



## IAPD Report

# Nancy Jean Almond

CRD# 2142868

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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

### Nancy Jean Almond (CRD# 2142868)

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>B</b>	CETERA INVESTMENT SERVICES LLC	CRD# 15340	09/16/2022
<b>IA</b>	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	09/16/2022

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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>B</b>	CUSO FINANCIAL SERVICES, L.P.	42132	KENNEWICK, WA	02/22/2021 - 09/16/2022
<b>IA</b>	CUSO FINANCIAL SERVICES, L.P.	42132	KENNEWICK, WA	01/21/2021 - 09/16/2022
<b>IA</b>	DBA HART CAPITAL MANAGEMENT, INC.	112108	SPOKANE, WA	11/29/2018 - 01/15/2021

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	2



## 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 2 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **CETERA INVESTMENT SERVICES LLC**  
Main Address: 400 FIRST ST. S. SUITE 300  
ST. CLOUD, MN 56301  
Firm ID#: 15340

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Principal	Approved	09/16/2022
<b>B</b> FINRA	General Securities Representative	Approved	09/16/2022
<b>B</b> Idaho	Agent	Approved	09/19/2022
<b>B</b> Washington	Agent	Approved	09/19/2022

#### Branch Office Locations

**CETERA INVESTMENT SERVICES LLC**  
14610 E Sprague  
Spokane Valley, WA 99216

**CETERA INVESTMENT SERVICES LLC**  
3115 West Kennewick Avenue  
Kennewick, WA 99336

#### 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
<b>IA</b> Washington	Investment Adviser Representative	Approved	09/16/2022

#### Branch Office Locations

**CETERA INVESTMENT ADVISERS LLC**  
14610 E Sprague



## Qualifications

Spokane Valley, WA 99216




## 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, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	02/01/2006

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	03/01/2018
	General Securities Representative Examination (S7)	Series 7	11/24/1993
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/13/1991

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	11/26/2018
	Uniform Securities Agent State Law Examination (S63)	Series 63	05/13/1991

### 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
B	02/22/2021 - 09/16/2022	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	KENNEWICK, WA
IA	01/21/2021 - 09/16/2022	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	KENNEWICK, WA
IA	11/29/2018 - 01/15/2021	DBA HART CAPITAL MANAGEMENT, INC.	CRD# 112108	SPOKANE, WA
B	08/30/2010 - 03/01/2018	CETERA INVESTMENT SERVICES LLC	CRD# 15340	TACOMA, WA
B	01/02/2009 - 09/01/2010	WEDBUSH SECURITIES INC.	CRD# 877	SUMNER, WA
B	06/22/2005 - 12/31/2008	FIRST WALL STREET CORP.	CRD# 13024	SUMNER, WA
B	01/24/1996 - 06/27/2005	EDWARD JONES	CRD# 250	ST. LOUIS, MO
B	05/16/1991 - 01/15/1996	MURPHEY FAVRE, INC.	CRD# 599	IRVINE, CA

### 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 INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SPOKANE VALLEY, WA, United States
09/2022 - Present	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	ST CLOUD, MN, United States
01/2021 - Present	Numerica Credit Union	Program Manager	Y	Spokane Valley, WA, United States
01/2021 - 09/2022	CUSO Financial Services, LP	Program Manager	Y	SAN DIEGO, CA, United States
11/2018 - 01/2021	Hart Capital Management, Inc.	Relationship Manager	Y	Coeur d'Alene, ID, United States
03/2018 - 10/2018	Self	Relocating from west side of state	N	Liberty Lake, WA, United States
08/2010 - 02/2018	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	ST. CLOUD, MN, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2010 - 02/2018	COLUMBIA STATE BANK	SALES MANAGER	Y	TACOMA, WA, 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. OWNER OF RENTAL HOME; BOOKKEEPING AND TAX PREPARATION FOR PIANO FOR LIFE, INC; BUSINESS OWNED BY SPOUSE
2. BOARD MEMBER OF PROCU AND CETERA CREDIT UNION COUNCIL
3. CO-CHAIR SAFE PASSAGE-DOMESTIC VIOLENCE AND PREVENTION SERVICES, FINANCE COMMITTEE REVIEW BUDGET AND FUND RAISING EVENTS;



## 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	2

### 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 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** THE CLIENT STATES THE FORMER IR SOLD HIM A LIFE INSURANCE POLICY THAT WAS NOT SUITABLE. THE CLIENT STATES HE BOUGHT THE POLICY WITH THE UNDERSTANDING HE HAD THE FLEXIBILITY TO BORROW AND IN THE CASE OF EMERGENCY WITHDRAW THE MONEY BUILT UP. THE CLIENT STATES WHEN HE TRIED TO ACCESS THE MONEY IN THE POLICY, HE DISCOVERED HE HAD A 10 YEAR DECLINING SURRENDER CHARGE AND COULD NOT BORROW AGAINST THE POLICY. THE CLIENT ALSO STATES HE NOTICED THE AMOUNT INVESTED WAS SMALL COMPARED TO THE AMOUNT HE ACTUALLY PAID INTO THE POLICY. THE CLIENT WANTS TO BACK OUT OF THE POLICY. THE SURRENDER CHARGES ARE \$7650.00.

