



IAPD Report

JAMES RICHARD CASEY

CRD# 2183077

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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

JAMES RICHARD CASEY (CRD# 2183077)

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 **09/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NORTH AMERICAN WEALTH ADVISORS INC.	CRD# 297057	07/16/2018
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	06/09/2021
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	06/09/2021 - 06/29/2023
IA	VOYA FINANCIAL ADVISORS, INC.	2882	JORDAN, MN	03/11/2021 - 06/09/2021
B	VOYA FINANCIAL ADVISORS, INC.	2882	JORDAN, MN	03/30/2000 - 06/09/2021

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

Employment 1 of 3

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 Representative	Approved	06/09/2021
B Arizona	Agent	Approved	11/30/2021
B Minnesota	Agent	Approved	06/09/2021
B Wisconsin	Agent	Approved	09/12/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
224 WATER ST
JORDAN, MN 55352

Employment 2 of 3

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 Minnesota	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
224 WATER ST



Qualifications

JORDAN, MN 55352

Employment 3 of 3

Firm Name: **NORTH AMERICAN WEALTH ADVISORS INC.**

Main Address: 224 WATER STREET
JORDAN, MN 55352

Firm ID#: 297057

	Regulator	Registration	Status	Date
IA	Minnesota	Investment Adviser Representative	Approved	07/16/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	07/16/2018

Branch Office Locations

NORTH AMERICAN WEALTH ADVISORS INC.

224 WATER STREET
JORDAN, MN 55352



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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	06/26/1998
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/12/1991

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	06/02/2001
B Uniform Securities Agent State Law Examination (S63)	Series 63	01/02/1992

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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
IA	06/09/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	03/11/2021 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	JORDAN, MN
B	03/30/2000 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	JORDAN, MN
IA	01/30/2014 - 12/31/2020	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	JORDAN, MN
B	03/11/1996 - 04/12/2000	C.R.I. SECURITIES, INC.	CRD# 22589	ST. PAUL, MN
B	02/23/1996 - 04/12/2000	ASCEND FINANCIAL SERVICES, INC.	CRD# 15296	ST. PAUL, MN
B	12/16/1991 - 03/08/1996	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	12/16/1991 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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
06/2021 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
07/2018 - Present	North American Wealth Advisors Inc.	President & CEO	Y	Jordan, MN, United States
09/2014 - 06/2021	VOYA FINANCIAL ADVISORS	REGISTERED REP	Y	BROOKLYN PARK, MN, United States



Registration & Employment History



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.

NAME OF ENTITY: INDEPENDENT INSURANCE AGENT; Yes; 224 WATER ST; JORDAN; MN; 55352; FIXED INSURANCE SALES; INDEPENDENT INSURANCE AGENT; 8/15/2012; 160; 160; SALE OF FIXED INSURANCE PRODUCTS|NAME OF ENTITY:North American Wealth Advisors; Yes; 224 Water Street; Jordan; MN; 55352; Independent RIA / Voya Hybrid; CEO; 11/1/2018; 160; 130; Receive fees for managing client assets|



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: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations: REGARDING HIS 1994 VARIABLE APPRECIABLE LIFE (VAL) INSURANCE POLICY, [CUSTOMER] ALLEGED "I WAS TOLD BY YOUR AGENT TO W/DRAW MONEY FROM MET INS. CO. & PUT IN 1035 EXCH. NO TAXES TO PAY. HE GOT THE CK. AT HIS OFFICE, BROUGHT IT OUT HERE, HAD ME SIGN IT & SAID I COULD GET HIGHER INCOME BY PUTTING IT IN LIFE INS. POL. I LISTENED & LEARNED. I ALSO HAD TO PAY TAX ON THAT MONEY, BECAUSE IT WASN'T A ROLLOVER." (SIC)

Product Type:

Alleged Damages: \$4,000.00

Customer Complaint Information

Date Complaint Received: 08/22/1994

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Firm Statement PRUDENTIAL REIMBURSED [CUSTOMER] FOR THE TAXES HE INCURRED, PLUS ADJUSTED THE AMOUNT ON THE CASH SURRENDER OF



THIS POLICY. CASE SETTLED FOR OVER \$5,000.
THIS ALLEGATION, PLUS THE SETTLEMENT OF OVER
\$5,000 IS BEING REPORTED TO COMPLY WITH NASD RULES.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Allegations: [CUSTOMER] ALLEGED THAT I DIDN'T INFORM HIM OF TAX RAMIFICATIONS OF SURRENDERING A NOW QUALIFIED ANNUITY WITH MET LIFE. WHICH CAUSED ORDINARY INCOME TAXES OF APPROXIMATELY \$4000. [CUSTOMER] DEPOSITED THE MONEY IN A VARIABLE APPRECIABLE LIFE POLICY WITH PRUDENTIAL.

