



IAPD Report

RICHARD SCOTT MURNICK

CRD# 2139212

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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

RICHARD SCOTT MURNICK (CRD# 2139212)

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 **01/15/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA ADVISORS LLC	CRD# 10299	10/03/2016
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	03/21/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** 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	FAIRFIELD, NJ	10/03/2016 - 03/21/2024
IA	INVESTORS CAPITAL ADVISORY	30613	MONTCLAIR, NJ	05/17/2005 - 10/03/2016
B	INVESTORS CAPITAL CORP.	30613	MONTCLAIR, NJ	05/17/2005 - 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



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 **28** 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	General Securities Principal	Approved	10/03/2016
B	FINRA	General Securities Representative	Approved	10/03/2016
B	FINRA	General Securities Sales Supervisor	Approved	10/03/2016
B	Arizona	Agent	Approved	10/03/2016
B	California	Agent	Approved	10/03/2016
B	Colorado	Agent	Approved	08/24/2020
B	Connecticut	Agent	Approved	10/03/2016
B	Delaware	Agent	Approved	10/03/2016
B	Florida	Agent	Approved	10/04/2016
B	Georgia	Agent	Approved	10/03/2016
B	Kentucky	Agent	Approved	10/03/2016
B	Maryland	Agent	Approved	10/03/2016
B	Massachusetts	Agent	Approved	10/03/2016



Qualifications

Regulator	Registration	Status	Date
B Minnesota	Agent	Approved	10/03/2016
B Montana	Agent	Approved	11/15/2021
B Nevada	Agent	Approved	10/03/2016
B New Hampshire	Agent	Approved	12/21/2023
B New Jersey	Agent	Approved	10/03/2016
B New Mexico	Agent	Approved	04/30/2018
B New York	Agent	Approved	10/03/2016
B North Carolina	Agent	Approved	10/03/2016
B Ohio	Agent	Approved	10/27/2023
B Oklahoma	Agent	Approved	10/03/2016
B Oregon	Agent	Approved	04/08/2024
B Pennsylvania	Agent	Approved	10/03/2016
B Rhode Island	Agent	Approved	10/03/2016
B South Carolina	Agent	Approved	10/03/2016
B South Dakota	Agent	Approved	10/03/2016
B Tennessee	Agent	Approved	10/03/2016
B Texas	Agent	Approved	10/03/2016
B Virginia	Agent	Approved	10/03/2016

Branch Office Locations



Qualifications

CETERA ADVISORS LLC
333 BLOOMFIELD AVE SUITE 202
CALDWELL, NJ 07006

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	New Jersey	Investment Adviser Representative	Approved	03/21/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	03/21/2024

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
333 BLOOMFIELD AVE SUITE 202
CALDWELL, NJ 07006






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


Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	12/30/2002
	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	05/18/2000
	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	02/03/2000

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	06/26/1991

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/03/1991

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	10/03/2016 - 03/21/2024	CETERA ADVISORS LLC	CRD# 10299	FAIRFIELD, NJ
IA	05/17/2005 - 10/03/2016	INVESTORS CAPITAL ADVISORY	CRD# 30613	MONTCLAIR, NJ
B	05/17/2005 - 10/03/2016	INVESTORS CAPITAL CORP.	CRD# 30613	MONTCLAIR, NJ
IA	10/04/2002 - 06/09/2005	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	MONTCLAIR, NJ
B	08/21/2002 - 06/09/2005	NATIONAL PLANNING CORPORATION	CRD# 29604	LOS ANGELES, CA
IA	07/18/2002 - 08/28/2002	RYAN, BECK & CO., LLC.	CRD# 3248	FORT LEE, NJ
B	04/29/2002 - 08/28/2002	RYAN, BECK & CO., LLC.	CRD# 3248	FLORHAM PARK, NJ
B	07/15/1999 - 05/17/2002	GRUNTAL & CO., L.L.C.	CRD# 372	NEW YORK, NY
B	11/18/1996 - 07/15/1999	CIBC WORLD MARKETS	CRD# 630	NEW YORK, NY
B	07/12/1994 - 06/23/1997	GKN SECURITIES CORP.	CRD# 19415	NEW YORK, NY
B	07/31/1993 - 08/01/1994	SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	08/19/1992 - 07/31/1993	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	04/12/1991 - 08/20/1992	CHATFIELD DEAN & CO., INC.	CRD# 14714	GREENWOOD VILLAGE

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
03/2024 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2016 - Present	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	DENVER, CO, United States
05/2005 - 10/2016	INVESTORS CAPITAL	REGISTERED REPRESENTATIVE	Y	LYNNFIELD, MA, 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.

