IAPD Report

PETER BOWE MARMARAS

CRD# 1856636

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

PETER BOWE MARMARAS (CRD# 1856636)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	VICUS CAPITAL, INC.	CRD# 116021	07/07/2005
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/03/2013

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **30** 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	WALNUT STREET SECURITIES, INC.	15840	BETHLEHEM, PA	08/01/2003 - 09/03/2013
IA	MARMARAS & SMITH, LLC.	123256	ALLENTOWN , PA	05/22/2001 - 01/02/2013
B	NATHAN & LEWIS SECURITIES, INC.	8503	NEW YORK, NY	01/03/1996 - 08/01/2003

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	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 **30** 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	Corporate Securities Represent	Approved	09/03/2013
B	FINRA	Direct Participation Programs	Approved	09/03/2013
B	FINRA	General Securities Principal	Approved	09/03/2013
B	FINRA	Invest. Co and Variable Contracts	Approved	09/03/2013
B	Alabama	Agent	Approved	01/05/2021
B	Arizona	Agent	Approved	07/05/2024
B	California	Agent	Approved	09/03/2013
B	Connecticut	Agent	Approved	09/03/2013
B	Delaware	Agent	Approved	08/23/2016
B	District of Columbia	Agent	Approved	09/03/2013
B	Florida	Agent	Approved	09/03/2013
B	Georgia	Agent	Approved	09/03/2013
B	Hawaii	Agent	Approved	09/03/2013

Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	01/05/2021
B	Kansas	Agent	Approved	09/03/2013
B	Louisiana	Agent	Approved	04/07/2025
B	Maine	Agent	Approved	09/03/2013
B	Maryland	Agent	Approved	09/03/2013
B	Massachusetts	Agent	Approved	09/03/2013
B	Michigan	Agent	Approved	03/17/2017
B	New Hampshire	Agent	Approved	07/15/2024
B	New Jersey	Agent	Approved	09/03/2013
B	New York	Agent	Approved	09/03/2013
B	North Carolina	Agent	Approved	06/14/2022
B	Ohio	Agent	Approved	09/03/2013
B	Oregon	Agent	Approved	01/11/2018
B	Pennsylvania	Agent	Approved	09/03/2013
B	South Carolina	Agent	Approved	09/03/2013
B	Tennessee	Agent	Approved	04/07/2023
B	Texas	Agent	Approved	09/03/2013
B	Vermont	Agent	Approved	01/05/2021
B	Virginia	Agent	Approved	09/03/2013

Qualifications

	Regulator	Registration	Status	Date
B	Washington	Agent	Approved	05/21/2019
B	Wisconsin	Agent	Approved	02/06/2018

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
3101 EMRICK BLVD STE 315
BETHLEHEM, PA 18020

CETERA ADVISOR NETWORKS LLC
PEN ARGYL, PA

Employment 2 of 2

Firm Name: **VICUS CAPITAL, INC.**

Main Address: 476 ROLLING RIDGE DRIVE
SUITE 315
STATE COLLEGE, PA 16801

Firm ID#: 116021

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	07/12/2005
IA	Pennsylvania	Investment Adviser Representative	Approved	07/07/2005
IA	Texas	Investment Adviser Representative	Approved	05/04/2006

Branch Office Locations

VICUS CAPITAL, INC.
3101 EMRICK
SUITE 315
BETHLEHEM, PA 18020

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	01/04/2005

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Corporate Securities Limited Representative Examination (S62)	Series 62	11/02/1998
B	Direct Participation Programs Representative Examination (S22)	Series 22	09/10/1991
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/16/1988

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	03/30/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/16/1988

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

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	08/01/2003 - 09/03/2013	WALNUT STREET SECURITIES, INC.	CRD# 15840	BETHLEHEM, PA
IA	05/22/2001 - 01/02/2013	MARMARAS & SMITH, LLC.	CRD# 123256	ALLENTOWN , PA
B	01/03/1996 - 08/01/2003	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY
B	08/18/1988 - 01/04/1996	W. S. GRIFFITH & CO., INC.	CRD# 10410	HARTFORD, CT
B	08/18/1988 - 10/19/1992	HOME LIFE INSURANCE COMPANY	CRD# 4184	

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
09/2013 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REP.	Y	EL SEGUNDO, CA, United States
07/2005 - Present	VICUS CAPITAL, INC. (FORMERLY PFG FINANCIAL ADVISORS)	INVESTMENT ADVISOR REPRESENTATIVE	Y	STATE COLLEGE, PA, United States
06/2005 - Present	MARMARAS AND SMITH, LLC	FINANCIAL PROFESSIONAL	Y	BETHLEHEM, PA, United States
12/2004 - Present	PETER MARMARAS & CO. LLC	OWNER	N	Pen Argyl, PA, United States
11/2015 - 12/2020	CORE INCOME ADVISORS LLC	REPRESENTATIVE	Y	ST LOUIS PARK, MN, 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. FIXED INSURANCE WITH VARIOUS COMPANIES,
INVESTMENT RELATED,
SAME AS REGISTERED ADDRESS,
FIXED INSURANCE,
START 11/1987,
<1HR/WK (TRADING HOURS),