**Product Type:** Insurance

**Alleged Damages:** \$7,650.00

### Customer Complaint Information

**Date Complaint Received:** 04/05/2006

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 05/09/2006

**Settlement Amount:**



**Individual Contribution Amount:**

**Firm Statement**

THE FORMER IR STATES THE PURPOSE OF THE POLICY WAS TO PAY OFF DEBT AND PROVIDE INCOME FOR THE CLIENT'S SPOUSE. THE FORMER IR STATES SHE REVIEWED ILLUSTRATIONS FROM BOTH PROTECTIVE AND HARTFORD; PROTECTIVE WAS CHOSEN SINCE IT ESSENTIALLY PROVIDED THE SAME AMOUNT OF COVERAGE FOR A LOWER PREMIUM. OUR RECORDS INDICATE THE CLIENT SIGNED THE APPLICATION ON JANUARY 8, 2002, INDICATING YOU BELIEVED THE POLICY WILL MEET THE CLIENT'S INSURANCE NEEDS AND FINANCIAL OBJECTIVES, AND THE CLIENT RECEIVED THE PROSPECTUS FOR THE POLICY AND EACH OF THE FUNDS. BASED ON OUR REVIEW, IT APPEARS THE POLICY WAS ISSUED BASED ON THE CLIENT'S STATED NEEDS AT THE TIME. IN LIGHT OF THESE CIRCUMSTANCES, THE REQUEST FOR REIMBURSEMENT IS RESPECTFULLY DENIED.

**Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

EDWARD JONES

**Allegations:**

THE CLIENT STATES THE FORMER IR SOLD HIM A LIFE INSURANCE POLICY THAT WAS NOT SUITABLE. THE CLIENT STATE HE BOUGHT TEH POLICY WITH THE UNDERSTANDING HE HAD FLEXIBILITY TO BORROW AND IN THE CASE OF EMERGENCY WITHDRAW THE MONEY BUILT UP. THE CLIENT STATES THAT WHEN HE TRIED TO ACCESS THE MONEY IN THE POLICY, HE DISCOVERED HE HAD A 10 YR DECLINING SURRENDER CHARGE AND COULD NOT BORROW AGAINST THE POLICY. THE CLIENT ALSO STATED HE NOTICED THE AMOUNT INVESTED WAS SMALL COMPARED TO THE AMOUNT HE ACTUALLY PAID INTO THE POLICY. THE CLIENT WANTS TO BACK OUT OF HTE POLICY . THE SURRENDER CHARGES ARE \$7650.00.

**Product Type:**

Insurance

**Alleged Damages:**

\$7,650.00

**Customer Complaint Information**

**Date Complaint Received:**

04/05/2006

**Complaint Pending?**

No

**Status:**

Denied

**Status Date:**

05/09/2006

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

THE FORMER IR STATES THE PURPOSE OF THE POLICY WAS TO PAY OFF DEBT AND PROVIDE INCOME FOR THE CLIENT'S SPOUSE. THE FORMER IR STATES SHE REVIEWED ILLUSTRATIONS FROM BOTH PROTECTIVE AND HARTFORD; PROTECTIVE WAS CHOSEN SINCE IT ESSENTIALLY PROVIDED THE SAME AMOUNT OF COVERAGE FOR A LOWER PREMIUM. OUR RECORDS INDICATE THE CLIENT SIGNED THE APPLICATION ON JANUARY 8, 2002, INDICATING YOU BELIEVED THE POLICY WILL MEET THE CLIENT'S INSURANCE NEEDS AND FINANCIAL OBJECTIVES, AND THE CLIENT RECEIVED THE PROSPECTUS FOR THE POLICY AND EACH OF THE FUNDS. BASED ON OUR REVIEW, IT APPEARS THE POLICY WAS ISSUED BASED ON



THE CLIENT'S STATED NEEDS AT THE TIME. IN LIGHT OF THESE CIRCUMSTANCES, THE REQUEST FOR REIMBURSEMENT IS RESPECTFULLY DENIED.

