



IAPD Report

ROBERT MICHAEL MATAACCHIERO

CRD# 1862990

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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 MICHAEL MATAACCHIERO (CRD# 1862990)

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 **12/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA ADVISORS LLC	CRD# 10299	09/16/2016
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	03/21/2024

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
IA	CETERA ADVISORS LLC	10299	GREENWOOD VILLAGE, IL	09/23/2016 - 03/21/2024
IA	INVESTORS CAPITAL ADVISORY	30613	LARGO, FL	01/04/2005 - 10/03/2016
B	INVESTORS CAPITAL CORP.	30613	LARGO, FL	06/14/1995 - 10/03/2016

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	3
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
B	FINRA	Corporate Securities Represent	Approved	09/16/2016
B	FINRA	General Securities Representative	Approved	09/16/2016
B	FINRA	Invest. Co and Variable Contracts	Approved	09/16/2016
B	California	Agent	Approved	10/03/2016
B	Connecticut	Agent	Approved	10/03/2016
B	Florida	Agent	Approved	09/19/2016
B	Georgia	Agent	Approved	10/03/2016
B	Illinois	Agent	Approved	10/03/2016
B	Iowa	Agent	Approved	08/30/2018
B	Maryland	Agent	Approved	01/17/2025
B	Massachusetts	Agent	Approved	10/03/2016
B	Michigan	Agent	Approved	10/03/2016
B	Minnesota	Agent	Approved	10/03/2016



Qualifications

Regulator	Registration	Status	Date
B New Jersey	Agent	Approved	10/03/2016
B New York	Agent	Approved	10/03/2016
B North Carolina	Agent	Approved	04/01/2019
B Pennsylvania	Agent	Approved	10/03/2016
B Rhode Island	Agent	Approved	04/29/2024
B South Carolina	Agent	Approved	01/15/2020
B Texas	Agent	Approved	10/03/2016
B Virginia	Agent	Approved	10/03/2016
B Washington	Agent	Approved	10/17/2016
B Wisconsin	Agent	Approved	11/12/2024

Branch Office Locations

CETERA ADVISORS LLC
LARGO, 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
IA Florida	Investment Adviser Representative	Approved	03/22/2024
IA Texas	Investment Adviser Representative	Restricted Approval	03/21/2024



Qualifications

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
LARGO, 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 0 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.





Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	08/25/2004
 Corporate Securities Limited Representative Examination (S62)	Series 62	02/16/2001
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/18/1988

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	09/08/2016
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/29/1997

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	09/23/2016 - 03/21/2024	CETERA ADVISORS LLC	CRD# 10299	GREENWOOD VILLAGE
IA	01/04/2005 - 10/03/2016	INVESTORS CAPITAL ADVISORY	CRD# 30613	LARGO, FL
B	06/14/1995 - 10/03/2016	INVESTORS CAPITAL CORP.	CRD# 30613	LARGO, FL
IA	07/12/1999 - 12/31/2004	EASTERN POINT ADVISORS INC.	CRD# 107123	LARGO, FL
B	11/21/1988 - 03/25/1994	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	11/21/1988 - 03/25/1994	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA

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
01/2024 - Present	Cetera Investment Advisers LLC	Investment Advisor Representative	Y	Schaumburg, IL, United States
10/2016 - Present	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	ST CLOUD, MN, United States
04/1994 - Present	PROFESSIONAL INSURANCE SYSTEMS OF FL	OTHER - INSURANCE SALES	N	ST. PETERSBURG, FL, United States
06/1995 - 10/2016	INVESTORS CAPITAL CORP.	NOT PROVIDED	Y	LARGO, 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.

NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES,
INVESTMENT RELATED: YES,
ADDRESS: SAME AS REGISTERD LOCATION,
NATURE OF BUSINESS: FIXED INSURANCE,
START DATE: 9/2016,



Registration & Employment History



OTHER BUSINESS ACTIVITIES

APX NUMBER OF HOURS PER WEEK: 40,
APX NUMBER OF TRADING HOURS PER WEEK: 32.5,
POSITION/TITLE/RELATIONSHIP: AGENT,
BRIEF DESCRIPTION OF DUTIES: LIFE, HEALTH, DISABILITY, ANNUITIES, & LONG TERM CARE.

