



IAPD Report

EDWARD LUCK ROWELL

CRD# 1959878

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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

EDWARD LUCK ROWELL (CRD# 1959878)

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 **06/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/20/2019
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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 ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	05/20/2021 - 06/29/2023
IA	SUMMIT FINANCIAL GROUP INC	109485	CHARLOTTE, NC	10/10/2018 - 05/20/2021
B	SUMMIT BROKERAGE SERVICES, INC.	34643	Charlotte, NC	10/30/2015 - 09/20/2019

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	3



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

Employment 1 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	North Carolina	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
6135 Park South Dr Ste 510
Charlotte, NC 28210

CETERA INVESTMENT ADVISERS LLC
CHARLOTTE, NC

Employment 2 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 Principal	Approved	09/20/2019
B	FINRA	General Securities Representative	Approved	09/20/2019
B	Alabama	Agent	Approved	09/20/2019
B	Colorado	Agent	Approved	09/20/2019
B	Connecticut	Agent	Approved	09/20/2019
B	Florida	Agent	Approved	01/06/2021



Qualifications

	Regulator	Registration	Status	Date
B	Georgia	Agent	Approved	09/20/2019
B	Illinois	Agent	Approved	02/21/2023
B	New Jersey	Agent	Approved	01/17/2023
B	New York	Agent	Approved	09/20/2019
B	North Carolina	Agent	Approved	09/20/2019
B	Pennsylvania	Agent	Approved	09/20/2019
B	Rhode Island	Agent	Approved	09/20/2019
B	South Carolina	Agent	Approved	09/20/2019
B	Virginia	Agent	Approved	09/20/2019

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
6135 Park South Dr Ste 510
Charlotte, NC 28210

CETERA ADVISOR NETWORKS LLC
CHARLOTTE, NC



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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	09/27/1994

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	06/17/1989

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/31/1989



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
IA	05/20/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	10/10/2018 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	CHARLOTTE, NC
B	10/30/2015 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	Charlotte, NC
IA	08/28/2013 - 11/13/2015	J P TURNER & COMPANY CAPITAL MANAGEMENT, LLC	CRD# 124446	CHARLOTTE,, NC
B	01/18/2005 - 11/02/2015	J.P. TURNER & COMPANY, L.L.C.	CRD# 43177	CHARLOTTE, NC
B	01/06/2005 - 01/13/2005	SYNERGY INVESTMENT GROUP, LLC	CRD# 46035	CHARLOTTE, NC
B	09/30/2002 - 01/03/2005	J.P. TURNER & COMPANY, L.L.C.	CRD# 43177	ATLANTA, GA
B	04/02/2002 - 09/30/2002	SCHNEIDER SECURITIES, INC.	CRD# 16434	DENVER, CO
B	01/25/1993 - 03/26/2002	GLOBAL CAPITAL SECURITIES CORPORATION	CRD# 16184	ENGLEWOOD, CO
B	07/07/1992 - 01/25/1993	KOBER FINANCIAL CORP.	CRD# 17551	ENGLEWOOD, CO
B	06/20/1989 - 07/09/1992	J. W. GANT & ASSOCIATES, INC.	CRD# 7963	

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
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2019 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2018 - 05/2021	SUMMIT FINANCIAL GROUP INC	INVESTMENT ADVISER REPRESENTATIVE	Y	Charlotte, NC, United States
10/2015 - 09/2019	Summit Brokerage Services	Registered Representaive	Y	Charlotte, NC, 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) NONE; NOT INVESTMENT RELATED; 3401 PROVIDENCE RD CHARLOTTE, NC 28211; REAL ESTATE-RESIDENTIAL REAL ESTATE RENTALS; CO-OWNER; 01/01/2002; APPX 1-10 HOURS/MONTH; APPX 0 HOURS/MONTH DURING TRADING; MANAGE 5 RENTAL PROPERTIES. CONTRACTED THROUGH NC RESIDENTIAL LEASE AGREEMENT AND COLLECT RENT ON THOSE PROPERTIES. NO CLIENTS ARE OR HAVE EVER BEEN TENANTS.



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	3

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:	Regulator
Employing firm when activities occurred which led to the complaint:	COHIG AND ASSOCIATES, INC.
Allegations:	UNAUTHORIZED TRADING; SUITABILITY; OMISSION OF FACTS; OTHER
Product Type:	
Alleged Damages:	\$40,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #97-04531
Date Notice/Process Served:	11/20/1997
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/14/1998
Disposition Detail:	CASE IS CLOSED, SETTLED ** CASE SETTLED **

Reporting Source:	Individual
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Employing firm when activities occurred which led to the complaint: COHIG AND ASSOCIATES, INC.

