



## IAPD Report

# WALTER FRANCISCO PARDO

CRD# 2154112

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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

### WALTER FRANCISCO PARDO (CRD# 2154112)

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 **05/13/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CETERA WEALTH SERVICES, LLC	CRD# 13572	07/21/2025
<b>IA</b>	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	07/21/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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>	AVANTAX INVESTMENT SERVICES, INC.	13686	Liberty Corner, NJ	03/22/2023 - 09/08/2025
<b>IA</b>	AVANTAX ADVISORY SERVICES	104556	Liberty Corner, NJ	03/27/2023 - 09/05/2025
<b>IA</b>	INDEPENDENT FINANCIAL GROUP, LLC	7717	Liberty Corner, NJ	02/07/2014 - 03/22/2023

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
Termination	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 **20** 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>B</b>	FINRA	General Securities Representative	Approved	07/21/2025
<b>B</b>	FINRA	Operations Professional	Approved	07/21/2025
<b>B</b>	Alaska	Agent	Approved	09/08/2025
<b>B</b>	Arizona	Agent	Approved	07/29/2025
<b>B</b>	Arkansas	Agent	Approved	07/29/2025
<b>B</b>	California	Agent	Approved	07/21/2025
<b>B</b>	Connecticut	Agent	Approved	07/21/2025
<b>B</b>	Delaware	Agent	Approved	07/24/2025
<b>B</b>	Florida	Agent	Approved	07/22/2025
<b>B</b>	Georgia	Agent	Approved	07/21/2025
<b>B</b>	Illinois	Agent	Approved	07/28/2025
<b>B</b>	Kansas	Agent	Approved	07/28/2025
<b>B</b>	New Jersey	Agent	Approved	07/23/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> New York	Agent	Approved	07/29/2025
<b>B</b> North Carolina	Agent	Approved	09/09/2025
<b>B</b> Ohio	Agent	Approved	07/22/2025
<b>B</b> Pennsylvania	Agent	Approved	09/09/2025
<b>B</b> South Carolina	Agent	Approved	07/24/2025
<b>B</b> Texas	Agent	Approved	07/21/2025
<b>B</b> Utah	Agent	Approved	09/09/2025
<b>B</b> Vermont	Agent	Approved	07/23/2025
<b>B</b> Virginia	Agent	Approved	09/09/2025

### Branch Office Locations

#### CETERA ADVISOR NETWORKS LLC

22 Church St  
Box 60  
Liberty Corner, NJ 07938

### 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> New Jersey	Investment Adviser Representative	Approved	07/21/2025
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	07/21/2025

### Branch Office Locations



## Qualifications

### **CETERA INVESTMENT ADVISERS LLC**

22 Church St  
Box 60  
Liberty Corner, NJ 07938



## 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
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	08/05/1991
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	09/24/2012
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Uniform Securities Agent State Law Examination (S63)	Series 63	08/12/1991
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### 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	03/22/2023 - 09/08/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	Liberty Corner, NJ
IA	03/27/2023 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	Liberty Corner, NJ
IA	02/07/2014 - 03/22/2023	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	Liberty Corner, NJ
B	12/20/2013 - 03/22/2023	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	Liberty Corner, NJ
IA	12/19/2013 - 01/06/2014	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	Liberty Corner, NJ
IA	10/04/2012 - 12/13/2013	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	BASKING RIDGE, NJ
B	03/24/2010 - 12/13/2013	FIRST ALLIED SECURITIES, INC.	CRD# 32444	BASKING RIDGE, NJ
B	07/11/2008 - 04/15/2010	R. SEELAUS & CO.,INC.	CRD# 14974	SUMMIT, NJ
B	08/08/1991 - 07/15/2008	MCLAUGHLIN, PIVEN, VOGEL SECURITIES, INC.	CRD# 7404	NEW YORK, NY

