User Guidance

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IAPD Report

STUART LAURENCE ROSENTHAL

CRD# 1839398

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

STUART LAURENCE ROSENTHAL (CRD# 1839398)

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	06/09/2021
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **53** 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	WEXFORD, PA	06/09/2021 - 06/29/2023
IA	VOYA FINANCIAL ADVISORS, INC.	2882	Baltimore, MD	01/20/2004 - 06/09/2021
B	VOYA FINANCIAL ADVISORS, INC.	2882	Baltimore, MD	05/08/1996 - 06/09/2021

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
Regulatory Event	1
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 **53** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 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	Maryland	Investment Adviser Representative	Approved	06/29/2023
IA	Pennsylvania	Investment Adviser Representative	Approved	06/29/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	06/29/2023
IA	Virginia	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
9265 CORPORATE CIRCLE
MANASSAS, VA 20110-4154

CETERA INVESTMENT ADVISERS LLC
2302 HOSPITAL DRIVE
ALIQUIPPA, PA 15001

CETERA INVESTMENT ADVISERS LLC
GAINESVILLE, VA

CETERA INVESTMENT ADVISERS LLC
349 Cherry Heights Lane
McHenry, MD 21541

CETERA INVESTMENT ADVISERS LLC
6100 Baltimore National Pike, Ste 103
Baltimore, MD 21228

Employment 2 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**

Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245

Firm ID#: 13572

Qualifications

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/09/2021
B	FINRA	Invest. Co and Variable Contracts	Approved	06/09/2021
B	Alabama	Agent	Approved	06/09/2021
B	Alaska	Agent	Approved	07/13/2022
B	Arizona	Agent	Approved	06/09/2021
B	Arkansas	Agent	Approved	06/09/2021
B	California	Agent	Approved	06/09/2021
B	Colorado	Agent	Approved	06/09/2021
B	Connecticut	Agent	Approved	06/09/2021
B	Delaware	Agent	Approved	06/09/2021
B	District of Columbia	Agent	Approved	06/09/2021
B	Florida	Agent	Approved	06/11/2021
B	Georgia	Agent	Approved	06/09/2021
B	Hawaii	Agent	Approved	06/09/2021
B	Idaho	Agent	Approved	06/09/2021
B	Illinois	Agent	Approved	06/09/2021
B	Indiana	Agent	Approved	06/09/2021
B	Iowa	Agent	Approved	06/09/2021
B	Kansas	Agent	Approved	06/09/2021

Qualifications

	Regulator	Registration	Status	Date
B	Kentucky	Agent	Approved	06/09/2021
B	Louisiana	Agent	Approved	06/09/2021
B	Maine	Agent	Approved	06/09/2021
B	Maryland	Agent	Approved	06/09/2021
B	Massachusetts	Agent	Approved	06/09/2021
B	Michigan	Agent	Approved	06/09/2021
B	Minnesota	Agent	Approved	06/09/2021
B	Mississippi	Agent	Approved	06/09/2021
B	Missouri	Agent	Approved	06/09/2021
B	Montana	Agent	Approved	06/09/2021
B	Nebraska	Agent	Approved	06/09/2021
B	Nevada	Agent	Approved	06/09/2021
B	New Hampshire	Agent	Approved	06/09/2021
B	New Jersey	Agent	Approved	06/09/2021
B	New Mexico	Agent	Approved	06/09/2021
B	New York	Agent	Approved	06/09/2021
B	North Carolina	Agent	Approved	06/09/2021
B	North Dakota	Agent	Approved	06/09/2021
B	Ohio	Agent	Approved	06/09/2021

Qualifications

	Regulator	Registration	Status	Date
B	Oklahoma	Agent	Approved	06/09/2021
B	Oregon	Agent	Approved	06/09/2021
B	Pennsylvania	Agent	Approved	06/09/2021
B	Puerto Rico	Agent	Approved	06/09/2021
B	Rhode Island	Agent	Approved	06/09/2021
B	South Carolina	Agent	Approved	06/09/2021
B	South Dakota	Agent	Approved	06/09/2021
B	Tennessee	Agent	Approved	06/09/2021
B	Texas	Agent	Approved	06/09/2021
B	Utah	Agent	Approved	06/09/2021
B	Vermont	Agent	Approved	06/09/2021
B	Virgin Islands	Agent	Approved	06/09/2021
B	Virginia	Agent	Approved	06/09/2021
B	Washington	Agent	Approved	06/09/2021
B	West Virginia	Agent	Approved	06/09/2021
B	Wisconsin	Agent	Approved	06/09/2021
B	Wyoming	Agent	Approved	06/09/2021

