



IAPD Report

MATTHEW CLAY SMITH

CRD# 2399310

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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

MATTHEW CLAY SMITH (CRD# 2399310)

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 **02/24/2026**.

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 **15** 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	Holland, OH	08/03/2020 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	Holland, OH	08/02/2020 - 09/05/2025
B	PARKLAND SECURITIES, LLC	115368	HOLLAND, OH	02/09/2002 - 08/03/2020

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 **15** 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	Invest. Co and Variable Contracts	Approved	09/05/2025
B	Alabama	Agent	Approved	02/24/2026
B	California	Agent	Approved	09/05/2025
B	Florida	Agent	Approved	09/05/2025
B	Indiana	Agent	Approved	09/05/2025
B	Michigan	Agent	Approved	09/05/2025
B	Nevada	Agent	Approved	09/18/2025
B	Ohio	Agent	Approved	09/05/2025
B	Oklahoma	Agent	Approved	09/05/2025
B	Pennsylvania	Agent	Approved	09/05/2025
B	South Carolina	Agent	Approved	09/18/2025
B	Tennessee	Agent	Approved	09/05/2025
B	Texas	Agent	Approved	09/05/2025



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	09/05/2025
B West Virginia	Agent	Approved	09/05/2025
B Wisconsin	Agent	Approved	09/18/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

7359 International Drive
Suite A
Holland, OH 43528

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 Ohio	Investment Adviser Representative	Approved	09/05/2025
IA Texas	Investment Adviser Representative	Restricted Approval	09/05/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

7359 INTERNATIONAL DRIVE,
SUITE A
HOLLAND, OH 43528



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
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/02/1995

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	10/04/2010
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/30/1995

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	08/03/2020 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	Holland, OH
B	08/02/2020 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	Holland, OH
B	02/09/2002 - 08/03/2020	PARKLAND SECURITIES, LLC	CRD# 115368	HOLLAND, OH
IA	02/05/2002 - 08/03/2020	SPC	CRD# 110692	HOLLAND, OH
B	06/01/1996 - 02/09/2002	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	03/03/1995 - 06/01/1996	NORTH AMERICAN MANAGEMENT, INC.	CRD# 624	SIoux FALLS, SD

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	Holland, OH, United States
08/2011 - Present	S&S RESTAURANTS, LLC	MEMBER	Y	SYLVANIA, OH, United States
07/2007 - Present	IDP II, LLC	Partner	Y	Holland, OH, United States
01/1997 - Present	Midland National Life General Agency	Agent	Y	Holland, OH, United States
07/2020 - 09/2025	AVANATX INSURANCE AGENCY, LLC	INSURANCE AGENT	Y	HOLLAND, OH, United States
07/2020 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	HOLLAND, OH, United States
07/2020 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	HOLLAND, OH, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2003 - 07/2020	SPC	INVESTMENT ADVISOR REPRESENTATIVE	Y	ANN ARBOR, MI, United States
02/2002 - 07/2020	PARKLAND SECURITIES	REGISTERED REPRESENTATIVE	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) Midland National Life General Agency 7359 International Drive, Suite A Holland OH 43528 Insurance Agent 1/1/1997 10hrs~10hrs The duties include the services of policy support. These include beneficiary changes, premium changes, conversions, and other service support. Majority of time on this activity includes policies in the clients overall financial plan.
- 2) Bowling Green Curling, INC 19901 N. Dixie Highway, Unit C Bowling Green OH 43402 Other 7/23/2012 10hrs~0hrs I am an appointed Board Member who oversees the treasury of the club. I monitor account activity to include invoices and payments.
- 3) IDP II, LLC 7359 International Drive, Suite A, Holland OH 43528 Rental Property Other 7/16/2007 4hrs~0hrs I am the on-site member/owner who is also responsible for record keeping and tracking lease payments. Manage bank account and account reconciliation.
- 4) Robert S. Rogers High School Athletic Hall of Fame 222 McTigue Drive Toledo OH 43615 Board Position/Officer Other 11/27/2006 4hrs~0hrs I am responsible for acquiring and reviewing nominations for the Athletic Hall of Fame. I work with the Athletic Director on scheduling events and planning the ceremony. I am a member of the voting board.
- 5) S&S Restaurants, LLC 5758 N. Main Street, Unit 6 Sylvania OH 43560 Other 8/29/2011 8hrs~0hrs I am in charge of the checkbook and payroll processing. This includes all tax filings (FICA, State Unemployment, Workers Comp, etc). Also responsible for account reconciliation.
- 6) MAKING INVESTING PERSONAL POSITION: Financial Advisor NATURE: DBA for Marketing Purposes INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 08/03/2020 ADDRESS: 7359 International Drive, Suite A, Holland OH 43528, United States DESCRIPTION: Financial Advisor - DBA
- 7) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES; INVESTMENT RELATED: YES; ADDRESS: 7359 International Drive, Suite A, Holland OH 43528; NATURE OF BUSINESS: FIXED INSURANCE; START DATE: 11/01/2020; APX NUMBER OF HOURS PER WEEK: 4; APX NUMBER OF HOURS DURING TRADING HOURS: 4; POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT; BRIEF DESCRIPTION OF DUTIES: SALES OF FIXED INSURANCE PRODUCTS;
- 8) MIDLAND NATIONAL LIFE ANNUITIES POSITION: Agent/Financial Professional NATURE: Servicing existing clients through Midland National Life Insurance company, which were originally purchased by me at my prior broker-dealer. INVESTMENT RELATED: No NUMBER OF HOURS: 2



