



IAPD Report

AL ELNASSER

CRD# 2410541

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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

AL ELNASSER (CRD# 2410541)

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 **01/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	11/12/2020
B	CETERA ADVISORS LLC	CRD# 10299	09/08/2022

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
B	FIRST ALLIED SECURITIES, INC.	32444	SPARTA, NJ	12/09/2008 - 09/08/2022
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	SPARTA, NJ	07/02/2012 - 11/12/2020
IA	FIRST ALLIED SECURITIES, INC.	32444	SPARTA, NJ	12/09/2008 - 07/02/2012

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
Criminal	1
Customer Dispute	3



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 ADVISORS LLC**
Main Address: 5299 DTC BLVD #800
GREENWOOD VILLAGE, CO 80111
Firm ID#: 10299

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/08/2022
B FINRA	Invest. Co and Variable Contracts	Approved	09/08/2022
B FINRA	Operations Professional	Approved	09/08/2022
B Colorado	Agent	Approved	09/08/2022
B Florida	Agent	Approved	09/08/2022
B New Jersey	Agent	Approved	09/08/2022
B South Carolina	Agent	Approved	01/02/2026

Branch Office Locations

CETERA ADVISORS LLC
Denville, NJ

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



Qualifications

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	11/12/2020

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
17 LAMBERT DRIVE
SPARTA, NJ 07871



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, 4 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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Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	04/02/2001
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/07/1994

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	01/03/2000
Uniform Securities Agent State Law Examination (S63)	Series 63	11/04/1999

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
B	12/09/2008 - 09/08/2022	FIRST ALLIED SECURITIES, INC.	CRD# 32444	SPARTA, NJ
IA	07/02/2012 - 11/12/2020	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	SPARTA, NJ
IA	12/09/2008 - 07/02/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	SPARTA, NJ
B	12/20/2005 - 12/09/2008	FIRST MONTAUK SECURITIES CORP.	CRD# 13755	SPARTA, NJ
IA	12/20/2005 - 12/09/2008	FIRST MONTAUK SECURITIES CORP.	CRD# 13755	SPARTA, NJ
IA	06/21/2002 - 12/21/2005	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	ROCKAWAY, NJ
B	01/10/1994 - 12/21/2005	PRUCO SECURITIES, LLC.	CRD# 5685	NEWARK, NJ

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
09/2022 - Present	CETERA ADVISORS LLC	REGISTERD REP	Y	SPARTA, NJ, United States
11/2020 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
12/2008 - 09/2022	FIRST ALLIED SECURITIES, INC.	MASS TRANSFER	Y	SAN DIEGO, CA, United States
11/2020 - 11/2020	FIRST ALLIED ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
07/2012 - 11/2020	FIRST ALLIED ADVISORY SERVICES, INC.	MASS TRANSFER - INVESTMENT ADVISOR REPRESENTATIVE	Y	CHESTERFIELD, MO, 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.) AL ELNASSER; OWNER; REAL ESTATE; START DATE: 10/1/1998
- 2.) VIRTUE WEALTH MANAGEMENT, LLC; WEALTH ADVISOR; DBA (ONLY OFFERS FIRST ALLIED PRODUCTS/SERVICES); START DATE 08/11/2021; 160 HOURS PER MONTH.



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
Criminal	1
Customer Dispute	3

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	NEW JERSEY STATE COURT
Location of Court:	SPARTA, NEW JERSEY
Docket/Case #:	1918S2009000 I 1S
Charge Date:	06/25/2009
Charge(s) 1 of 2	
Formal Charge(s)/Description:	AGGRAVATED ASSAULT WITH A DEADLY WEAPON 3RD DEGREE
No of Counts:	2
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT APPLICABLE
Disposition of charge:	Dismissed
Date of Amended Charge:	04/12/2010
Charge was Amended or reduced to:	REGISTERED REPRESENTATIVE ENTERED PLEA AGREEMENT WITH COURT FOR CHARGES TO BE REDUCED TO 1 COUNT OF SIMPLE ASSAULT DISORDERLY PERSONS.
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	PLED GUILTY
Disposition of Amended Charge:	Pled guilty



Charge(s) 2 of 2

Formal Charge(s)/Description: AGGRAVATED ASSAULT W/DW-BI 3RD DEGREE.

No of Counts: 3

Felony or Misdemeanor: Felony

Plea for each charge: NOT GUILTY

Disposition of charge: Reduced

Date of Amended Charge: 06/04/2010

Charge was Amended or reduced to: FINAL CHARGES AFTER BEING AMENDED ON JUNE 04, 2010 IS SIMPLE ASSAULT WITH A DEGREE OF DISORDERLY PERSONS.

Amended No of Counts: 1

Amended Charge: Misdemeanor

Amended Plea: GUILTY

Disposition of Amended Charge: Pled guilty

Current Status: Final

Status Date: 06/09/2010

Disposition Date: 06/09/2010

Sentence/Penalty: COUNT 1: DEFENDANT IS HEREBY SENTENCED TO A 1 YEAR TERM OF PROBATION. DEFENDANT IS ORDERED TO SERVE 60 DAYS IN THE KEOGH-DWYER CORRECTIONAL FACILITY (KDCF) TO BE SERVED BY PARTICIPATION IN SHERIFF'S LABOR ASSISTANCE PROGRAM (SLAP). THE DEFENDANT IS ORDERED TO PAY THE FOLLOWING FEES: \$100 VCCA; \$75 SNSF; \$2 MONTHLY PROBATION SUPERVISION FEE AND RESTITUTION OF \$320.10. DEFENDANT IS ORDERED TO PAY \$100 MONTH WITH THE FIRST PAYMENT COMMENCING WITHIN 30 DAYS. DEFENDANT IS ORDERED TO HAVE NO CONTACT WITH THE VICTIM OR HIS SPOUSE. DEFENDANT IS ORDERED TO SUBMIT A DNA SAMPLE AT HIS OWN EXPENSE.

