IAPD Report

Vernon Edwin Unger III

CRD# 2361113

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

Vernon Edwin Unger III (CRD# 2361113)

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 **04/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	02/20/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	02/20/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **27** 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	CONCOURSE FINANCIAL GROUP ADVISORS	15708	Alpharetta, GA	05/10/2007 - 02/20/2025
B	CONCOURSE FINANCIAL GROUP SECURITIES, INC.	15708	Alpharetta, GA	11/11/2005 - 02/20/2025
B	USALLIANZ SECURITIES, INC.	40875	MINNEAPOLIS, MN	08/20/2002 - 11/15/2005

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 **27** 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	02/20/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	02/20/2025
B	FINRA	Investment Co./Variable Contracts Prin	Approved	02/20/2025
B	Alabama	Agent	Approved	02/20/2025
B	California	Agent	Approved	02/20/2025
B	Colorado	Agent	Approved	02/20/2025
B	Connecticut	Agent	Approved	02/20/2025
B	Florida	Agent	Approved	02/20/2025
B	Georgia	Agent	Approved	02/20/2025
B	Illinois	Agent	Approved	05/01/2026
B	Indiana	Agent	Approved	02/20/2025
B	Kansas	Agent	Approved	02/20/2025
B	Kentucky	Agent	Approved	02/20/2025

Qualifications

	Regulator	Registration	Status	Date
B	Louisiana	Agent	Approved	02/20/2025
B	Maryland	Agent	Approved	07/14/2025
B	Massachusetts	Agent	Approved	02/20/2025
B	Michigan	Agent	Approved	02/20/2025
B	Minnesota	Agent	Approved	02/20/2025
B	Mississippi	Agent	Approved	02/20/2025
B	Missouri	Agent	Approved	02/20/2025
B	Nevada	Agent	Approved	02/20/2025
B	New York	Agent	Approved	02/20/2025
B	North Carolina	Agent	Approved	02/20/2025
B	Ohio	Agent	Approved	01/02/2026
B	South Carolina	Agent	Approved	02/20/2025
B	Tennessee	Agent	Approved	02/20/2025
B	Texas	Agent	Approved	02/20/2025
B	Utah	Agent	Approved	02/20/2025
B	Washington	Agent	Approved	02/20/2025
B	Wisconsin	Agent	Approved	02/20/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
Alpharetta, GA

Qualifications

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	02/20/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	04/01/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
ALPHARETTA, GA

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	12/28/1995

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	03/28/2006
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/08/1993

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	11/27/2006
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/01/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/08/1993

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	05/10/2007 - 02/20/2025	CONCOURSE FINANCIAL GROUP ADVISORS	CRD# 15708	Alpharetta, GA
B	11/11/2005 - 02/20/2025	CONCOURSE FINANCIAL GROUP SECURITIES, INC.	CRD# 15708	Alpharetta, GA
B	08/20/2002 - 11/15/2005	USALLIANZ SECURITIES, INC.	CRD# 40875	MINNEAPOLIS, MN
B	04/12/2002 - 08/20/2002	WORLD GROUP SECURITIES, INC.	CRD# 114473	DULUTH, GA
B	11/08/1999 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	02/01/1999 - 11/09/1999	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA
B	06/09/1993 - 12/31/1998	PFS INVESTMENTS INC.	CRD# 10111	DULUTH, GA

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
02/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
02/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Alpharetta, GA, United States
05/2007 - 02/2025	Concourse Financial Group Securities Inc	Investment Adviser Representative	Y	Alpharetta, GA, United States
11/2005 - 02/2025	Concourse Financial Group Securities Inc	Registered Representative	Y	Alpharetta, GA, United States
11/2016 - 12/2021	(dba) Legacy Investment Advisors	Financial Professional	Y	Alpharetta, GA, 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.

1) ED UNGER & ASSOCIATES; Investment Related; Alpharetta, GA; Insurance; Agent; Start Date 09/1999; 2 hours per month, more or less, with those hours per month occurring during trading hours; Offer primarily term life insurance products and services but may offer other insurance product types (health, disability, and/or annuity) to prospective insurance clients with various insurance carriers. >>

2) LAKE WINDWARD YACHT CLUB; Non-Investment Related; Lake Windward, Alpharetta, GA; Neighborhood Social Club; Vice Commodore; Start Date 12/2020; 4 hours per month with 1 hour more/less occurring during trading hours; In the event that the Commodore is not able to lead a meeting, I as the Vice Commodore, lead the meeting in his/her absence. >>

3) WINDWARD HOA BOARD; Non-Investment Related; 1100 North Meadow Pkwy, Ste 114, Roswell, GA 30076; HOA; Board Member; Start Date 03/2022; 20 - 30 hours per month with minimal hours occurring during trading hours; Serve as Board Member as well as liaison to the Windward Lake Committee and member of the Amenities Sub-Committee. >>

4) POA; Non-Investment Related; Alpharetta, GA 30005; Co-Power of Attorney for my parents; Start Date 03/2002; No hours per month presently; Co-Power of Attorney for my parents.

5) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FIXED INSURANCE;
START DATE: 05/1993;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 1;
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
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:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	08/02/2007
Docket/Case Number:	E0420040369-06
Employing firm when activity occurred which led to the regulatory action:	USALLIANZ SECURITIES, INC.
Product Type:	CD Unit Investment Trust Other: UNSPECIFIED ANNUITY
Allegations:	NASD RULE 2110: WITHOUT NOTIFYING HIS MEMBER FIRM, UNGER FORWARDED $648.43 TO ANOTHER FIRM TO BE PLACED IN C.D.'S INVESTMENT. HE PAID CUSTOMERS $144 AND $300 FOR ERRORS THAT HAD OCCURRED IN THEIR ACCOUNTS, WITHOUT NOTIFYING HIS MEMBER FIRM.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)

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:	08/02/2007
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	
(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or	

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?	
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$5,000.00
Portion Levied against individual:	$5,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	08/23/2007
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED $5,000.

Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Civil and Administrative Penalt(ies) /Fine(s)
Other Sanction(s) Sought:	
Date Initiated:	08/02/2007
Docket/Case Number:	E0420040369-06
Employing firm when activity occurred which led to the regulatory action:	USALLIANZ SECURITIES, INC.
Product Type:	Unit Investment Trust(s)
Other Product Type(s):	CD(S)/ANNUITY

Allegations:	PER AWC, FINRA ALLEGES THAT, WITHOUT NOTIFYING HIS MEMBER FIRM, RR FORWARDED $648.43 TO ANOTHER FIRM TO BE PLACED IN CD INVESTMENT. HE PAID CUSTOMERS $144 AND $300 FOR ERRORS THA THAD OCCURRED IN THEIR ACCOUNTS.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	08/02/2007
Sanctions Ordered:	Monetary/Fine $5,000.00
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE FINDINGS, RR CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; AND THEREFORE IS FINED $5,000.00.
Broker Statement	UPON REVIEW OF CUSTOMER ACCOUNTS, RR NOTED AN ERROR, AT WHICH TIME HE NOTIFIED THE CLIENT AND LOCAL PRINCIPAL. REPRESENTATIVE MAINTAINS THAT HE HAD APPROVAL FROM THE LOCAL SUPERVISING PRINCIPAL TO MAKE THE SETTLEMENT IN CORRECTION OF THE ERROR. HE AGREED TO THE AWC, HOWEVER, TO AVOID FURTHER HEARINGS AND UNCERTAINTY REGARDING THIS MATTER.

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:	PROEQUITIES, INC
Allegations:	CLAIMANTS' ALLEGATIONS INCLUDE, BUT ARE NOT LIMITED TO: WRONGFUL CONDUCT; UNSUITABILITY; MISREPRESENTATION; OMISSION OF MATERIAL RISKS; BREACH OF FIDUCIARY DUTY; NEGLIGENT CONDUCT; RECKLESS CONDUCT; AND FAILURE TO SUPERVISE IN REGARD TO THEIR INVESTING INTO SEVERAL REITS AND TWO LIMITED PARTNERSHIPS PURCHASED IN/ABOUT MARCH AND APRIL OF 2009. I AM THE SUBJECT OF THE CLAIM. MY FIRM IS THE NAMED RESPONDENT.
Product Type:	Annuity-Variable Debt-Municipal Real Estate Security Other: LIMITED PARTNERSHIP INVESTMENTS
Alleged Damages:	$1,030,865.00
Alleged Damages Amount Explanation (if amount not exact):	CLAIMANTS SEEK RESCISSION OF THESE INVESTMENTS, OR IN THE ALTERNATIVE, DAMAGES, INCLUDING WELL-MANAGED ACCOUNT DAMAGES, IN AN AMOUNT TO BE PROVEN AT THE ARBITRATION HEARING. IN ADDITION TO THESE COMPENSATORY DAMAGES, CLAIMANTS ALSO SEEK DISGORGEMENT OF COMMISSIONS, INTERST ON THE CLAIMS FROM THE TIME THAT THEY ACCRUED, PUNITIVE DAMAGES IN AN AMOUNT TO BE DETERMINED BY THE ARBITRATION PANEL, THE COSTS OF THE ARBITRATION PROCEEDING, AND REASONAB LE ATTORNEYS FEES.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA DISPUTE RESOLUTION
Docket/Case #:	13-00256
Filing date of arbitration/CFTC reparation or civil litigation:	01/24/2013

Customer Complaint Information

Date Complaint Received:	02/11/2013
Complaint Pending?	No
Status:	Settled

Status Date:	05/13/2014
Settlement Amount:	$185,881.00
Individual Contribution Amount:	$0.00
Broker Statement	VERNON E. UNGER VEHEMENTLY DENIES THE ALLEGATIONS IN SECTION 4. AND WAS NOT INVOLVED IN THE DECISION TO SETTLE. PROEQUITIES, INC. AND [CUSTOMER] (INDIVIDUALLY AND AS BENEFICIARY OF THE [CUSTOMER] IRA) REACHED A FULL AND FINAL SETTLEMENT SET FORTH IN FINRA ARBITRATION #13-00256 THROUGH PRIVATE MEDIATION IN THE AMOUNT OF $185,881.00. FIRM NEITHER ADMITTED NOR DENIED THE CLAIMS BUT SETTLED THE MATTER RATHER THAN PROCEED WITH FURTHER INHERENT UNCERTAINTY AND COSTS ASSOCIATED WITH CONTINUED LITIGATION.

End of Report

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