NAME OF OTHER BUSINESS: ROBERT M. MATAACCHIERO & LINDSAY H. MATAACCHIERO TRUST,
INVESTMENT RELATED: NO,
ADDRESS: 16330 GULF BLD. UNIT 204 REDINGTON BEACH FL 33708,
NATURE OF BUSINESS: CONDO RENTAL,
START DATE: 2/2004,
APX NUMBER OF HOURS PER WEEK: 1,
APX NUMBER OF TRADING HOURS PER WEEK: 1,
POSITION/TITLE/RELATIONSHIP: OWNER,
BRIEF DESCRIPTION OF DUTIES: OPERATOR OF CONDO.

NAME OF OTHER BUSINESS: REDINGTON PLACE CONDOMINIUM ASSOCIATION,
INVESTMENT RELATED: NO,
ADDRESS: 16330 GULF BLD. UNIT 204 REDINGTON BEACH FL 33708,,
NATURE OF BUSINESS: CONDO ASSOCIATION,
START DATE: 11/2004,
APX NUMBER OF HOURS PER WEEK: 1,
APX NUMBER OF TRADING HOURS PER WEEK: 1,
POSITION/TITLE/RELATIONSHIP: PRESIDENT OF BOARD OF DIRECTORS,
BRIEF DESCRIPTION OF DUTIES: OVERSEE BOARD AND ANNUAL ASSOCIATION MEETINGS. COORDINATE WITH PROPERTY MANAGEMENT COMPANY.

This is employment and Form BR Update

NAME OF OTHER BUSINESS: CAPITAL CONSULTANTS, INC. /ROBERT M. MATAACCHIERO,
INVESTMENT RELATED: YES,
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FIXED INSURANCE,
START DATE: 4/2004,
APX NUMBER OF HOURS PER WEEK: 2,
APX NUMBER OF TRADING HOURS PER WEEK: 2,
POSITION/TITLE/RELATIONSHIP: PRESIDENT,
BRIEF DESCRIPTION OF DUTIES: DBA FOR SELLING FIXED INSURANCE.



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	3
Termination	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:	Individual
Regulatory Action Initiated By:	STATE OF FL INSURANCE DEPARTMENT
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	01/17/1996
Docket/Case Number:	11387-95-A-JRD
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	MISREPRESENTATION ON SALES OF LIFE INSURANCE POLICY TO SINGLE CUSTOMER.
Current Status:	Final
Resolution:	Settled
Resolution Date:	10/17/1996
Sanctions Ordered:	Monetary/Fine \$1,000.00 Suspension
Other Sanctions Ordered:	



Sanction Details:

NO ADMISSION OF FINDING OF WRONGDOING WAIVED
HEARING AND ENTERED SETTLEMENT STIPULATION 90 DAY SUSPENSION,
2
YEAR PROBATION AND PAYMENT OF \$1,000.00 FINE. STIPULATION 90
DAY SUPENSION, 2 YEAR PROBATION AND PAYMENT OF \$1,000.00 FINE.

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INVESTORS CAPITAL CORP.
Allegations:	ALMOST SIX YEARS AFTER ELECTING TO INVEST, CLAIMANT NOW ALLEGES THAT THE INVESTMENT HAD BEEN UNSUITABLE.
Product Type:	Real Estate Security
Alleged Damages:	\$370,815.00
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:	FINRA
Docket/Case #:	13-03623
Filing date of arbitration/CFTC reparation or civil litigation:	12/12/2013

Customer Complaint Information

Date Complaint Received:	12/27/2013
Complaint Pending?	No
Status:	Settled
Status Date:	08/22/2014
Settlement Amount:	\$180,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	A BUSINESS DECISION WAS MADE TO RESOLVE THE CASE IN ADVANCE OF HEARING TO AVOID THE TIME AND EXPENSE OF PROTRACTED LITIGATION. REPRESENTATIVE MAINTAINS HIS POSITION AS TO THE SUITABILITY OF THE SUBJECT INVESTMENTS AND INVESTMENT STRATEGY.

