



IAPD Report

MICHAEL AUSTIN WHITE

CRD# 1847519

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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

MICHAEL AUSTIN WHITE (CRD# 1847519)

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 **01/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	11/12/2020
B	CETERA ADVISORS LLC	CRD# 10299	09/08/2022

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	FIRST ALLIED SECURITIES, INC.	32444	Brookfield, WI	05/30/2008 - 09/08/2022
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	WAUWATOSA, WI	01/26/2010 - 11/12/2020
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	WAUWATOSA, WI	01/03/2007 - 12/17/2009

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

Employment 1 of 2

Firm Name: **CETERA ADVISORS LLC**
Main Address: 5299 DTC BLVD #800
GREENWOOD VILLAGE, CO 80111
Firm ID#: 10299

	Regulator	Registration	Status	Date
	FINRA	General Securities Principal	Approved	09/08/2022
	FINRA	General Securities Representative	Approved	09/08/2022
	FINRA	Municipal Fund	Approved	09/08/2022
	Arizona	Agent	Approved	09/08/2022
	California	Agent	Approved	09/08/2022
	Colorado	Agent	Approved	09/08/2022
	Florida	Agent	Approved	09/08/2022
	Georgia	Agent	Approved	09/08/2022
	Illinois	Agent	Approved	09/08/2022
	Indiana	Agent	Approved	09/08/2022
	Iowa	Agent	Approved	09/08/2022
	Michigan	Agent	Approved	09/08/2022
	Minnesota	Agent	Approved	09/08/2022



Qualifications

	Regulator	Registration	Status	Date
B	Nebraska	Agent	Approved	09/08/2022
B	North Carolina	Agent	Approved	10/18/2022
B	North Dakota	Agent	Approved	09/16/2024
B	Ohio	Agent	Approved	09/08/2022
B	Pennsylvania	Agent	Approved	09/08/2022
B	South Carolina	Agent	Approved	09/08/2022
B	Texas	Agent	Approved	09/08/2022
B	Vermont	Agent	Approved	09/08/2022
B	Washington	Agent	Approved	09/08/2022
B	Wisconsin	Agent	Approved	09/08/2022

Branch Office Locations

CETERA ADVISORS LLC

675 N Barker Rd,
Ste 110
Brookfield, WI 53045

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	Texas	Investment Adviser Representative	Restricted Approval	05/16/2022
IA	Wisconsin	Investment Adviser Representative	Approved	11/12/2020



Qualifications

Regulator	Registration	Status	Date
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Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
909 NORTH MAYFAIR ROAD
SUITE #200
WAUWATOSA, WI 53226



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

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Fund Securities Principal Examination (S51)	Series 51	09/04/2003
B	General Securities Principal Examination (S24)	Series 24	10/03/2001

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	06/18/1988

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/23/1988



PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	05/30/2008 - 09/08/2022	FIRST ALLIED SECURITIES, INC.	CRD# 32444	Brookfield, WI
IA	01/26/2010 - 11/12/2020	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	WAUWATOSA, WI
IA	01/03/2007 - 12/17/2009	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	WAUWATOSA, WI
B	06/24/1993 - 05/30/2008	FFP SECURITIES, INC.	CRD# 16337	WAUWATOSA, WI
IA	07/13/1993 - 01/03/2007	FFP ADVISORY SERVICES INC	CRD# 110778	WAUWATOSA, WI
B	06/28/1989 - 06/07/1993	GENEVA SECURITIES, INC.	CRD# 16178	SCHAUMBURG, IL
B	09/19/1988 - 06/30/1989	HARBOUR INVESTMENTS, INC.	CRD# 19258	MADISON, WI
B	06/21/1988 - 09/23/1988	SUPENA-NYMAN INVESTMENT CORPORATION	CRD# 8067	

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
09/2022 - Present	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	Brookfield, WI, United States
11/2020 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
07/1992 - Present	PRIME MORTGAGE	MORTGAGE ORIGINATOR	N	MILWAUKEE, WI, United States
07/1989 - Present	PRIME FINANCIAL SERVICES	D/B/A	Y	MILWAUKEE, WI, United States
11/2020 - 09/2022	FIRST ALLIED ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
05/2008 - 09/2022	FIRST ALLIED SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	WAUWATOSA, WI, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2010 - 11/2020	FIRST ALLIED ADVISORY SERVICES, INC..	INVESTMENT ADVISOR REPRESENTATIVE	Y	WAUWATOSA, WI, 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.) MICHAEL WHITE; NON-CPA ACCOUNTING AND/OR TAX PREPARATION; START DATE: 4/1/2008
- 2.) JUST FORE KIDS FOUNDATION; DIRECTOR; NON-PROFIT ORGANIZATION; START DATE: 2/22/2010
- 3.) PRIME FINANCIAL SERVICES, INC.; DBA.
- 4.) MICHAEL WHITE; AGENT; INSURANCE; START DATE 04/01/2008
- 5.) GUIDANCE MORTGAGE;EMPLOYEE; MORTGAGE/BANKING;START DATE 02/01/2016; 8 HOURS PER MONTH.
- 6.) PRIME M&A REAL ESTATE; PARTNER; REAL ESTATE (RENTAL PROPERTY/PASSIVE INVESTMENT; START DATE 05/08/2020; 4 HOURS PER MONTH.
- 7.) NAME OF OTHER BUSINESS: NOTARY PUBLIC COMMISSION;
INVESTMENT RELATED: NO ;
ADDRESS: SAME AS REGISTERED LOCATION ;
NATURE OF BUSINESS: NOTARIZING DOCUMENTS ;
START DATE: 01/2000;
POSITION/TITLE/RELATIONSHIP: NOTARY ;
APX NUMBER OF HOURS PER WEEK: 1 ;
APX NUMBER OF HOURS DURING TRADING HOURS: VARIES;
BRIEF DESCRIPTION OF DUTIES: NOTARIZING DOCUMENTS ;



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
Termination	1

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 1

Reporting Source: Individual

Firm Name: HARBOR INVESTMENTS

Termination Type: Permitted to Resign

Termination Date: 06/28/1989

Allegations: NONE.
UNETHICAL SALES PRACTICE, NO DAMAGE. NOTE: I WAS NO LONGER WITH HARBOR. I NOTIFIED NICK SUNDEL OF HARBOR INVESTMENTS ON 6/26/89 THAT I WAS RESIGNING AND WOULD BE TATED TO ANOTHER B/D. DUE TO INADVERTENCE HARBOR WAS NOT CALLED BY GENEVA SECURITIES, MY NEW B/D PRIOR TO TAT.

Product Type:

Other Product Types:

Broker Statement

ON WEDNESDAY, JUNE 28, 1989, I CALLED SEVERAL CLIENTS WHOM I KNOW HAD INVESTMENTS IN INTEGRATED RESOURCES ANNUITY CONTRACT TO ALERT THEM OF THE NEWSPAPER ARTICLES REGARDING INTEGRATED RESOURCES FINANCIAL PROBLEMS (DEFAULTED ON \$955 MILLION IN SHORT TERM DEBT). I ALSO MENTIONED THAT THIS DID NOT HAVE A DIRECT IMPACT ON THEIR PARTICULAR INVESTMENT AND THAT INTEGRATED HAD SAID IN THE ARTICLES THAT THEY WOULD NOT BREACH THEIR FIDUCIARY RESPONSIBILITIES. I SUGGESTED THAT I MEET WITH THE INVESTORS PERSONALLY TO REVIEW THEIR SPECIFIC SITUATION AND TO OBTAIN THEIR REACTION TO THE NEWS ARTICLES.



End of Report

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