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

Qualifications

6100 Baltimore National Pike, Ste 103
Baltimore, MD 21228

CETERA ADVISOR NETWORKS LLC
9265 CORPORATE CIRCLE
MANASSAS, VA 20110-4154

CETERA ADVISOR NETWORKS LLC
2302 HOSPITAL DRIVE
ALIQUIPPA, PA 15001

CETERA ADVISOR NETWORKS LLC
349 Cherry Heights Lane
McHenry, MD 21541

CETERA ADVISOR NETWORKS LLC
GAINESVILLE, VA

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
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	12/22/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/25/1988

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/29/1996
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/21/1988

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at http://www.nasaa.org

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	06/09/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	WEXFORD, PA
IA	01/20/2004 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Baltimore, MD
B	05/08/1996 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Baltimore, MD
IA	05/04/1998 - 12/31/2003	FINANCIAL PLANNING SERVICES OF VIRGINIA	CRD# 117618	MANASSAS, VA
B	10/21/1993 - 05/15/1996	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	CRD# 611	OMAHA, NE
B	09/24/1991 - 07/14/1993	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	06/06/1988 - 09/13/1991	MUTUAL OF OMAHA FUND MANAGEMENT COMPANY	CRD# 611	OMAHA, NE

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
06/2021 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2012 - Present	ROSENTHANL WEALTH MANAGEMENT GROUP	OWNER	Y	MANASSAS, VA, United States
04/2003 - Present	MAKING MONEY SENSE	RADIO HOST	Y	MANASSAS, VA, United States
07/2001 - Present	RENTAL PROPERTY	LANDLORD	Y	MANASSAS, VA, United States
01/1995 - Present	S.L. ROSENTHAL, INC.	INDEPENDENT INSURANCE AGENT	Y	MANASSAS, VA, United States
09/2014 - 06/2021	VOYA FINANCIAL ADVISORS	REGISTERED REP	Y	MANASSAS, VA, 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 ENTITY: INDEPENDENT INSURANCE AGENT; Yes; 9265 CORPORATE CIRCLE; MANASSAS; VA; 20110; Fixed insurance sales; Independent insurance agent; 12/23/2005; 8; 8; Sales of fixed insurance products.
2. NAME OF ENTITY: YOUTH FOR TOMORROW; NOT INVESTMENT RELATED; 11835 HAZEL CIRCLE DRIVE; BRISTOW; VA; 20136; NPO ASSISTING YOUTH FOR TOMORROW; TREASURER; 01/2024; APX 3 HOURS PER WEEK, NOT DURING TRADING HOURS, PREPARE SOME FINANCIAL REPORTS. PRESENT FINANCIAL REPORTS TO BOARD;
3. NAME OF ENTITY:S.L. Rosenthal Inc.; No; 9265 CORPORATE CIRCLE; MANASSAS; VA; 20110; Radio Show Advertisements; Host; 8/1/2010; 4; 4; Selling advertisements for weekly radio show.
4. NAME OF ENTITY:REACH AFRICA NOW; No; PO BOX 612; RIVA; MD; 21140; NON PROFIT ORGAINZATION; BOARD MEMBER; 11/6/2014; 2; 0; MINISTRY TO AFRICAN NATIVES,HELP COMPLETE THE MISSION OF THE ORGANIZATION.
5. NAME OF ENTITY:Commercial Buildings; No; 9265 CORPORATE CIRCLE; MANASSAS; VA; 20110; Rent space; ; 1/1/2001; 1; 1; Commercial property rental
6. NAME OF ENTITY:Rosenthal Wealth Management Group; Yes; 9265 CORPORATE CIRCLE; MANASSAS; VA; 20110; DBA Name; Owner/Sales Person; 2/22/2012; 200; 200; Sales and service of securities, advisory and insurance products
7. NAME OF ENTITY:Children with Disabilities Fund International; No; 9300 Grant Ave #101; Manassas; VA; 20110; Non-Profit Organization; Board Member; 1/6/2020; 3; 0; Attend Meetings, assist with fund raising activities
8. NAME OF OTHER BUSINESS: HELPING HAITIAN ANGELS
INVESTMENT RELATED: NO
ADDRESS: PO BOX 692 HAYMARKET, VA 20169
NATURE OF BUSINESS: BOARD
START DATE: 6/24/2021
POSITION/TITLE/RELATIONSHIP: BOARD MEMBER
APX NUMBER OF HOURS PER WEEK: 1
APX NUMBER OF HOURS DURING TRADING HOURS: 0
BRIEF DESCRIPTION OF DUTIES: ATTEND BOARD MEETINGS AND ASSIST IN RAISING FUNDS FOR THE CHARITY