Registration & Employment History

OTHER BUSINESS ACTIVITIES

INSURANCE AGENT - SELLS LIFE, HEALTH, DISABILITY, ANNUITIES, FIXED INDEX ANNUITIES, AND LONG-TERM CARE;

2. VICUS CAPITAL, INC.,
INVESTMENT RELATED,
SAME AS REGISTERED ADDRESS,
OUTSIDE RIA - ADVISORY BUSINESS,
START 11/1998,
40HRS/WK (32.5 TRADING HOURS),
INVESTMENT ADVISOR REPRESENTATIVE;

3. MARMARAS & SMITH, LLC,
INVESTMENT RELATED,
SAME AS REGISTERED ADDRESS,
DBA NAME FOR FINANCIAL SERVICES (SECURITIES/ADVISORY/INSURANCE),
START 06/2005,
40HRS/WK (32.5 TRADING HOURS),
FOUNDING PARTNER, PROVIDE FINANCIAL SERVICES;

4. WESLEY UNITED METHODIST CHURCH,
NOT INVESTMENT RELATED,
2540 CENTER ST., BETHLEHEM, PA 18017,
CHURCH,
START 2003,
2HRS/WK (NON-TRADING HOURS),
FINANCE TEAM LEADER;

5. FIGHTING CHILDREN'S CANCER FOUNDATION,
NOT INVESTMENT RELATED,
1700 ROUTE 23 NORTH, SUITE# 300, WAYNE, NJ 07470,
CHARITY,
START 2008,
1HRS/WK (NON-TRADING HOURS),
BOARD MEMBER;

6. BERTHA BOWE TRUST,
INVESTMENT RELATED,
200 STETSON RD., APT 511, AUBURN, ME 04210,
TRUST ACCOUNTS AT SEI AND FIDELITY,
START 03/1996,
1HR/WK (NON-TRADING HOURS),
TRUSTEE, ADVISOR;

7. NAME OF OTHER BUSINESS: TRUEBLOOD PERFORMING ARTS CENTER INC.;
INVESTMENT RELATED: NO;
ADDRESS: PO BOX 136, WASHINGTON ISLAND, WI 54246;
NATURE OF BUSINESS: PERFORMING ARTS;
START DATE: 09/2019;
POSITION/TITLE/RELATIONSHIP: TREASURER;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1;

Registration & Employment History

OTHER BUSINESS ACTIVITIES

BRIEF DESCRIPTION OF DUTIES: ADVISE BOARD ON FINANCIAL MATTERS, BOOK-KEEPING;

8. NAME OF OTHER BUSINESS: MARMARAS & SMITH CASH BALANCE PLAN TRUST;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: RETIREMENT TRUST;
START DATE: 2/2020;
POSITION/TITLE/RELATIONSHIP: PLAN ADMIN/TRUSTEE;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1;
BRIEF DESCRIPTION OF DUTIES: DIRECTING CONTRIBUTIONS, OVERSEEING INVESTMENT STRATEGY, RULES AND REGULATIONS;

9. NAME OF OTHER BUSINESS: PETER MARMARAS & CO. LLC,
INVESTMENT RELATED: NO,
ADDRESS: SAME AS RESIDENTIAL LOCATION,
NATURE OF BUSINESS: ACCOUNTING PURPOSES,
START DATE: 12/2004,
POSITION/TITLE/RELATIONSHIP: OWNER,
APX NUMBER OF HOURS PER WEEK: 1,
APX NUMBER OF HOURS DURING TRADING HOURS: 0,
BRIEF DESCRIPTION OF DUTIES: BUSINESS OWNER, FOR ACCOUNTING PURPOSES;

10. NAME OF OTHER BUSINESS: N/A;
INVESTMENT RELATED: NO;
ADDRESS: 2368 WEST SILVERTON DR, FLAGSTAFF, AZ 86001;
NATURE OF BUSINESS: RENTAL PROPERTY;
START: 11/2024;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
DUTIES: RECEIVE RENTAL INCOME;

11. NAME OF OTHER BUSINESS: PETER B. MARMARAS, LLC;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS RESIDENTIAL LOCATION
NATURE OF BUSINESS: ENTITY FOR ACCOUNTING PURPOSES;
START DATE: 01/2026;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
BRIEF DESCRIPTION OF DUTIES: PASS THRU ENTITY FOR ACCOUNTING PURPOSES ;

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

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:	Cetera Advisor Networks LLC
Allegations:	Client alleges registered representative shared personal and financial information with an unauthorized family member
Product Type:	No Product
Alleged Damages:	$47,000.00
Alleged Damages Amount Explanation (if amount not exact):	Client provided estimates of what she believes this has cost her to date.
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:	08/21/2017
Complaint Pending?	No
Status:	Denied
Status Date:	12/12/2017
Settlement Amount:	

Individual Contribution Amount:	
Broker Statement	Representative did not disclose any personal or confidential data without client's permission

End of Report

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