



IAPD Report

Stephen Wayne Tyson

CRD# 2258128

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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

Stephen Wayne Tyson (CRD# 2258128)

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 **04/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	04/23/2019
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	04/25/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	WEST PALM BEACH, FL	02/24/2021 - 06/29/2023
IA	SUMMIT FINANCIAL GROUP INC	109485	BOCA RATON, FL	10/02/2012 - 05/20/2021
B	SUMMIT BROKERAGE SERVICES, INC.	34643	BOCA RATON, FL	09/12/2012 - 12/03/2019

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	3
Judgment/Lien	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 **19** 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	FINRA	General Securities Principal	Approved	04/23/2019
B	FINRA	General Securities Representative	Approved	04/23/2019
B	FINRA	Municipal Securities Representative	Approved	04/23/2019
B	FINRA	Registered Options Principal	Approved	10/26/2020
B	FINRA	Municipal Securities Principal	Approved	01/01/2021
B	Alabama	Agent	Approved	01/05/2023
B	Alaska	Agent	Approved	04/02/2026
B	California	Agent	Approved	01/06/2023
B	Florida	Agent	Approved	09/04/2019
B	Georgia	Agent	Approved	01/09/2023
B	Illinois	Agent	Approved	01/17/2023
B	Louisiana	Agent	Approved	01/06/2023
B	Maryland	Agent	Approved	01/05/2023



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	08/29/2019
B Michigan	Agent	Approved	01/09/2023
B Minnesota	Agent	Approved	01/06/2023
B Missouri	Agent	Approved	01/05/2023
B Nebraska	Agent	Approved	02/29/2024
B New York	Agent	Approved	01/05/2023
B North Carolina	Agent	Approved	01/06/2023
B Ohio	Agent	Approved	01/05/2023
B Tennessee	Agent	Approved	10/27/2025
B Texas	Agent	Approved	01/06/2023
B Washington	Agent	Approved	04/07/2026

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
 225 NE MIZNER BLVD STE 550
 BOCA RATON, FL 33432

CETERA ADVISOR NETWORKS LLC
 WEST PALM BEACH, FL

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 Florida	Investment Adviser Representative	Approved	04/25/2023



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Restricted Approval	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
225 NE MIZNER BLVD STE 5550
Boca Raton, FL 33432

CETERA INVESTMENT ADVISERS LLC
WEST PALM BEACH, FL



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 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
Municipal Securities Principal Examination (S53)	Series 53	12/28/2020
Registered Options Principal Examination (S4)	Series 4	10/26/2020
General Securities Principal Examination (S24)	Series 24	01/14/2009

General Industry/Product Exams

Exam	Category	Date
Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/13/1992

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	08/26/2002
Uniform Securities Agent State Law Examination (S63)	Series 63	10/13/1992

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
IA	02/24/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	WEST PALM BEACH, FL
IA	10/02/2012 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	BOCA RATON, FL
B	09/12/2012 - 12/03/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	BOCA RATON, FL
B	07/13/2011 - 08/10/2012	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	BOCA RATON, FL
IA	07/13/2011 - 08/10/2012	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	BOCA RATON, FL
B	11/13/2009 - 11/16/2009	PNC INVESTMENTS	CRD# 129052	BOCA RATON, FL
IA	11/13/2009 - 11/16/2009	PNC INVESTMENTS	CRD# 129052	BOCA RATON, FL
B	11/07/2008 - 11/13/2009	NATCITY INVESTMENTS, INC.	CRD# 17490	BOCA RATON, FL
IA	11/07/2008 - 11/13/2009	NATCITY INVESTMENTS, INC.	CRD# 17490	BOCA RATON, FL
IA	06/08/2007 - 11/07/2008	WAMU INVESTMENTS, INC.	CRD# 599	COCOA, FL
B	06/07/2007 - 11/07/2008	WAMU INVESTMENTS, INC.	CRD# 599	COCOA, FL
IA	02/25/2005 - 06/19/2006	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	BOCA RATON, FL
B	01/14/2005 - 06/19/2006	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	BOCA RATON, FL
IA	06/24/2004 - 01/20/2005	IFMG SECURITIES, INC.	CRD# 14416	TAMARAC, FL
B	06/22/2004 - 01/20/2005	IFMG SECURITIES, INC.	CRD# 14416	PURCHASE, NY
IA	02/12/2003 - 06/09/2004	CITICORP INVESTMENT SERVICES	CRD# 23988	COCONUT CREEK, FL



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	05/24/1999 - 06/09/2004	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	02/17/1999 - 05/06/1999	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI
B	04/01/1998 - 12/11/1998	NATIONSBANC INVESTMENTS, INC.	CRD# 16361	BOSTON, MA
B	02/24/1997 - 04/01/1998	BARNETT INVESTMENTS, INC.	CRD# 14897	JACKSONVILLE, FL
B	04/17/1996 - 02/11/1997	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	05/01/1995 - 03/04/1996	GREAT WESTERN FINANCIAL SECURITIES CORPORATION	CRD# 14229	NORTHRIDGE, CA
B	01/14/1994 - 05/03/1995	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI
B	08/13/1993 - 12/22/1993	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	12/11/1992 - 05/05/1993	PARAGON CAPITAL CORPORATION	CRD# 18555	EAST HANOVER, NJ
B	08/17/1992 - 11/19/1992	CHATFIELD DEAN & CO., INC.	CRD# 14714	GREENWOOD VILLAGE

