IAPD Report

CHRISTOPHER GRISWOLD GENT

CRD# 220733

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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

CHRISTOPHER GRISWOLD GENT (CRD# 220733)

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 **09/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	05/13/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	05/14/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	PARKLAND SECURITIES, LLC	115368	WEST HARTFORD, CT	05/02/2011 - 05/13/2025
IA	SPC	110692	West Hartford, CT	05/02/2011 - 05/13/2025
B	OHANESIAN / LECOURS, INC.	23757	WEST HARTFORD, CT	09/10/2009 - 05/04/2011

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

Employment 1 of 2

Firm Name: **CETERA FINANCIAL SPECIALISTS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE #650
SCHAUMBURG, IL 60173

Firm ID#: 10358

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	05/13/2025
B	FINRA	General Securities Representative	Approved	05/13/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	05/13/2025
B	Connecticut	Agent	Approved	05/14/2025
B	Delaware	Agent	Approved	05/15/2025
B	Florida	Agent	Approved	05/14/2025
B	Illinois	Agent	Approved	05/14/2025
B	Massachusetts	Agent	Approved	05/14/2025
B	New Hampshire	Agent	Approved	05/16/2025
B	New York	Agent	Approved	05/18/2025
B	North Carolina	Agent	Approved	05/14/2025
B	Pennsylvania	Agent	Approved	05/22/2025
B	Rhode Island	Agent	Approved	05/14/2025

Qualifications

	Regulator	Registration	Status	Date
B	South Carolina	Agent	Approved	06/03/2025
B	Vermont	Agent	Approved	05/14/2025
B	Virginia	Agent	Approved	05/14/2025

Branch Office Locations

15 N MAIN ST
STE 101
WEST HARTFORD, CT 06107

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	Connecticut	Investment Adviser Representative	Approved	05/14/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
15 N MAIN ST
STE 101
WEST HARTFORD, CT 06107

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, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	11/20/1989

General Industry/Product Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Registered Representative Examination (S1)	Series 1	10/11/1973

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/12/1998
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/02/1986

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

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	05/02/2011 - 05/13/2025	PARKLAND SECURITIES, LLC	CRD# 115368	WEST HARTFORD, CT
IA	05/02/2011 - 05/13/2025	SPC	CRD# 110692	West Hartford, CT
B	09/10/2009 - 05/04/2011	OHANESIAN / LECOURS, INC.	CRD# 23757	WEST HARTFORD, CT
IA	09/01/2009 - 05/04/2011	OHANESIAN / LECOURS, INC.	CRD# 23757	WEST HARTFORD, CT
IA	07/10/1999 - 09/09/2009	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	WEST HARTFORD, CT
B	10/16/1973 - 09/09/2009	NEW ENGLAND SECURITIES	CRD# 615	WEST HARTFORD, CT

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
05/2025 - Present	CETERA FINANCIAL SPECIALISTS LLC	REGISTERED REP	Y	SCHAUMBURG, IL, United States
05/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/2014 - 05/2025	PARKLAND SECURITIES	REGISTERED REPRESENTATIVE	Y	ANN ARBOR, MI, United States
05/2011 - 05/2025	SPC	INVESTMENT ADVISORY REP	Y	ANN ARBOR, MI, 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) RECEIVE RENEWAL REVENUE ON LIFE INSURANCE CONTRACTS, NOT INVESTMENT RELATED, 5H/WEEK, SINCE 11/1972

2) GENT FINANCIAL GROUP, INVESTMENT RELATED, ADDRESS SAME AS REGISTERED BRANCH, MANAGING MEMBER, CHIEF OPERATING OFFICER, OWNER, PROVIDE FINANCIAL SERVICES, SECURITIES, INSURANCE, LIFE, HEALTH AND

Registration & Employment History

OTHER BUSINESS ACTIVITIES

ANNUITIES, SINCE 09/2006, 16H/WEEK.