DBA: MURNICK FINANCIAL GROUP 210 BELLEVUE AVE MONTCLAIR NJ 07043 SECURITIES. DBA 2: ATHLETE ADVISORY SERVICES. 210 BELLEVUE AVE, MONTCLAIR NJ 07043***FIXED INSURANCE. MURNICK FINANCIAL GROUP. 210 BELLEVUE AVENUE MONTCLAIR, NJ 07043. INSURANCE SALES, AGENT. 2000. HRS/MONTH: 1 HRS/TRADING: 1***FIXED INSURANCE. ATHLETE ADVISORY SERVICES. 210 BELLEVUE AVENUE MONTCLAIR, NJ 07043. INSURANCE SALES, AGENT. 2013. HRS/MONTH: 1 HRS/TRADING: 1
 NAME OF OTHER BUSINESS: MURNICK FINANCIAL GROUP,
 INVESTMENT RELATED: YES,
 ADDRESS: 210 BELLEVUE AVE MONTCLAIR NJ 07043,
 NATURE OF BUSINESS: DBA FOR FINANCIAL SERVICES BUSINESS,
 START DATE: 2002,
 APX NUMBER OF HOURS PER WEEK: 40,
 APX NUMBER OF TRADING HOURS PER WEEK: 32.5,
 POSITION/TITLE/RELATIONSHIP: PRESIDENT/CEO,
 BRIEF DESCRIPTION OF DUTIES: DBA;



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

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:	Regulator
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	08/13/1997
Docket/Case Number:	C10970168
Employing firm when activity occurred which led to the regulatory action:	GKN SECURITIES CORP.
Product Type:	
Other Product Type(s):	
Allegations:	
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	08/13/1997
Sanctions Ordered:	Censure Monetary/Fine \$4,500.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	
Regulator Statement	ON AUGUST 13, 1997, DISTRICT NO. 10 NOTIFIED RICHARD MURNICK



THAT THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C10970168 WAS ACCEPTED; THEREFOR, RESPONDENT MURNICK IS CENSURED, FINED \$4,500 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR THREE BUSINESS DAYS - (NASD RULES 2110 AND 2440 - RESPONDENT MURNICK CHARGED CERTAIN RETAIL CUSTOMERS UNFAIR PRICES IN TRANSACTIONS WHERE THE GROSS COMMISSIONS RANGED FROM APPROXIMATELY 12 TO 23 PERCENT OF THE PRINCIPAL AMOUNT OF THE TRANSACTION).

THE SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS SEPTEMBER 15, 1997 AND WILL CONCLUDE SEPTEMBER 17, 1997.

\$4,500.00 PAID ON 8/28/97, INVOICE #97-10-740

Reporting Source: Firm

Regulatory Action Initiated By: NASD REGULATION INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 08/13/1997

Docket/Case Number: C10970168

Employing firm when activity occurred which led to the regulatory action: GKN SECURITIES CORP.

Product Type:

Other Product Type(s):

Allegations: VIOLATION OF NASD CONDUCT RULES 2110 AND 2440.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 08/13/1997

Sanctions Ordered: Censure
Monetary/Fine \$4,500.00
Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, APPLICANT HAS AGREED TO: CENSURE, FINE OF \$4,500 AND A SUSPENSION FROM ASSOCIATING WITH ANY MEMBER IN ANY CAPACITY FOR THREE BUSINESS DAYS.

Firm Statement Not Provided

Reporting Source: Individual

Regulatory Action Initiated NATIONAL ASSOCIATION OF SECURITIES DEALERS



By:	INC
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	08/13/1997
Docket/Case Number:	C10970168
Employing firm when activity occurred which led to the regulatory action:	GKN SECURITIES CORP.
Product Type:	
Other Product Type(s):	
Allegations:	IT WAS ALLEGED THAT I CHARGED UNFIAR PRICES AND/OR EXCESSIVE COMMISSIONS TO CERTAIN CUSTOMERS WHILE EMPLOYED WITH GKN SECURITIES. THE NASD HAS ALLEGED THAT UNFAIR PRICES WERE CHARGED TO CERTAIN CUSTOMERS OF MINE WITH TWO SECURITIES. VIOLATION OF NASD CONDUCT RULES 2110 AND 2440.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	08/13/1997
Sanctions Ordered:	Censure Monetary/Fine \$4,500.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, APPLICANT HAS AGREED TO: CENSURE, FINE OF \$4,500 AND A SUSPENSION FROM ASSOCIATING WITH ANY MEMBER IN ANY CAPACITY FROM OPENING OF BUSINESS SEPTEMBER 15, 1997-CLOSE OF BUSINESS SEPTEMBER 17, 1997.
Broker Statement	Not Provided



End of Report

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