## Disclosure 2 of 2

**Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

EDWARD JONES

**Allegations:**

ATTORNEY PURPORTING TO REPRESENT CLIENT STATES IN 1996 ACCOUNT VALUE DROPPED FROM \$500K TO \$30K AND BELIEVES IR AND FIRM ARE RESPONSIBLE FOR LOSSES. ATTORNEY FURTHER ALLEGES THAT WHEN SON WAS ADDED TO THE ACCOUNT, STATEMENTS STOPPED COMING TO CLIENT, AND WERE ONLY SENT TO SON AND HIS WIFE, WHO WAS AN EMPLOYEE OF THE FIRM. ATTORNEY ALSO CLAIMS THAT MAKEUP OF PORTFOLIO CHANGED FROM CONSERVATIVE TO HIGH RISK, AND THAT IR WAS AWARE OF SON MAKING INAPPROPRIATE INVESTMENTS AND TRADES. REQUESTS PAYMENT OF \$470K.

**Product Type:**

Other

**Alleged Damages:**

\$470,000.00

## Customer Complaint Information

**Date Complaint Received:**

07/30/2002

**Complaint Pending?**

No

**Status:**

Denied

**Status Date:**

08/27/2002

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

IR STATED SHE WORKED WITH CUSTOMERS AT MURPHEY FAVRE BETWEEN 1993 AND 1995 UNTIL IR TRANSFERRED TO EDWARD JONES IN JANUARY 1996 IR RECALLED AFTER THE DEATH OF CUSTOMER IN APRIL 1996, OTHER CUSTOMERS SHOWED UP AT HER OFFICE TO TRANSFER THE ACCOUNT FROM MURPHEY FAVRE IN MAY 1996. IR MENTIONED THAT SHE HIRED OTHER CUSTOMER AS HER BRANCH OFFICE ADMINISTRATOR ON CUSTOMER'S RECOMMENDATION IN JUNE 1996. ACCORDING TO IR, SOMETIME IN 1996, OTHER CUSTOMERS ENTERED INTO AN ARRANGEMENT WHEREBY THEY WOULD COMBINE THEIR FINANCIAL RESOURCES, SELL THEIR HOMES, BUY LAND, AND BUILD NEW HOMES NEXT TO EACH OTHER. IR STATED THAT SHE CAUTIONED CUSTOMER ABOUT ADDING OTHER CUSTOMER AS A JOINT OWNER AS HE WOULD HAVE AUTHORITY TO ACT ON THE ACCOUNT SEPARATELY, TO INCLUDE TRADING AND CHECKWRITING. WHILE OTHER CUSTOMER WAS LISTED ON THE ACCOUNT, SEVERAL WITHDRAWALS WERE MADE FOR VARIOUS PURPOSES. IR STATED WHEN SHE BEGAN WORKING WITH THE CUSTOMER IN 1993, THE MAIN OBJECTIVE WAS INCOME, BUT AFTER CUSTOMER ENTERED INTO THIS FINANCIAL AGREEMENT, SHE MENTIONED SHE WOULD NOT HAVE THE SAME NEED FOR INCOME. IR ALSO EXPLAINED REGULAR ACCOUNT STATEMENTS CONTINUED TO GO TO THE ADDRESS OF RECORD ON THE ACCOUNT AND NEVER WERE DIVERTED TO THE BRANCH OFFICE. ACCORDING TO IR, THE MIX OF



INVESTMENTS IN THE ACCOUNT CHANGED AFTER THE ADDITION OF OTHER CUSTOMER AS A JOINT OWNER, BUT THE ACCOUNT STILL HAD A CORE OF DIVERSIFIED INVESTMENTS, INCLUDING BONDS, MUTUAL FUNDS, A VARIABLE ANNUITY AND STOCKS. IR FURTHER STATED THE ACCOUNT HAD A MARGIN LOAN FOR VARIOUS EXPENSES WHICH WAS TO BE PAID OFF UPON THE SALE OF CUSTOMER'S HOME. IR ALSO STATED THAT THERE WAS NO "DAYTRADING" IN THE ACCOUNT. IR FURTHER BELIEVES THAT THIS COMPLAINT MAY HAVE BEEN FILED WITHOUT THE KNOWLEDGE OF CUSTOMER, AND THAT THOSE WHO MAY BE RESPONSIBLE FOR FILING THE COMPLAINT WOULD NOT HAVE FIRSTHAND KNOWLEDGE OF THE ACTIVITIES OR EVENTS THAT OCCURRED IN THIS ACCOUNT. CLAIM DENIED.



## End of Report

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