



IAPD Report

DANIEL RAYMOND CUDDY

CRD# 2286154

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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

DANIEL RAYMOND CUDDY (CRD# 2286154)

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 **12/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/05/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	09/05/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **26** 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	AVANTAX ADVISORY SERVICES	104556	Auburn, NY	07/18/2021 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	AUBURN, NY	11/12/1992 - 09/05/2025

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	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 **26** 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 Representative	Approved	09/05/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	09/05/2025
B	Arizona	Agent	Approved	09/05/2025
B	California	Agent	Approved	09/05/2025
B	Colorado	Agent	Approved	09/05/2025
B	Connecticut	Agent	Approved	09/05/2025
B	Delaware	Agent	Approved	09/05/2025
B	District of Columbia	Agent	Approved	09/05/2025
B	Florida	Agent	Approved	09/05/2025
B	Georgia	Agent	Approved	09/05/2025
B	Illinois	Agent	Approved	09/05/2025
B	Kentucky	Agent	Approved	09/05/2025
B	Maryland	Agent	Approved	09/05/2025



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	09/05/2025
B Minnesota	Agent	Approved	09/05/2025
B Nebraska	Agent	Approved	09/05/2025
B New Hampshire	Agent	Approved	09/05/2025
B New Jersey	Agent	Approved	09/05/2025
B New York	Agent	Approved	09/05/2025
B North Carolina	Agent	Approved	09/05/2025
B Ohio	Agent	Approved	09/05/2025
B Pennsylvania	Agent	Approved	09/05/2025
B Puerto Rico	Agent	Approved	01/07/2026
B South Carolina	Agent	Approved	09/05/2025
B Tennessee	Agent	Approved	09/05/2025
B Texas	Agent	Approved	09/05/2025
B Virginia	Agent	Approved	09/05/2025
B Washington	Agent	Approved	09/05/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
 7 WILLIAM STREET
 AUBURN, NY 13021

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**



Qualifications

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	09/05/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	09/05/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
7 WILLIAM STREET
AUBURN, NY 13021



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 1 state securities law exam.

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	11/09/2004
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/06/1992

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	11/06/1992
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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
IA	07/18/2021 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	Auburn, NY
B	11/12/1992 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	AUBURN, 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
09/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	AUBURN, NY, United States
08/2003 - Present	CUDDY FINANCIAL SERVICES	Accounting Services/Tax Preparation	Y	AUBURN, NY, United States
05/1996 - Present	DANIEL R. CUDDY,CPA,LLC	TAX PREPARATION/ ACCOUNTING	N	AUBURN, NY, United States
08/1993 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	AUBURN, NY, United States
09/1992 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	AUBURN, NY, United States
07/1992 - 09/2025	AVANTAX INSURANCE AGENCY, LLC	INSURANCE AGENT	Y	AUBURN, NY, 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) Champions for Life Grant Ave Auburn NY 13021 Board Position/Officer Other~9/1/2012 4hrs~0hrs I am an existing Board Member and the Secretary. I also serve on the Executive and Finance Committees.

2) DANIEL R. CUDDY, CPA,LLC

POSITION: Tax Preparation/Accounting NATURE: Accounting Services/Tax Preparation INVESTMENT RELATED: No NUMBER OF HOURS: 90 SECURITIES TRADING HOURS: 70 START DATE: 05/01/1996 ADDRESS: 7 William Street, Auburn NY 13021, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DESCRIPTION: Meeting with Tax clients for tax planning engagements and also preparation of personal & business tax returns.

3) CUDDY FINANCIAL SERVICES

POSITION: Owner/Sole Proprietor NATURE: Accounting Services/Tax Preparation INVESTMENT RELATED: No NUMBER OF

HOURS: 90 SECURITIES TRADING HOURS: 70 START DATE: 08/01/2003

ADDRESS: 7 William Street, Auburn NY 13021, United States

DESCRIPTION: All necessary duties to complete tax returns for my clients.

4) CHAMPIONS FOR LIFE

POSITION: Member of the Board of Directors NATURE: Champions for life is not for profit that focuses on character formation for children through sports. The main focus of the organization is for children and values based on education through competitive

sports to teach the lessons that will endure a lifetime. No fundraising was done this past two years. INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2012

ADDRESS: 453 Grant Ave Road, Auburn NY 13021, United States

DESCRIPTION: Board Member- as a board member I attend bi- monthly board meetings and also serve on the Finance Committee which meets twice a year. I do not give advice on investment.



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	1
Customer Dispute	1

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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF NY INSURANCE DEPARTMENT
Sanction(s) Sought:	Monetary Penalty other than Fines
Date Initiated:	07/23/2007
Docket/Case Number:	2007-0403-S
Employing firm when activity occurred which led to the regulatory action:	H.D. VEST INVESTMENT SERVICES
Product Type:	No Product
Allegations:	REPRESENTATIVE TRANSACTED INSURANCE BUSINESS, FROM APPROXIMATELY JUNE 2007 THROUGH AUGUST 2007, UNDER AN UNLICENSED NAME, CUDDY FINANCIAL SERVICES.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/15/2007
Sanctions Ordered:	Monetary Penalty other than Fines



Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$750.00

Portion Levied against individual: \$0.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 11/08/2007

Was any portion of penalty waived? No

Amount Waived:



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:	AVANTAX INVESTMENT SERVICES, INC.
Allegations:	Customer alleged the purchase of MicroStrategy Incorporated (MSTR) into her discretionary managed account was not suitable.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$27,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	06/16/2022
Complaint Pending?	No
Status:	Settled
Status Date:	06/17/2022
Settlement Amount:	\$26,750.30
Individual Contribution Amount:	\$0.00
Broker Statement	The settlement consisted of a trade cancellation. The trade cancellation resulted in a loss to the Firm of \$26,750.30.



End of Report

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