Allegations: UNAUTHORIZED TRANSACTIONS SUITABILITY

Product Type:

Alleged Damages: \$40,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 05/14/1998

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD; 97-04531

Date Notice/Process Served: 11/20/1997

Arbitration Pending? No

Disposition: Settled

Disposition Date: 05/14/1998

Monetary Compensation Amount: \$30,000.00

Individual Contribution Amount:

Broker Statement SETTLED BY COHIG IN THE AMOUNT OF \$30,000 AND CLAIMANT DISMISSED THE COMPLAINT [CUSTOMER] ALLEGED ACCOUNT WAS MISHANDLED BY [BROKER]. A FORMER BROKER IN MY OFFICE. AFTER [BROKER] WAS FIRED I BECAME AE OF RECORD. CUSTOMERS COMPLAINED OF LOSS OF EQUITY ALL COMPLAINTS REGARDING LOSSES OCCURRED WHILE ACCOUNT WAS [BROKER] CUSTOMER PULLED MY NAME INTO IT WHEN TRYING TO RECOVER HIS LOST MONEY. FIRM SETTLED WITH CLIENT.

Disclosure 2 of 3

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint:

Allegations: EXECUTIONS-FAILURE TO EXECUTE; ACCOUNT RELATED-OTHER; MISREPRESENTATION

Product Type:



Alleged Damages: \$4,668.75

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [UNKNOWN - CASE #95-04060](#)

Date Notice/Process Served: 10/20/1995

Arbitration Pending? No

Disposition: Other

Disposition Date: 04/26/1996

Disposition Detail: AWARD AGAINST PARTY
ROWELL WAS LIABLE FOR \$1,600.00 IN ACTUAL DAMAGES, AND LIABLE FOR \$62.50 IN FEES

.....

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: THAT I IGNORED A CUSTOMER ORDER TO SELL STOCK ON THREE DIFFERENT OCCASIONS. CUSTOMER HAD CLAIM OF \$4,668.75.

Product Type:

Alleged Damages: \$4,668.75

Customer Complaint Information

Date Complaint Received: 08/18/1995

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 04/26/1996

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD.; 95-04060](#)

Date Notice/Process Served: 10/20/1995

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 04/26/1996

Monetary Compensation Amount: \$1,662.50

Individual Contribution Amount: \$1,662.50

Broker Statement I WAS TO PAY [CUSTOMER] \$1,600.00. HE IN



RETURN MUST SUBMIT TO ME THE STOCK IN QUESTION.
NOT PROVIDED

Disclosure 3 of 3

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint:

Allegations: UNAUTHORIZED TRADING; MISREPRESENTATION;
OMISSION OF FACTS; SUITABILITY

Product Type:

Alleged Damages:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [UNKNOWN - CASE #92-02741](#)

Date Notice/Process Served: 08/20/1992

Arbitration Pending? No

Disposition: Other

Disposition Date: 08/24/1993

Disposition Detail: AWARD AGAINST PARTY
***ROWELL WAS JOINTLY AND SEVERALLY
LIABLE FOR \$9,000.00 PLUS INTEREST AT THE RATE OF 6% PER ANNUM
FROM THE DATE OF SERVICE OF THE AWARD UNTIL THE SUM IS PAID IN
FULL IN DAMAGES, JOINTLY AND SEVERALLY LIABLE FOR \$2,250.00 IN
ATTORNEYS' FEES***

.....

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: ARBITRATION ALLEGES THAT THE RESPONDENT
ENGAGED IN UNAUTHORIZED TRADING, AND UNSUITABLE
TRANSACTIONS.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/08/1992

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 08/24/1993

Settlement Amount:

Individual Contribution Amount:



Arbitration Information

**Arbitration/Reparation Claim
filed with and Docket/Case
No.:**

[NASD; 92-02741](#)

Date Notice/Process Served: 08/20/1992

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 08/24/1993

**Monetary Compensation
Amount:** \$11,250.00

**Individual Contribution
Amount:**

Broker Statement

JOINTLY AND SEVERALLY LIABE FOR THE SUM OF
\$9,000.00 AND; JOINTLY AND JOINTLY AND SEVERALLY LIABLE FOR THE
SUM OF \$2250 AS ATTORNEY'S FEES. JOINTLY AND SEVERALLY AND
SEVERALLY LIABLE FOR THE SUM OF \$800.00 AS FORUM FEES.
Not Provided



End of Report

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