



IAPD Report

KATHERINE RUTH NITHMAN

CRD# 1935296

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Information	8

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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

KATHERINE RUTH NITHMAN (CRD# 1935296)

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 **07/03/2025**.

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 **11** 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	OKLAHOMA CITY, OK	05/30/2008 - 09/08/2022
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	OKLAHOMA CITY, OK	01/03/2007 - 11/12/2020
B	FFP SECURITIES, INC.	16337	OKLAHOMA CITY, OK	08/07/1990 - 05/30/2008

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 **11** 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	Direct Participation Programs	Approved	09/08/2022
B	FINRA	General Securities Representative	Approved	09/08/2022
B	FINRA	Invest. Co and Variable Contracts	Approved	09/08/2022
B	FINRA	Investment Co./Variable Contracts Prin	Approved	09/08/2022
B	FINRA	Operations Professional	Approved	09/08/2022
B	California	Agent	Approved	09/08/2022
B	Colorado	Agent	Approved	09/08/2022
B	Indiana	Agent	Approved	09/08/2022
B	Iowa	Agent	Approved	09/08/2022
B	Kansas	Agent	Approved	09/08/2022
B	Missouri	Agent	Approved	09/08/2022
B	Nebraska	Agent	Approved	09/08/2022
B	Oklahoma	Agent	Approved	09/08/2022



Qualifications

Regulator	Registration	Status	Date
B Oregon	Agent	Approved	09/08/2022
B South Carolina	Agent	Approved	09/08/2022
B Texas	Agent	Approved	09/08/2022

Branch Office Locations

CETERA ADVISORS LLC
 13919 Quail Pointe Drive
 OKLAHOMA CITY, OK 73134

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 Oklahoma	Investment Adviser Representative	Approved	11/12/2020
IA Texas	Investment Adviser Representative	Restricted Approval	11/12/2020

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
 13919 Quail Pointe Drive
 Oklahoma City, OK 73134



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

Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	10/08/2001

General Industry/Product Exams

Exam	Category	Date
Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	09/20/2002
Direct Participation Programs Representative Examination (S22)	Series 22	12/22/1995
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/29/1989

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	07/01/1992
Uniform Securities Agent State Law Examination (S63)	Series 63	04/03/1989

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
B	05/30/2008 - 09/08/2022	FIRST ALLIED SECURITIES, INC.	CRD# 32444	OKLAHOMA CITY, OK
IA	01/03/2007 - 11/12/2020	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	OKLAHOMA CITY, OK
B	08/07/1990 - 05/30/2008	FFP SECURITIES, INC.	CRD# 16337	OKLAHOMA CITY, OK
IA	07/15/1992 - 01/03/2007	FFP ADVISORY SERVICES INC	CRD# 110778	OKLAHOMA CITY, OK
B	03/30/1989 - 08/07/1990	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, NJ

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	OKLAHOMA CITY, OK, United States
11/2020 - Present	CETERA INVESTMENT ADVISERS, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/1999 - Present	NITHMAN FINANCIAL GROUP	D/B/A	Y	OKLAHOMA CITY, OK, United States
05/2008 - 09/2022	FIRST ALLIED SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	OKLAHOMA CITY, OK, United States
05/2008 - 11/2020	FIRST ALLIED ADVISORY SERVICES, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	OKLAHOMA CITY, OK, 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.)KATHERINE NITHMAN; INSURANCE; START DATE:4/24/2008.
- 2.)NITHMAN FINANCIAL GROUP; DBA; START DATE:08/1999.
- 3) NAME OF OTHER BUSINESS: NOTARY PUBLIC COMMISSION;
INVESTMENT RELATED: NO ;



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: SAME AS REGISTERED LOCATION ;
NATURE OF BUSINESS: NOTARIZING DOCUMENTS ;
START DATE: 10/1991;
POSITION/TITLE/RELATIONSHIP: NOTARY ;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1 ;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1;
BRIEF DESCRIPTION OF DUTIES: NOTARIZING DOCUMENTS ;
4) NAME OF OTHER BUSINESS: NITHMAN HOLDINGS, LLC;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS RESIDENTIAL LOCATION;
NATURE OF BUSINESS: REAL ESTATE HOLDING COMPANY;
START DATE: 1/2022;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 1;
BRIEF DESCRIPTION OF DUTIES: HOLDING COMPANY OF OFFICE BUILDING WHERE OFFICE IS LOCATED;



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:	First Allied Securities, Inc.
Allegations:	Claimant alleges that, between 2010 and 2013, Claimant's registered representative misrepresented the risks associated with three investments. Claimant alleges these investments were not suited to his investment objectives and risk tolerance. Claimant alleges unsuitability, negligence, fraud, breach of fiduciary duty, breach of contract and duties, and failure to supervise.
Product Type:	Debt-Municipal Direct Investment-DPP & LP Interests
Alleged Damages:	\$55,000.00
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 ARBITRATION
Docket/Case #:	15-03017
Filing date of arbitration/CFTC reparation or civil litigation:	11/05/2015

Customer Complaint Information



Date Complaint Received: 11/18/2015
Complaint Pending? No
Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date: 11/18/2015

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA ARBITRATION

Docket/Case #: 15-03017

Date Notice/Process Served: 11/18/2015

Arbitration Pending? No

Disposition: Settled

Disposition Date: 07/19/2017

Monetary Compensation Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Broker Statement

I strongly deny the Claimant's allegations. The Claimant, an experienced investor, meticulously reviewed all product materials given to him, including prospectuses, and performed additional research on his own before solely determining how much to invest and into what products. The Claimant was fully aware of all risks associated with each investment he made in his FASI brokerage accounts. In addition, the Claimant agreed upon the investment strategy to diversify and balance his portfolio by adding additional holdings to reduce correlations.



End of Report

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