



IAPD Report

LOUIS GRANT BERGAMO

CRD# 2170048

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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

LOUIS GRANT BERGAMO (CRD# 2170048)

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 **01/14/2026**.

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 **12** 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	SAN FRANCISCO, CA	11/10/2017 - 09/08/2022
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	San Francisco, CA	11/13/2017 - 11/12/2020
B	WELLS FARGO CLEARING SERVICES, LLC	19616	SAN FRANCISCO, CA	01/03/2011 - 11/16/2017

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
Criminal	1
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 **12** 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 Representative	Approved	09/08/2022
B	Arizona	Agent	Approved	05/03/2024
B	California	Agent	Approved	09/08/2022
B	Colorado	Agent	Approved	09/08/2022
B	Florida	Agent	Approved	09/08/2022
B	Illinois	Agent	Approved	03/23/2023
B	Maine	Agent	Approved	09/08/2022
B	Massachusetts	Agent	Approved	09/08/2022
B	Minnesota	Agent	Approved	05/30/2024
B	Ohio	Agent	Approved	01/14/2026
B	South Carolina	Agent	Approved	09/08/2022
B	Texas	Agent	Approved	09/08/2022
B	Washington	Agent	Approved	09/08/2022



Qualifications

Branch Office Locations

CETERA ADVISORS LLC
One Embarcadero Center
Suite 1200
SAN FRANCISCO, CA 94111

CETERA ADVISORS LLC
SAN FRANCISCO, CA

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 California	Investment Adviser Representative	Approved	11/12/2020
IA Texas	Investment Adviser Representative	Restricted Approval	05/24/2022

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
FOUR EMBARCADERO CENTER
SUITE 1400
SAN FRANCISCO, CA 94111

CETERA INVESTMENT ADVISERS LLC
SAN FRANCISCO, CA



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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	05/05/1993
Municipal Securities Representative Examination (S52)	Series 52	08/11/1992

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	12/08/1998
Uniform Securities Agent State Law Examination (S63)	Series 63	05/17/1993

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	11/10/2017 - 09/08/2022	FIRST ALLIED SECURITIES, INC.	CRD# 32444	SAN FRANCISCO, CA
IA	11/13/2017 - 11/12/2020	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	San Francisco, CA
B	01/03/2011 - 11/16/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	SAN FRANCISCO, CA
IA	01/03/2011 - 11/16/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	SAN FRANCISCO, CA
IA	05/15/2001 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SAN FRANCISCO, CA
B	05/02/2001 - 01/03/2011	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SAN FRANCISCO, CA
B	06/12/1998 - 05/02/2001	WELLS FARGO SECURITIES INC.	CRD# 17438	SAN FRANCISCO, CA
B	12/02/1994 - 05/26/1998	RFS PARTNERS	CRD# 18119	DENVER, CO
B	05/26/1993 - 04/22/1994	PORTSMOUTH FINANCIAL SERVICES	CRD# 13980	SAN FRANCISCO, 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
06/2024 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SAN FRANCISCO, CA, United States
09/2022 - Present	CETERA ADVISORS LLC	REGISTERED REP	Y	SAN FRANCISCO, CA, United States
11/2020 - 06/2024	FIRST ALLIED ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
11/2017 - 09/2022	FIRST ALLIED SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	SAN DIEGO, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2017 - 11/2020	FIRST ALLIED ADVISORY SERVICES, INC	INVESTMENT ADVISER REPRESENTATIVE	Y	SAN DIEGO, CA, United States
11/2016 - 11/2017	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	SAN FRANCISCO, CA, United States
01/2011 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	SAN FRANCISCO, CA, 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.) BESPOKE WEALTH ADVISORS; DBA; WEALTH ADVISOR; START DATE: 11/13/2017; 160 HOURS A MONTH.