Broker Statement MY WIFE AND I HAD ATTENDED A SOCIAL GATHERING AND WHILE PRESENT, A GUEST AND HIS SPOUSE PARTOOK IN QUITE A FEW LIBATIONS, WHICH RESULTED IN BOTH OF THEM BEING HEAVILY INTOXICATED. AT ONE POINT IN THE EVENING, HIS SPOUSE BECAME VOCALLY BELLIGERENT WITH ME AND IN AN EFFORT TO CURTAIL THE SITUATION, I INFORMED HER HUSBAND OF HER ACTIONS, HOPING THAT HE WOULD ADDRESS IT WITH HER PERSONALLY AND WITHOUT CONFLICT. AT THAT TIME, HE BECAME VERBALLY AGGRESSIVE WITH ME AN WITHIN SECONDS, HE BECAME PHYSICALLY AGGRESSIVE AS WELL. ALTHOUGH, I HAD ASKED HIM TO REFRAIN FROM HIS CURRENT ACTIONS, HE CONTINUED TO PRESS FORWARD WHILE GRASPING FOR MY NECK. AT THAT POINT, I ATTEMPTED TO DEFEND MYSELF BY THROWING A SINGLE "PUNCH" WHICH CONNECTED CAUSING HIM TO FALL BACKWARDS TOWARDS AN OUTDOOR TABLE THAT CONTAINED BOTTLES AND GLASSES WHICH ACCUMULATED FROM GUESTS THROUGHOUT THE COURSE OF THE EVENING. AT SOME POINT IN THE FRACAS, IT BECAME APPARENT THAT HE SUFFERED INJURIES FROM HIS FALL. IN THE END, IT BECAME CLEARER THAT A LACK OF INTEGRITY WAS PRESENT AS HE , HIS WIFE AND HIS FRIEND, FRAUDULENTLY INFORMED LAW ENFORCEMENT THAT HE WAS STRUCK WITH A BOTTLE.



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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: PRUCO SECURITIES, LLC.

Allegations: REGARDING THE 2001 COMMAND ACCOUNTS, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING UNATUTHORIZED TRADING.

Product Type: Other: COMMAND ACCOUNT

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): NO DAMAGE AMOUNT IS ALLEGED.

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: 01/14/2010

Complaint Pending? No

Status: Denied

Status Date: 01/28/2010

Settlement Amount:

Individual Contribution Amount:

Firm Statement THIS MATTER IS BEING REPORTED CONSISTENT WITH FINRA RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC.

Allegations: REGARDING THE 2001 COMMAND ACCOUNTS, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING UNAUTHORIZED TRADING.

Product Type: Other: COMMAND ACCOUNT



Alleged Damages: \$0.00
Alleged Damages Amount Explanation (if amount not exact): NO DAMAGE AMOUNT IS ALLEGED.

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: 01/29/2010

Complaint Pending? No

Status: Denied

Status Date: 01/29/2010

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC.

Allegations: REGARDING THE 2004 NON DISCLOSURE OF BREAKPOINT INFORMATION IN A PURCHASE AND SALE OF A MUTUAL FUNDS.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 08/06/2008

Complaint Pending? No

Status: Denied

Status Date: 12/08/2008

Settlement Amount:

Individual Contribution Amount:

Firm Statement THIS MATTER IS BEING REPORTED CONSISTENT WITH FINRA RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES, LLC

Allegations: REGARDING THE 2004 NON DISCLOSURE OF BREAKPOINT INFORMATION IN A PURCHASE AND SALE OF A MUTUAL FUND.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 08/06/2008

Complaint Pending? No

Status: Denied

Status Date: 12/24/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement I HAVE READ THE DESCRIPTION OF THE COMPLAINT AND FIND IT TO LACK TRUTH, MERIT OR VALIDITY. I HAVE PROVIDED DETAILED ANSWERS TO PRUCO SECURITIES WHICH CLEARLY DIFFER FROM [CUSTOMER'S] ALLEGATIONS. A COPY OF SUCH RESPONSE WILL ALSO BE PROVIDED TO FIRST MONTAUK SECURITIES FOR RECORDKEEPING.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES

Allegations:

REGARDING THE 9/5/01 ADVANTAGE ACCOUNT, THE CLIENT ALLEGES THE AGENT DID NOT LOOK OUT FOR HER BEST INTEREST; FAILURE TO DISCLOSE SURRENDER FEES AND MAKING TRADES WITHOUT AUTHORIZATION. THIS MATTER IS BEING REPORTED BECAUSE THE COMPLAINT HAS ALLEGED NO DOLLAR AMOUNT AND THE FIRM HAS NOT MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE LESS THAN \$5,000.

Product Type: Other

Other Product Type(s): 9/5/01 ADVANTAGE COMMAND ACCOUNT

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/18/2005

Complaint Pending? No

Status: Denied

Status Date: 05/09/2005

Settlement Amount:

Individual Contribution Amount:



Broker Statement

THIS MATTER IS BEING REPORTED CONSISTENT WITH NASDR RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.



End of Report

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