### 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
07/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
07/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
10/2011 - Present	WFP Tax Partners, LLC	Sole Proprietor	N	Liberty Corner, NJ, United States
06/2010 - Present	Private Client Group WFP LLC DBA Wealth Financial Partners	Manager	Y	Liberty Corner, NJ, United States
03/2023 - 09/2025	Avantax Advisory Services	Investment Advisor Representative	Y	Liberty Corner, NJ, United States
03/2023 - 09/2025	Avantax Insurance Agency, LLC	Insurance Agent	Y	Liberty Corner, NJ, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2023 - 09/2025	Avantax Investment Services Inc.	Registered Representative	Y	Liberty Corner, NJ, United States
12/2013 - 03/2023	INDEPENDENT FINANCIAL GROUP, LLC	FINANCIAL ADVISOR	Y	BASKING RIDGE, NJ, 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) PRIVATE CLIENT GROUP WFP LLC. DBA WEALTH FINANCIAL PARTNERS POSITION: Manager NATURE: This entity offer: financial planning, retirement planning, retirement planning, risk analysis, tax planning and legacy planning INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 80 START DATE: 06/18/2010 ADDRESS: 22 Church St, Box 60, Liberty Corner NJ 07938, DESC: Top Duties are Oversee meetings with new potential clients and centers of influence - Uncovering new assets from existing clients finding new revenue opportunities to service existing clients more effectively connecting to the heirs of our clients and knowing when and where that wealth is ready to transition building Loyal Client Advocates by engaging client relationships on a deeper level to uncover the potential clients within their networks. Oversee the Team management Fiscal management & Firm Compliance strategic relationship manager,
- 2) WFP TAX PARTNERS L.L.C. POSITION: Sole Proprietor NATURE: Tax consulting , Tax Preparation, retirement Planning Cash Flow Planning INVESTMENT RELATED: No NUMBER OF HOURS: 60 SECURITIES TRADING HOURS: 60 START DATE: 10/21/2011 ADDRESS: 22 Church St, Box 60, Liberty Corner NJ 07938, DESCRIPTION: Meeting New and existing clients regarding prior year tax concern &/ or future tax projections proactively manage both personal and business tax issues, including understanding how upcoming business opportunities impact tax status and vice versa.?



## 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
Termination	1

### Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

#### Disclosure 1 of 1

**Reporting Source:** Firm

**Firm Name:** FIRST ALLIED SECURITIES, INC.

**Termination Type:** Discharged

**Termination Date:** 11/15/2013

**Allegations:** REGISTERED REPRESENTATIVE VIOLATED FIRM POLICY BY EXECUTING CLIENT TRANSACTIONS WITHOUT CLIENT AUTHORIZATION AT THE TIME OF THE ACTUAL TRANSACTION.

**Product Type:** No Product

**Reporting Source:** Individual

**Firm Name:** FIRST ALLIED SECURITIES INC.

**Termination Type:** Discharged

**Termination Date:** 11/15/2013

**Allegations:** REGISTERED REPRESENTATIVE VIOLATED FIRM POLICY BY EXECUTING CLIENT TRANSACTIONS WITHOUT CLIENT AUTHORIZATION AT THE TIME OF THE ACTUAL TRANSACTION.

**Product Type:** No Product

**Broker Statement**  
 I CATEGORICALLY DENY ANY ALLEGATION OF UNAUTHORIZED TRADING OR ANY VIOLATION OF FIRM POLICY. THE BROKER-DEALER FAILED TO IDENTIFY TO ME ANY SPECIFIC TRANSACTIONS THAT THEY ALLEGED TO BE UNAUTHORIZED. I AM UNAWARE OF ANY CUSTOMER COMPLAINTS AS A RESULT. ADDITIONALLY, AS FAR AS I KNOW, NONE OF MY CUSTOMERS EVER FILED A COMPLAINT WITH ME OR THE BROKER-DEALER. AS SUCH, I CANNOT INTELLIGENTLY RESPOND TO THEIR ALLEGATIONS. I CAN ONLY



SPEAK TO MY GENERAL CUSTOM AND PRACTICE AS A RESPONSIBLE BROKER WHEN EXECUTING TRADES..

IT IS MY CUSTOM AND PRACTICE THAT I FIRST DISCUSS ANY POTENTIAL TRANSACTIONS WITH MY NON-MANAGED ACCOUNT CLIENTS AND SUBSEQUENTLY OBTAIN THEIR AUTHORIZATION AND CONSENT PRIOR TO EXECUTING ANY TRANSACTIONS IN THEIR SECURITIES ACCOUNTS. IN SOME INSTANCES, I OVERSAW SOME FEE-BASED MANAGED ACCOUNTS, AT WHICH POINT I HAD WRITTEN DISCRETIONARY TRADING AUTHORITY BUT RECEIVED NO COMMISSIONS. IN EITHER CASE, I HAVE NEVER ENGAGE IN ANY UNAUTHORIZED TRADING IN ANY OF MY CLIENT ACCOUNTS.



## End of Report

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