IAPD Report

DIANE MARIE MUHLER

CRD# 1877141

Section Title

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

DIANE MARIE MUHLER (CRD# 1877141)

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 WEALTH SERVICES, LLC	CRD# 13572	08/10/2023
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	08/10/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	SECURIAN FINANCIAL SERVICES, INC.	15296	Towson, MD	12/27/2018 - 08/10/2023
IA	SECURIAN FINANCIAL SERVICES, INC.	15296	Towson, MD	12/27/2018 - 08/10/2023
IA	SUNTRUST ADVISORY SERVICES, INC.	283390	BALTIMORE, MD	08/18/2016 - 12/21/2018

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 **3** 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	General Securities Representative	Approved	08/10/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	08/10/2023
B	Maryland	Agent	Approved	08/10/2023
B	Montana	Agent	Approved	08/10/2023
B	North Carolina	Agent	Approved	01/28/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
9710 Monroe St
Cockeysville, MD 21030

CETERA ADVISOR NETWORKS LLC
BEL AIR, MD

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	Maryland	Investment Adviser Representative	Approved	08/10/2023

Branch Office Locations

Qualifications

CETERA INVESTMENT ADVISERS LLC
9710 Monroe St
Cockeysville, MD 21030

CETERA INVESTMENT ADVISERS LLC
BEL AIR, MD

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	11/03/2008
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/04/1988

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	09/27/2010
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/03/1998

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	12/27/2018 - 08/10/2023	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	Towson, MD
IA	12/27/2018 - 08/10/2023	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	Towson, MD
IA	08/18/2016 - 12/21/2018	SUNTRUST ADVISORY SERVICES, INC.	CRD# 283390	BALTIMORE, MD
B	12/09/2013 - 12/21/2018	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	BALTIMORE, MD
IA	12/09/2013 - 12/31/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	BALTIMORE, MD
IA	09/28/2010 - 12/09/2013	CETERA INVESTMENT SERVICES LLC	CRD# 15340	FOREST HILL, MD
B	11/27/2007 - 12/09/2013	CETERA INVESTMENT SERVICES LLC	CRD# 15340	FOREST HILL, MD
B	11/08/2005 - 11/28/2007	IFMG SECURITIES, INC.	CRD# 14416	BEL AIR, MD
B	05/01/2003 - 01/10/2005	M&T SECURITIES, INC.	CRD# 17358	BALTIMORE, MD
B	11/18/1997 - 05/01/2003	ALLFIRST BROKERAGE CORPORATION	CRD# 17531	BALTIMORE, MD
B	03/02/1993 - 11/21/1995	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	08/02/1989 - 11/18/1991	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	08/02/1989 - 11/18/1991	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ
B	10/06/1988 - 07/21/1989	METLIFE SECURITIES INC.	CRD# 14251	
B	10/06/1988 - 07/21/1989	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	

Registration & Employment History

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
08/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/2023 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Towson, MD, United States
04/2022 - Present	HOME DEPOT	ELECTRICAL SALES ASSOCIATE	N	Bel Air, MD, United States
12/2018 - Present	Securian Capital of the Chesepeake	Agent	Y	Towson, MD, United States
12/2018 - 08/2023	Minnesota Life Insurance Co	Agent	Y	St Paul, MN, United States
12/2018 - 08/2023	Securian Financial Services Inc	Registered Rep	Y	St Paul, MN, United States
08/2016 - 12/2018	SunTrust Advisory Services	Investment Advisory Representative	Y	Atlanta, GA, United States
12/2013 - 12/2018	SUNTRUST INVESTMENT SERVICES, INC	FINANCIAL ADVISOR	Y	ATLANTA, GA, 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. MARY KAY
POSITION: Independent Contractor NATURE: Sales INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 12/27/2018
ADDRESS: , BelAir MD , United States
DESCRIPTION: Independent Contractor

2. NOTARY PUBLIC
POSITION: Independent Contractor NATURE: Notary Public INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2004
ADDRESS: , BelAir MD , United States
DESCRIPTION: Independent Contractor

3. NAME OF OTHER BUSINESS: HOME DEPOT,
INVESTMENT RELATED: NO,
ADDRESS: 655 MARKETPLACE DR, BEL AIR, MD 21014,
NATURE OF BUSINESS: RETAIL HARDWARE WAREHOUSE,
START DATE: 04/2022,
POSITION/TITLE/RELATIONSHIP: ELECTRICAL SALES ASSOCIATE,
APX NUMBER OF HOURS PER WEEK: 20, NOT DURING TRADING HOURS,

Registration & Employment History

OTHER BUSINESS ACTIVITIES

BRIEF DESCRIPTION OF DUTIES: CUSTOMER SERVICE, CLEAN AND ORGANIZE SHELVES, DOWN STOCK, AND ASSIST WITH OTHER DEPARTMENTS;

4. NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FIXED INSURANCE;
START DATE: 1/1989;
APX NUMBER OF HOURS PER WEEK: 10;
APX NUMBER OF HOURS DURING TRADING HOURS: 2;
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
BRIEF DESCRIPTION OF DUTIES: SALES OF FIXED INSURANCE PRODUCTS;

5. NAME OF OTHER BUSINESS: KINNECT ADVISORS;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FINANCIAL SERVICES;
START DATE: 08/2023;
POSITION/TITLE/RELATIONSHIP: FINANCIAL PROFESSIONAL;
APX NUMBER OF HOURS PER WEEK: 40;
APX NUMBER OF HOURS DURING TRADING HOURS: 32,5;
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;

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:	Firm
Employing firm when activities occurred which led to the complaint:	CETERA INVESTMENT SERVICES LLC
Allegations:	MISREPRESENTATION.
Product Type:	Annuity-Variable
Alleged Damages:	$8,000.00
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:	04/09/2014
Complaint Pending?	No
Status:	Denied
Status Date:	04/25/2014
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CETERA INVESTMENT SERVICES
Allegations:	ALLEGED MISREPRESENTATION
Product Type:	Annuity-Variable
Alleged Damages:	$8,000.00
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:	04/09/2014
Complaint Pending?	No
Status:	Denied
Status Date:	04/25/2014
Settlement Amount:	
Individual Contribution Amount:	

Broker Statement

SINCE FRED WILL BE RETIRING WITHIN THE NEXT 2 YEARS, CAROL, A CO-WORKER, REQUESTED THAT I SHOW HER SOME PROJECTIONS FOR FRED TO CONSIDER. I CALLED PRUDENTIAL, AND ORDERED THE ILLUSTRATIONS REQUESTED. I GAVE CAROL A COMPLETE SALES KIT AND PROSPECTUS TO TAKE HOME ALONG WITH THE ILLUSTRATIONS FOR FRED TO REVIEW. FRED AND CAROL BOTH LIKED THE PRUDENTIAL DEFINED INCOME VARIABLE ANNUITY PLAN AS PART OF THEIR RETIREMENT. THE MAY 17TH E-MAIL REFERENCED THE PARTICULAR ANNUAL FEE PRIOR TO THE CLIENT MEETING AT THEIR HOME WITH THEM. I ANSWERED THE CONCERN: IF THE AMOUNT INITIALLY INVESTED WAS 100K OR GREATER; THERE IS NO ANNUAL MAINTENANCE FEE.

BASED ON THIS CONFIRMATION, THEY SPECIFICALLY DECIDED ON THE AMOUNT OF AT LEAST 100K TO INVEST SO THEY WOULD NOT INCUR THE ANNUAL MAINTENANCE FEE. ACCORDING TO THE PROSPECTUS AND PRODUCT BROCHURE, "THE ANNUAL MAINTENANCE FEE IS WAIVED IF THE SUM OF ALL PURCHASE PAYMENTS TOTALS 100K OR MORE. IF THE AMOUNT INITIALLY DEPOSITED IS LESS THAN 100K; THE ANNUAL MAINTENANCE FEE IS THE LESSER OF $50 PER YEAR OR 2% OF THE ACCOUNT VALUE. "

SINCE THEY WANTED TO GO FORWARD TO PURCHASE THIS CONTRACT, I ARRANGED TO PERSONALLY MEET WITH FRED AND CAROL AT THEIR HOME AFTER WORK HOURS FOR THEIR CONVENIENCE IN LATE MAY OF 2013, AFTER THE MAY 17TH E-MAIL, TO DISCUSS THE IRA.

IN THAT MEETING WITH BOTH FRED AND CAROL, AS I ALWAYS DO WITH IN ANY OF MY MEETINGS, I SPECIFICALLY WENT THROUGH CLIENT SUITABILITY, THE TERMS OF THE PRUDENTIAL DEFINED INCOME VA; THE ACCOUNT OPTIONS, FEES AND CHARGES, AND SURRENDER SCHEDULE

EVEN THOUGH CAROL HAD ALREADY QUESTIONED ME ON SEVERAL TERMS PRIOR TO THE MEETING.

CAROL AND FRED ASKED QUESTIONS AT THE END OF OUR PRODUCT REVIEW AND THEIR QUESTIONS CONFIRMED TO ME THAT THEY CLEARLY UNDERSTOOD THE EXPENSES, TERMS AND BENEFITS THEY WERE PURCHASING AS DESCRIBED IN THE PRODUCT BROCHURE AND PROSPECTUS. FRED SIGNED ALL APPLICATION PAPERWORK FOR THE CONTRACT FOR THE PRUDENTIAL VARIABLE INCOME ANNUITY.

End of Report

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