Registration & Employment History



OTHER BUSINESS ACTIVITIES

SECURITIES TRADING HOURS: 2 START DATE: 01/01/2020 ADDRESS: 7359 INTERNATIONAL DRIVE, SUITE A, Holland, Ohio OH 43528, DESCRIPTION: Overseeing prior annuities, reviewing annuity contracts, and updating investment preferences on the annuities.

9) POWER OF ATTORNEY (FOR MY MOTHER)

POSITION: POA NATURE: My sister and I are to be listed as POA on my mother's accounts. My sister is a non-registered Person. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 08/15/2025 ADDRESS: 7359 International Dr, Suite A, Holland OH 43528, United States DESCRIPTION: Help with writing checks. Able to contact credit card companies and utilities carriers. Sell assets if need be to sustain eventual nursing home care.

10) NAME OF OTHER BUSINESS: PROVIDENCE LUTHERAN CHURCH;

INVESTMENT RELATED: NO;

ADDRESS: 8131 AIRPORT HIGHWAY, HOLLAND, OH 43528;

NATURE OF BUSINESS: BOARD;

START DATE: 12/2025;

POSITION/TITLE/RELATIONSHIP: FINANCIAL SECRETARY;

APX NUMBER OF HOURS PER WEEK: 3;

APX NUMBER OF HOURS DURING TRADING HOURS: 0;

BRIEF DESCRIPTION OF DUTIES: OVERSEE THE BOOKKEEPING AND MAKE MONTHLY REPORTS TO THE BOARD;



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:	Individual
Employing firm when activities occurred which led to the complaint:	SAMMONS SECURITIES COMPANY
Allegations:	CLIENT ALLEGES THAT IN 2007, HE INVESTED IN A VARIABLE ANNUITY THAT WAS MISREPRESENTED AND UNSUITABLE GIVEN HIS INVESTMENT GOALS AND OBJECTIVES.
Product Type:	Annuity-Variable
Alleged Damages:	\$10,000.00
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:	01/10/2013
Complaint Pending?	No
Status:	Denied
Status Date:	02/01/2013
Settlement Amount:	

Individual Contribution Amount:



Broker Statement

THE REPRESENTATIVE DENIES ALL OF THE CLIENT'S ALLEGATIONS IN LIGHT OF THE SIGNED CLIENT DISCLOSURE AGREEMENT THAT CLEARLY STATED EARLY SURRENDER CHARGES.



End of Report

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