INVESTMENT MANAGEMENT AND FINANCIAL GUIDANCE.

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: 01/2017
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, ANNUITIES AND LONG TERM CARE

3. NAME OF OTHER BUSINESS: WEALTH MANAGEMENT
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FINANCIAL SERVICES
START DATE: 02/2014
POSITION/TITLE/RELATIONSHIP: CEO / SENIOR WEALTH ADVISOR
APX NUMBER OF HOURS PER WEEK: 40

Registration & Employment History

OTHER BUSINESS ACTIVITIES

APX NUMBER OF HOURS DURING TRADING HOURS: 40
BRIEF DESCRIPTION OF DUTIES: OWNER / FINANCIAL ADVISOR

4. NAME OF OTHER BUSINESS: A YEAR AND A DAY
INVESTMENT RELATED: NO
ADDRESS:
NATURE OF BUSINESS: MUSIC
START DATE: 07/2012
POSITION/TITLE/RELATIONSHIP: MUSICAN
APX NUMBER OF HOURS PER WEEK: 1
APX NUMBER OF HOURS DURING TRADING HOURS: NONE
BRIEF DESCRIPTION OF DUTIES: SINGER FOR A POP/ROCK COVER BAND;

5. NAME OF OTHER BUSINESS: LIFEONOMICS;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS RESIDENTIAL LOCATION;
NATURE OF BUSINESS: PERSONAL DEVELOPMENT BOOK;
START DATE: 3/2023;
POSITION/TITLE/RELATIONSHIP: AUTHOR/OWNER;
APX NUMBER OF HOURS PER WEEK: 3;
APX NUMBER OF HOURS DURING TRADING HOURS: 3;
BRIEF DESCRIPTION OF DUTIES: WRITING A BOOK ABOUT PERSONAL DEVELOPMENT;

6. NAME OF OTHER BUSINESS: LIFEONOMICS COACHING;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: LIFE COACHING;
START DATE: 3/2023;
POSITION/TITLE/RELATIONSHIP: OWNER/LEAD LIFE COACH;
APX NUMBER OF HOURS PER WEEK: 3;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
BRIEF DESCRIPTION OF DUTIES: CONTRIBUTE TO CONTENT DEVELOPMENT, LIFE COACHING: HEALTH & WELLNESS, BETTER RELATIONSHIPS, DISCOVERING PURPOSE, MEDITATION, ETC;

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:	Firm
Employing firm when activities occurred which led to the complaint:	WALNUT STREET SECURITIES, INC.
Allegations:	CUSTOMERS ALLEGE UNSUITABLE INVESTMENTS BETWEEN 1998 AND 2002.
Product Type:	Mutual Fund(s)
Other Product Type(s):	VARIABLE ANNUITY
Alleged Damages:	$155,000.00

Customer Complaint Information

Date Complaint Received:	07/25/2003
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	05/14/2004
Settlement Amount:	$107,500.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD #03-04912

Date Notice/Process Served:	07/25/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/14/2004
Monetary Compensation Amount:	$107,500.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WALNUT STREET SECURITIES
Allegations:	CUSTOMERS ALLEGE UNSUITABLE INVESTMENTS BETWEEN 1998 AND 2002.
Product Type:	Annuity-Variable Mutual Fund
Alleged Damages:	$155,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	Little Rock, Arkansas
Docket/Case #:	03-04912
Filing date of arbitration/CFTC reparation or civil litigation:	07/14/2003

Customer Complaint Information

Date Complaint Received:	07/14/2003
Complaint Pending?	No
Status:	Settled
Status Date:	07/14/2003
Settlement Amount:	$107,500.00
Individual Contribution Amount:	$2,500.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	03-04912
Date Notice/Process Served:	07/14/2003

Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/14/2004
Monetary Compensation Amount:	$107,500.00
Individual Contribution Amount:	$2,500.00

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WALNUT STREET SECURITIES, INC
Allegations:	CLIENTS CLAIM UNSUITABILITY AND MISREPRESENTATION IN CONNECTION WITH THE SOLICITATION AND PURCHASE OF MUTUAL FUNDS
Product Type:	Mutual Fund(s)
Alleged Damages:	$376,829.00

Customer Complaint Information

Date Complaint Received:	03/07/2002
Complaint Pending?	No
Status:	Settled
Status Date:	03/07/2002
Settlement Amount:	$135,000.00
Individual Contribution Amount:	$2,500.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD #02-00784
Date Notice/Process Served:	03/07/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/17/2003
Monetary Compensation Amount:	$135,000.00
Individual Contribution Amount:	$2,500.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WALNUT STREET SECURITIES INC

Allegations:	CLIENTS CLAIM UNSUITABILITY AND MISREPRESENTATION IN CONNECTION WITH THE SOLICITATION AND PURCHASE OF MUTUAL FUNDS
Product Type:	Mutual Fund(s)
Alleged Damages:	$376,829.00

Customer Complaint Information

Date Complaint Received:	03/10/2002
Complaint Pending?	No
Status:	Settled
Status Date:	04/02/2003
Settlement Amount:	$135,000.00
Individual Contribution Amount:	$2,500.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD #02-00784
Date Notice/Process Served:	03/10/2002
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/02/2003
Monetary Compensation Amount:	$135,000.00
Individual Contribution Amount:	$2,500.00

End of Report

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