Product Type: Annuity(ies) - Fixed

Other Product Type(s): VARIABLE LIFE INSURANCE

Alleged Damages: \$4,000.00

Customer Complaint Information

Date Complaint Received: 08/22/1994

Complaint Pending? No

Status: Settled

Status Date: 09/28/1995

Settlement Amount: \$28,000.00

Individual Contribution Amount: \$0.00

Broker Statement

NO FINES OR PENALTIES WERE IMPOSED ON ME BY PRUDENTIAL. PRUDENTIAL REFUNDED PREMIUMS ON HIS LIFE INSURANCE POLICIES AND REIMBURSED HIM THE INCOME TAXES HE INCURRED ON HIS MET LIFE ANNUITY. TOTAL APPROXIMATELY \$28,000 [CUSTOMER] PURCHASED THE LIFE INSURANCE FOR HIS DAUGHTER. THE \$28,000 WAS GOING TO BE HIS GIFT AT DEATH TO HER. [CUSTOMER] WAS FULLY AWARE OF THE TAX INCLUSION OF INCOME OF SURRENDERING THE ANNUITY. [CUSTOMER] 7 MONTHS LATER TOLD HIS DAUGHTER ABOUT THE LIFE INSURANCE GIFT. SHE WANTED THE MONEY NOW INSTEAD OF DEATH. [CUSTOMER] THOUGHT SINCE HE BOUGHT POLICY LESS THAN 1 YEAR AGE HE COULD CANCEL AND PAY NO SURRENDER CHARGE AND REQUESTED THAT I WAIVE IT. I SAID IT COULDN'T BE DONE AND [CUSTOMER] FABRICATED THE COMPLAINT. IT WORKED!

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: REGARDING THEIR VARIABLE APPRECIABLE LIFE (VAL) INSURANCE POLICIES, [CUSTOMERS] ALLEGED "IN EARLY 1992 WE REQUESTED HELP IN INVESTING \$100,000 AND YOUR [BRANCH



MANAGER] WAS ADVISED WE HAD THIS SUM OF MONEY WHICH WE WERE INTERESTED IN INVESTING. WE WANTED THAT SUM TO BE THE ENTIRE SUM INVOLVED, NO ADDITIONAL MONEY WAS TO BE ADDED EXCEPT BY WHAT THE ORIGINAL INVESTED SUM EARNED...WE HAVE DONE FURTHER CHECKING AND FIND THAT APPARENTLY THE POLICIES PROVIDE SUBSTANTIAL LIFE INSURANCE WHICH WE HAD POINTED OUT THAT WE DID NOT WANT BECAUSE OF OTHER LIFE INSURANCE COVERAGE WE ALREADY HAD."

Product Type:

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 03/14/1996

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount: \$120,000.00

Individual Contribution Amount:

Firm Statement PRUDENTIAL CANCELED THE POLICIES, PROVIDING FULL PREMIUM REFUNDS. THE COST TO THE COMPANY WAS OVER \$5,000. THIS ALLEGATION, PLUS THE SETTLEMENT OF OVER \$5,000 IS BEING REPORTED TO COMPLY WITH NASD RULES.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: NO ALLEGATIONS AGAINST ME. PRUDENTIAL MANAGER [THIRD PARTY] SOLD THE [CUSTOMERS] TWO LIFE INSURANCE POLICIES FOR INVESTMENT PURPOSES. THE [CUSTOMERS] WANTED A RETURN OF PREMIUMS PD OF 100,000 PLUS THE FIXED RATE INTEREST OF APPROXIMATELY 5% COVERING THE APPROXIMATELY 3 YEARS THEY OWNED THE POLICIES.

Product Type: Annuity(ies) - Fixed

Other Product Type(s): VARIBALE LIFE INSURANCE

Alleged Damages: \$100,000.00

Customer Complaint Information

Date Complaint Received: 03/14/1996

Complaint Pending? No

Status: Settled

Status Date: 04/26/1996

Settlement Amount: \$120,000.00



Individual Contribution Amount: \$0.00

Broker Statement NO PENALTIES OR FINES WERE INCURRED BY JIM CASEY. PRUDENTIAL REFUNDED PREMIUMS AND INTEREST OF APPROXIMATELY \$120,000. I ACCOMPANIED [THIRD PARTY] MY SALES TRAINER AND MANAGER ON THIS SALE. I JOINED PRUDENTIAL 3 MONTHS PRIOR TO THE SALE. THE SALE AND COMMISSION WAS SHARED WITH [THIRD PARTY]. I WAS NOT EXPERIENCED TO KNOW EXACTLY WHAT WAS GOING ON.



End of Report

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