



IAPD Report

ALFRED PONDER

CRD# 2315144

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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

ALFRED PONDER (CRD# 2315144)

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 **02/04/2026**.

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 **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	AVANTAX ADVISORY SERVICES	104556	Atlanta, GA	05/05/2016 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	Atlanta, GA	04/29/2016 - 09/05/2025
IA	SUNTRUST INVESTMENT SERVICES, INC.	17499	DECATUR, GA	08/25/2010 - 02/19/2016

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	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 4 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 Alabama	Agent	Approved	09/05/2025
B California	Agent	Approved	09/05/2025
B Florida	Agent	Approved	02/04/2026
B Georgia	Agent	Approved	09/05/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
2147 Beecher Road SW
Suite C
Atlanta, GA 30311

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 Georgia	Investment Adviser Representative	Approved	09/05/2025



Qualifications

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

2147 BEECHER ROAD SW
SUITE C
ATLANTA, GA 30311



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, 2 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
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General Securities Representative Examination (S7)	Series 7	04/20/1995
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State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	07/06/2001
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Uniform Securities Agent State Law Examination (S63)	Series 63	05/11/1995
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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	05/05/2016 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	Atlanta, GA
B	04/29/2016 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	Atlanta, GA
IA	08/25/2010 - 02/19/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	DECATUR, GA
B	08/18/2010 - 02/19/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	DECATUR, GA
B	11/09/2004 - 08/17/2010	WELLS FARGO ADVISORS, LLC	CRD# 19616	ATLANTA, GA
IA	11/09/2004 - 08/17/2010	WELLS FARGO ADVISORS, LLC	CRD# 19616	ATLANTA, GA
B	10/20/2004 - 11/09/2004	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	10/20/2004 - 11/09/2004	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	CHARLOTTE, NC
IA	01/14/2003 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	ATLANTA, GA
B	07/11/2002 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	03/23/2000 - 07/31/2002	ING FINANCIAL ADVISERS, LLC	CRD# 34815	WINDSOR, CT
B	02/18/1999 - 03/13/2000	NATIONWIDE INVESTMENT SERVICES CORPORATION	CRD# 7110	COLUMBUS, OH
B	10/01/1998 - 03/16/1999	EISNER SECURITIES, INC.	CRD# 40585	ST. LOUIS, MO
B	05/18/1998 - 02/12/1999	NORWEST INVESTMENT SERVICES, INC.	CRD# 16100	MINNEAPOLIS, MN
B	09/19/1995 - 03/27/1998	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI
B	04/21/1995 - 09/05/1995	BEAR, STEARNS & CO. INC.	CRD# 79	NEW YORK, NY



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

Registration Dates	Firm Name	ID#	Branch Location
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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	Atlanta, GA, United States
04/2016 - Present	The Ponder Private Wealth Group	Managing Director	N	Atlanta, GA, United States
04/2016 - 09/2025	Avantax Advisory Services	Investment Adviser Representative	Y	Atlanta, GA, United States
04/2016 - 09/2025	Avantax Insurance Agency, LLC	Insurance Agent	Y	Atlanta, GA, United States
04/2016 - 09/2025	Avantax Investment Services, Inc.	Registered Representative	Y	Atlanta, GA, 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) Rental Propert~'NIR'~2147 Beecher Rd SW~Atlanta~GA~30311~Real Estate, Owner/Sole Proprietor 8/1/1997~5hrs~0hrs~I own rental property at 2147 Beecher Rd SW Atlanta, GA 30311

2) THE PONDER PRIVATE WEALTH GROUP; POSITION: Managing Director NATURE: I do only the activities I am licensed to do as an independent advisor with Avantax Wealth Management. INVESTMENT RELATED: No NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 120 START DATE: 04/01/2016; ADDRESS: 2147 Beecher Road SW Suite C, Atlanta GA 30311, United States

DESCRIPTION: I am a series 7 holder who gives financial advice on the stock market and wealth management strategies. I am a fully licensed and experienced advisor for insurance and annuities. I am also a registered investment advisor.

3) FINANCIAL ADVICE; POSITION: Financial Advisor NATURE: I simply do my Avantax Advisory business under the name The Ponder Private Wealth Group LLC.I also file my income received from Avantax as a single LLC. Which is the Ponder Private Wealth Group, LLC. INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 60 START DATE: 04/01/2016; ADDRESS: 2147 Beecher Road SW, Suite C, Atlanta GA 30311, United States, DESCRIPTION: I service and give financial advice to my clients on the Avantax system.



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	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SunTrust Investment Services, Inc.
Allegations:	Client alleges he was duped into purchasing an oil MLP which resulted in significant losses.
Product Type:	Mutual Fund
Alleged Damages:	\$32,641.00
Alleged Damages Amount Explanation (if amount not exact):	Client does not specify damages. Approximate loss on position is \$32,641
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:	08/30/2016
Complaint Pending?	No
Status:	Denied
Status Date:	08/31/2016
Settlement Amount:	



Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SunTrust Investment Services, Inc.

Allegations: Client alleges that he was duped into purchasing an oil MLP which resulted in significant losses.

Product Type: Mutual Fund

Alleged Damages: \$32,641.00

Alleged Damages Amount Explanation (if amount not exact): Client does not specify damages. Approximate loss on position is \$32,641.00

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: 08/30/2016

Complaint Pending? No

Status: Denied

Status Date: 08/31/2016

Settlement Amount:

Individual Contribution Amount:

Broker Statement

[REDACTED] is an experienced investor who signed a SunTrust Investments Services suitability switch letter prior to or shortly thereafter selling his MLP fund unsolicited. [REDACTED] stated that he was displeased with the performance of the MLP sector and believed more downside risk was ahead. The trade was unsolicited and without a contingent deferred sales charge. He asked me to recommend another investment with the proceeds from the sale of his MLP mutual fund on 12/17/2015. Based on my recommendation, we purchased the Janus Global Life fund which was a top Lipper performer in the global healthcare sector. It is very strange that [REDACTED] would continue to solicit my advice for a subsequent investment idea if he though he was "duped" into buying the first idea. I also found it odd that this complaint was put in writing on August 30, 2016 when he sold the MLP on or around December 15, 2015 and used the proceeds to purchase another mutual fund that I recommended.



End of Report

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