Disclosure 2 of 3

Reporting Source:	Individual
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Employing firm when activities occurred which led to the complaint: INVESTORS CAPITAL CORPORATION

Allegations: CLAIMANT ALLEGES THAT BONDS PURCHASED IN 2005 WERE UNSUITABLE AND SEEKS TO RECOVER UNSPECIFIED DAMAGES. SEE COMMENTS SECTION FOR MORE DETAILS.

Product Type: Debt - Asset Backed

Other Product Type(s): ANNUITIES (VARIABLE)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 04/23/2007

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 04/23/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 07-01127

Date Notice/Process Served: 04/23/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/31/2008

Monetary Compensation Amount: \$70,000.00

Individual Contribution Amount: \$0.00

Broker Statement TO AVOID THE EXPENSE AND DISRUPTION OF CONTINUED LITIGATION, A BUSINESS DECISION WAS MADE TO RESOLVE THE CASE IN ADVANCE OF HEARING. REPRESENTATIVE MAINTAINS HIS POSITION OF THE SUITABILITY OF THE SUBJECT INVESTMENTS AND INVESTMENT STRATEGY. AMOUNT OF REPRESENTATIVE CONTRIBUTION TO THE SETTLEMENT TO BE DETERMINED. RELATED FINRA EXAMINATION, FILE NO.: 20070096133

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INVESTORS CAPITAL CORPORATION

Allegations: IN CONJUNCTION WITH FILING A COMPLAINT WITH SEC (FILE #HO-1157625)CLIENT ALLEGES, IN RETROSPECT AND DESPITE AN INITIAL SUITABILITY DETERMINATION AND AGREEMENT TO PURCHASE, THAT



BONDS SOLD TO HE AND HIS WIFE ON 7/28/2005 AND 9/6/2005 WERE UNSUITABLE.

Product Type: Debt - Corporate
Other Product Type(s): CORPORATE BOND
Alleged Damages: \$35,000.00

Customer Complaint Information

Date Complaint Received: 07/03/2006
Complaint Pending? No
Status: Denied
Status Date: 08/01/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement

SUITABILITY IS DETERMINED AT THE POINT OF SALE AND NOT AT SOME LATER DATE WHEN THE CLIENT HAS BEEN SUBJECT TO A LOSS IN THE ACCOUNT. BASED ON A REVIEW OF THE [CUSTOMERS]' ACCOUNT IT IS APPARENT THAT SUITABILITY FOR EACH BOND PURCHASE WAS ESTABLISHED AT THE POINT OF SALE. MR. MATACCHIERO PRESENTED A VARIETY OF INVESTMENT OPTIONS TO [CUSTOMER] BASED ON THE SUITABILITY DETERMINATION AND [CUSTOMER] MADE THE FINAL INVESTMENT SELECTIONS. DESPITE THE UNFORTUNATE LOSS IN THE CLIENTS' ACCOUNT, THE INVESTMENTS WERE NOT UNSUITABLE AND WERE DULY AUTHORIZED BY THE CLIENT.



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: JOHN HANCOCK MUTUAL LIFE INSURANCE CO
Termination Type: Permitted to Resign
Termination Date: 02/14/1994
Allegations: Not Provided
FAILURE TO COMPLY WITH COMPANY RULES OR REGULATIONS

Product Type:

Other Product Types:

Broker Statement NO ACTION WARRANTED BY NASD TERMINATED BY FALSE ALLEGATIONS. THE INVESTIGATION INIATED BY JOHN HANCOCK WAS NOT RESULT OF ANY CONSUMER RELATED COMPLAINTS. IMMEDIATE RESPONSE WAS FILED WITH NASD DISPUTING THESE ALLEGATIONS. NASD INVESTIGATED AND FOUND NO ACTION WAS WARRANTED.



End of Report

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