3) NAME OF OTHER BUSINESS: WEST HARTFORD WEALTH MANAGEMENT GROUP, LLC;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FINANCIAL AND INSURANCE SERVICES;
START DATE: 01/2015;
POSITION/TITLE/RELATIONSHIP: MEMBER;
APX NUMBER OF HOURS PER WEEK: 4;
APX NUMBER OF HOURS DURING TRADING HOURS: 4;
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL AND INSURANCE SERVICES;

4) RON ROLEY FOUNDATION, NOT INVESTMENT RELATED, WEST HARTFORD, CT, VOLUNTARY BOARD MEMBER, CHARITABLE ORGANIZATION, PROMOTE PUBLIC AWARENESS FOR PANCREATIC CANCER, SINCE 10/2009, 1H/WEEK.

5) 15 NORTH MAIN ASSOCIATES, LLC, INVESTMENT RELATED, ADDRESS SAME AS REGISTERED BRANCH, PART OWNER, MANAGING MEMBER, REAL ESTATE OWNERSHIP LLC, SINCE 07/2014, 1H/WEEK.

6) AMERICAN SCHOOL FOR THE DEAF, NOT INVESTMENT RELATED, WEST HARTFORD, BOARD MEMBER-EMERITUS, EDUCATIONAL PROGRAMS AND SERVICES FOR DEAF AND HARD-OF-HEARING STUDENTS, 0H/WEEK, SINCE 11/2013

7) NOTARY PUBLIC, NOT INVESTMENT RELATED, ADDRESS SAME AS REGISTERED BRANCH, NOTARY PUBLIC, NOTARIZE DOCUMENTS, OWNER, .01H/WEEK, SINCE 08/1981.

8) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FIXED INSURANCE;
START DATE: 8/2025;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 1;
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
BRIEF DESCRIPTION OF DUTIES: SELL LIFE, DISABILITY AND ANNUITIES;

9) NAME OF OTHER BUSINESS: LIFE SETTLEMENT BUSINESS;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION ;
NATURE OF BUSINESS: LIFE SETTLEMENT;
START DATE: 08/2025;
APX NUMBER OF HOURS PER WEEK: VARIES;
APX NUMBER OF HOURS DURING TRADING HOURS: VARIES;
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
BRIEF DESCRIPTION OF DUTIES: LIFE SETTLEMENTS WITH CETERA APPROVED VENDORS

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	2

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 2

Reporting Source:	Individual
Regulatory Action Initiated By:	NEW YORK INSURANCE DEPARTMENT
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	STIPULATION AND FINE
Date Initiated:	11/29/2000
Docket/Case Number:	S00-0186-N
Employing firm when activity occurred which led to the regulatory action:	NEW ENGLAND FINANCIAL
Product Type:	No Product
Other Product Type(s):	
Allegations:	ON MR. GENT'S JUNE 6, 2000 NEW YORK STATE INSURANCE LICESNING APPLICATION, HE ANSWERED "NO" TO QUESTION 8C, "HAVE YOU...(B)EEN REFUSED A LICENSE OR HAD AN EXISTING ONE...REVOKED...BY ANY STATE OR GOVERNMENTAL AGENCY...", WHEN IN FACT HIS INSURANCE LICENSE WAS REVOKED ON OCTOBER 5, 1998 BY THE OHIO INSURANCE DEPARTMENT FOR FAILING TO MEET THE OHIO CONTINUING EDUCTION REQUIREMENTS.
Current Status:	Final
Resolution:	Stipulation and Consent
Resolution Date:	11/29/2000
Sanctions Ordered:	Monetary/Fine $500.00

Other Sanctions Ordered:	
Sanction Details:	MR GENT AGREED TO TAKE ALL NECESSARY STEPS TO PREVENT RECURRENCE OF SIILAR VIOLATIONS.

Disclosure 2 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF OHIO "REVOKED" PRODUCER LICENSE DUE TO NON-COMPLIANCE WITH CE REQUIREMENTS AND FAILURE TO RESPOND TO RENEWAL NOTICE
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	06/18/1998
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Insurance
Other Product Type(s):	
Allegations:	PRODUCER NO LONGER NEEDED LICENSE IN OHIO, THEREFORE DID NOT COMPLY WITH CE CREDIT REQUIREMENT AND LET LICENSE LAPSE.
Current Status:	Final
Resolution:	Decision
Resolution Date:	10/05/1998
Sanctions Ordered:	Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	LICENSE WAS "REVOKED"

End of Report

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