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
Criminal	1
Customer Dispute	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	22B 182M847 (CASE #), REDWOOD CITY, CA
Charge Date:	11/24/1986
Charge Details:	MISDEMEANOR PETTY THEFT OF A BOX OF CONDOMS
Felony?	No
Current Status:	Final
Status Date:	12/28/1992
Disposition Details:	MISDEMEANOR OF PETTY THEFT PLEADED NO CONTEST. \$100 FINE & ONE YEAR PROBATION. RECORD WAS EXPUNGED IN 1992 AFTER SUCCESSFULLY COMPLETEING PROBATION. ACTION WAS DISMISSED.
Broker Statement	MYSELF AND A GROUP OF FRIENDS TOOK A BOX OF CONDOMS AND WERE CAUGHT BY STORE SECURITY. IN HIGH SCHOOL, PLEADED NO CONTEST TO MISDEMEANOR PETTY THEFT. SUCCESSFULLY COMPLETED PROBATION OF ONE YEAR & RECORD WAS EXPUNGED IN 1992 A PLEA OF GUILTY WAS SET ASIDE FOR ONE OF THE NOT GUILTY.



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: WELLS FARGO INVESTMENTS, LLC.

Allegations: CLIENT ALLEGES THAT MR. BERGAMO KNOWINGLY DECEIVED THEM IN 2003. HE MISREPRESENTED THE MUTUAL FUND COMMISSIONS THEY PAID, THE INTEREST ON THE NOTE THAT THEY PURCHASED AND HE PROMISED THEM A FINANCIAL PLAN VALUED AT \$2,500.00 THAT THEY NEVER RECEIVED.

Product Type: Mutual Fund(s)

Other Product Type(s): CALLABLE NOTE, PRINC PROTECTED

Alleged Damages: \$11,750.00

Customer Complaint Information

Date Complaint Received: 04/21/2006

Complaint Pending? No

Status: Denied

Status Date: 05/15/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement

I DENY THE ALLEGATIONS. ALL INVESTMENTS WERE MADE IN ACCORDANCE WITH THE CLIENTS' INVESTMENT OBJECTIVES AND RISK TOLERANCE AND WITH THE CLIENTS' FULLY UNDERSTANDING AND AGREEMENT PRIOR TO THE TRANSACTIONS. SPECIFICALLY, THE CLIENT'S RECEIVED THE APPROPRIATE BREAKPOINT SALES CHARGE AND THE APPROPRIATE CORRESPONDING COMMISSION WAS PAID. IN FACT, THE CLIENTS RECEIVED THE HIGHER BREAKPOINT, WHEN THE AMOUNT OF THE INVESTMENT WAS SLIGHTLY BELOW THE BREAKPOINT (APPROXIMATELY \$3,000 BELOW THE \$50,000 BREAKPOINT). WITH RESPECT TO THE CALLABLE NOTE, ALL FEATURES WERE DISCUSSED FULLY WITH THE CLIENT'S PRIOR TO THE INVESTMENT. LASTLY, IN AN EFFORT ASSIST THE CLIENTS' WITH THEIR ESTATE PLANNING NEEDS; A MEETING WAS SET-UP WITH THE CLIENTS, MYSELF, A PERSONAL BANKER, AND A WEALTH PLAN SPECIALIST. AT THE CONCLUSION OF THE MEETING, THE CLIENT WERE SATISFIED WITH THE DETAILS DISCUSSED, AND INDICATED THAT WOULD LIKE TO SIGN THE AGREEMENT THE FOLLOWING WEEK. THE AGREEMENT WAS NEVER EXECUTED, A PLAN WAS NEVER GENERATED, AND NO FEES WERE PAID. SOME TIME LATER, THE CLIENTS COMPLAINED ABOUT THE COST OF THE FINANCIAL PLAN. I ATTEMPTED TO CONTACT THE CLIENTS A COUPLE OF TIMES TO TRY AND CLEAR UP



ANY MISUNDERSTANDINGS RELATED TO THE COST OF THE FINANCIAL PLAN; HOWEVER, I DID NOT RECEIVE ANY RETURN CALLS. IN THE PRIOR THREE YEARS, THE CLIENTS HAVE NEVER EXPRESSED ANY DISSATISFACTION WITH THEIR CURRENT IRA INVESTMENTS OR THE CHARGES ASSOCIATED WITH THE PURCHASES.



End of Report

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