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
Regulatory Event	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	STATE CORPORATION COMMISSION OF VIRGINIA
Sanction(s) Sought:	Monetary Penalty other than Fines
Date Initiated:	10/03/1996
Docket/Case Number:	SEC-1996-00086
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	VOYA FINANCIAL ADVISORS, INC.
Product Type:	No Product
Allegations:	SUCCESSFUL MONEY MANAGEMENT SEMINARS TRANSACTED BUSINESS IN THE COMMONWEALTH OF VIRGINIA AS A UNREGISTERED INVESTMENT ADVISOR AND EMPLOYED AN UNREGISTERED REPRESENTATIVE.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	10/03/1996

Sanctions Ordered:	Monetary Penalty other than Fines Other: $1,000 MONETARY PENALTY AND $921 COST OF INVESTIGATION.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	$1,921.00
Portion Levied against individual:	$1,921.00
Payment Plan:	NONE
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

Reporting Source:	Individual
Regulatory Action Initiated By:	COMMONWEALTH OF VIRGINIA STATE CORPORATION COMMISSION*SEE FAQ #1*
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	NOT PROVIDED
Date Initiated:	09/13/1996
Docket/Case Number:	SEC
Employing firm when activity occurred which led to the regulatory action:	SUCCESSFUL MONEY MANAGEMENT SEMINARS, INC.
Product Type:	Other
Other Product Type(s):	N/A
Allegations:	STATE OF VIRGINIA ALLEGED THAT DEFENDANT, STUART LAURENCE ROSENTHAL, DOING BUSINESS AS SUCCESSFUL MONEY MANAGEMENT SEMINARS, TRANSACTED BUSINESS IN THE COMMONWEALTH AS AN UNREGISTERED REPRESENTATIVE IN VIOLATION OF VA CODE 13.1-504C, AND INDIVIDUALLY TRANSACTED BUSINESS IN VA AS AN INVESTMENT ADVISOR REPRESENTATIVE IN VIOLATION OF VA CODE 13.1-504A.
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
Resolution Date:	09/26/1996
Sanctions Ordered:	Disgorgement/Restitution Monetary/Fine $1,000.00
Other Sanctions Ordered:	

Sanction Details:	DEFENDANT NEITHER ADMITTED NOR DENIED ALLEGATIONS. AN ORDER OF SETTLEMENT WAS REACHED BETWEEN THE COMMONWEALTH OF VIRGINIA AND THE DEFENDANT ON 9/26/96. DEFENDANT AGREED TO THE FOLLOWING TERMS AND UNDERTAKINGS: 1) DEFENDANT, DOING BUSINESS AS SUCCESSFUL MONEY MANAGEMENT SEMINARS, AGREED HE WILL NOT, DIRECTLY OR INDIRECTLY, TRANSACT BUSINESS IN THE COMMONWEALTH AS AN INVESTMENT ADVISOR OR INVESTMENT ADVISOR REPRESENTATIVE UNLESS SO REGISTERED UNDER THE VA SECURITIES ACT: 2)DEFENDANT WILL REFRAIN FROM ANY FURTHER CONDUCT WHICH CONSTITUTES A VIOLATION OF THE VA SECURITIES ACT OR THE RULES PROMULGATED THEREUNDER; 3) DEFENDANT PAID A PENALTY IN THE AMOUNT OF $1,000 AND REIMBURSEMENTS IN THE AMOUNT OF $921.
Broker Statement	NOT PROVIDED

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:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	CLIENT ALLEGES THAT THE PROVISIONS OF A VARIABLE ANNUITY AND THE OPTIONAL WITHDRAWAL BENEFIT PURCHASED IN 2011 WERE NOT PROPERLY EXPLAINED TO HIM AND DID NOT PERFORM AS EXPECTED.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	THE CLIENT DOES NOT ALLEGE A SPECIFIC DOLLAR AMOUNT, HOWEVER, THE FIRM WAS UNABLE TO DETERMINE THAT THE DAMAGES FROM THE ALLEGED ACTIVITY WOULD BE LESS THAN $5,000.
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:	05/29/2015
Complaint Pending?	No
Status:	Denied
Status Date:	06/25/2015
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM INVESTIGATED THE CLIENT'S ALLEGATIONS AND FOUND FOUND THEM TO BE WITHOUT MERIT.

End of Report

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