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	Mass Transfer	Y	Boca Raton, FL, United States
03/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2012 - Present	CETERA WEALTH SERVICES, LLC	SUPERVISION SPECIALIST	Y	EL SEGUNDO, CA, United States
10/2015 - 05/2021	Summit Financial Group Inc	IA rep	Y	Boca Raton, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2012 - 09/2019	SUMMIT BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	BOCA RATON, FL, 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) NAME OF OTHER BUSINESS: NOTARY PUBLIC COMMISSION;
 INVESTMENT RELATED: NO ;
 ADDRESS: 3955 CLASSIC CT WEST PALM BEACH, FL 33417 ;
 NATURE OF BUSINESS: NOTARIZING DOCUMENTS ;
 START DATE: 06/2022;
 POSITION/TITLE/RELATIONSHIP: NOTARY ;
 APX NUMBER OF HOURS PER WEEK: 1 ;
 APX NUMBER OF HOURS DURING TRADING HOURS: 1;
 BRIEF DESCRIPTION OF DUTIES: NOTARIZING DOCUMENTS;

(2) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES;
 INVESTMENT RELATED: YES;
 ADDRESS: SAME AS REGISTERED LOCATION;
 NATURE OF BUSINESS: FIXED INSURANCE;
 START DATE: 01/2022;
 APX NUMBER OF HOURS PER WEEK: 1;
 APX NUMBER OF HOURS DURING TRADING HOURS: 0;
 POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
 BRIEF DESCRIPTION OF DUTIES: SALES OF FIXED INSURANCE PRODUCTS;



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	3
Judgment/Lien	1

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 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLIENT ALLEGES THAT TRANSACTIONS THAT TOOK PLACE IN 2005 WERE UNAUTHORIZED AND IS SEEKING DAMAGES OF \$20,211.08 AS A RESULT OF TRADING LOSSES.

Product Type: Debt - Corporate

Alleged Damages: \$20,211.08

Customer Complaint Information

Date Complaint Received: 04/24/2006

Complaint Pending? No

Status: Settled

Status Date: 07/25/2006

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$15,000.00

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: RAYMOND JAMES FINANCIAL SERVICES, INC

Allegations: CLIENT ALLEGES THAT TRANSACTIONS THAT TOOK PLACE IN 2005 WERE UNAUTHORIZED AND IS SEEKING DAMAGES OF \$20,211.08 AS A RESULT OF TRADING LOSSES.

Product Type: Debt - Corporate

Alleged Damages: \$20,211.08

Customer Complaint Information

Date Complaint Received: 04/26/2006

Complaint Pending? No

Status: Settled

Status Date: 07/25/2006

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$15,000.00

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES

Allegations: THE CLIENTS ALLEGE THROUGH THEIR ATTORNEY THAT "AT THE TIME THAT [THEY] ENTERED INTO THE CONTRACT.....STEPHEN TYSON MISREPRESENTED MAY FACTORS."

Product Type: Annuity(ies) - Variable

Alleged Damages: \$207,888.49

Customer Complaint Information

Date Complaint Received: 10/25/2002

Complaint Pending? No

Status: Denied

Status Date: 02/27/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLAIM DENIED AS WITHOUT MERIT

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CITICORP INVESTMENT SERVICES



Allegations: THE CLIENT ALLEGES THAT HE "PURCHASED INVESTMENTS IN FANNIE MAES ... WITH THE UNDERSTANDING THAT IT WOULD BE FOR 5 YEARS AT 8% NONCALLABLE" AND THAT HE WAS "NOTIFIED ... THAT THE FANNIE MAES WILL BE CALLED ON 6/1/01."

Product Type: Other

Other Product Type(s): AGENCY BOND

Alleged Damages: \$11,490.43

Customer Complaint Information

Date Complaint Received: 05/31/2001

Complaint Pending? No

Status: Settled

Status Date: 06/25/2001

Settlement Amount: \$6,000.00

Individual Contribution Amount: \$500.00

Broker Statement CLAIM SETTLED TO AVOID THE COSTS AND RISKS ASSOCIATED WITH LITIGATION.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	One Main Financial Group LLC
Judgment/Lien Amount:	\$12,504.00
Judgment/Lien Type:	Civil
Date Filed with Court:	10/23/2024
Date Individual Learned:	10/23/2024
Type of Court:	State Court
Name of Court:	Palm Beach County
Location of Court:	Palm Beach
Docket/Case #:	502024CC010154XXXAMB
Judgment/Lien Outstanding?	Yes



End of Report

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