



IAPD Report

JOSEPH ANTHONY CARPENTER

CRD# 2411429

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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

JOSEPH ANTHONY CARPENTER (CRD# 2411429)

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 **04/16/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	08/20/2025
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/05/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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	JOHNSTOWN, PA	08/29/2012 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	JOHNSTOWN, PA	12/22/1993 - 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
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 **23** 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	Arizona	Agent	Approved	09/05/2025
B	Arkansas	Agent	Approved	09/05/2025
B	California	Agent	Approved	09/05/2025
B	Colorado	Agent	Approved	09/05/2025
B	Florida	Agent	Approved	09/05/2025
B	Georgia	Agent	Approved	09/05/2025
B	Idaho	Agent	Approved	09/05/2025
B	Illinois	Agent	Approved	09/05/2025
B	Iowa	Agent	Approved	09/05/2025
B	Kentucky	Agent	Approved	09/05/2025
B	Maryland	Agent	Approved	09/05/2025
B	New Jersey	Agent	Approved	09/05/2025



Qualifications

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

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
 237 JOHNS STREET
 STE 2
 JOHNSTOWN, PA 15901

CETERA ADVISOR NETWORKS LLC
 BONITA SPRINGS, FL

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 Florida	Investment Adviser Representative	Approved	08/20/2025



Qualifications

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

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
Bonita Springs, FL

CETERA INVESTMENT ADVISERS LLC
237 Johns Street
Suite 2
Johnstown, PA 15901



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	12/21/1993

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	08/22/2012
Uniform Securities Agent State Law Examination (S63)	Series 63	12/21/1993

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	08/29/2012 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	JOHNSTOWN, PA
B	12/22/1993 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	JOHNSTOWN, PA

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	Johnstown, PA, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	JOHNSTOWN, PA, United States
08/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
07/2019 - Present	Allegheny Angel Fund I LLC	Other	N	Altoona, PA, United States
11/2018 - Present	Athene Annuity	Insurance Agent	N	Greenville, SC, United States
11/2018 - Present	Fidelity & Guaranty Life Ins. Co	Insurance Agent	N	Baltimore, MD, United States
09/2018 - Present	CB Life	Insurance Agent	N	Durham, NC, United States
02/2016 - Present	Delaware Life	Insurance Sales Agent	N	Waltham, MA, United States
07/2015 - Present	ISDA Fraternal Association	Insurance Sales Agent	N	Pittsburgh, PA, United States
10/2014 - Present	UPMC For Life	Insurance Sales Agent	N	Pittsburgh, PA, United States
06/2014 - Present	Guggenheim Life & Annuity Company	Insurance Sales Agent	N	Indianapolis, IN, United States
06/2014 - Present	Kestler Financial Group	Insurance Sales Agent	N	Leesburg, VA, United States
08/2013 - Present	JRG Advisors	Insurance Sales Agent	N	Wexford, PA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2012 - Present	Greek Catholic Union of the USA	Insurance Sales Agent	N	Beaver, PA, United States
02/2010 - Present	National Guardian Life	Insurance Sales Agent	N	Madison, WI, United States
08/2012 - 09/2025	Avantax Advisory Services	Investment Adviser Representative	Y	Johnstown, PA, United States
12/2005 - 09/2025	Avantax Insurance Agency, LLC	Insurance Agent	N	Johnstown, PA, United States
10/1993 - 09/2025	Avantax Investment Services, Inc.	Registered Representative	Y	Johnstown, PA, United States
10/2017 - 05/2023	Center for Strategy Research Inc.	Agent	N	Boston, MA, 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) C Revocable Trust Johnstown PA 15901 11/22/2006~2hrs~0hrs Admin of the Trust 2) JVC Rev Trust Johnstown PA 15901 2/3/2015~1hrs~0hrs Admin of the Trust 3) JC Rev Trust Johnstown PA 15901 1/1/2012 2hrs~0hrs Trustee for checking acct, Johns St. PA 4) AFLAC Johnstown PA 15901 Insurance Sales Agent 10/30/2000~1hrs~0hrs~sales 5) Carpenter Fin. Srv Johnstown PA 15901 Financial Advisor/Consultant 12/1/1993~0hrs~0hrs~Owner 6) Cincinnati Ins Co Johnstown PA Ins Sales Agent 2/3/2010~2hrs~2hrs~Sell life ins, FIA 7) Carpenter Financial Services, Inc. DBA Carpenter Johnstown PA 15901 Accounting President 12/1/2014~10hrs~0hrs~admin duties 8) Delaware Life Waltham MA 02451 Insurance Sales Agent 2/1/2016~1hrs~0hrs Sell FIA 9) Davevic Benefit Conslts Johnstown PA 15901 Ins Sales Agt 10/24/2000~1hrs~0hrs Sales medical plans 10) First Catholic Slovak Union Johnstown PA Insurance Sales Agent 11/17/2005~1hrs~0hrs~Sales 11) Greek Catholic Union Johnstown PA 15901 Ins Sales Agent 1/19/2012~5hrs~2hrs~Sell ins 12) Greater Beneficial Union of Pittsburgh 237 Johns St., Ste. 2 Johnstown PA 15901 Accountant/Bookkeeper ~9/16/2010~2hrs~1hrs~Sell FIA 13) Guggenheim Llife & Annuity Co 401 Pennsylvania Parkway, Suite 300 Indianapolis IN 46280 Insurance Sales Agent~6/16/2014~1hrs~0hrs~Selling FIA 14) Home Builders Assoc of Alleh 237 Johns St., Ste. 2 Johnstown PA 15901 Director/Officer 6/21/2004 1hrs~0hrs~advise before the board. 15) ISDA Fraternal Assc 419 Wood Street Pittsburgh PA 15222 Ins Sales Agent 7/23/2015~1hrs~0hrs~Sell FIA16) JRG Advisors 700 Stonewood Drive, Suite 251 Wexford PA 15090 Ins Sales Agent 8/10/2013~0hrs~0hrs~Sell health ins 17) Kestler Financial Group 1602 Village Market Blvd. SE, Suite 430 Leesburg VA 20175; IBS Agent/Ins Sales; 6/1/2014~1hrs~0hrs~selling FIA18) National Guardian Life 237 Johns St., Ste. 2 Johnstown PA 15901 Independent Ins Agent Ins Sales Agent 2/8/2010~2hrs~2hrs~Sell ins 19) Pittsburgh Brkg Svcs, Inc.~Capitas 237 Johns St., Ste. 2 Johnstown PA 15901 Ins Sales Agent 4/18/2012 1hrs~0hrs~sell life, LTC 20) Pacific Life Ins Co 237 Johns St., Ste. 2~Johnstown PA 15901 Ins Agent 7/1/2003~1hrs~0hrs~Sell life ins 21) UPMC for Life US Steel Tower, 9th Floor, 600 Grant Street Pittsburgh PA 15219 Accounting/Bookkeeping~Insurance Sales ~10/1/14~2hrs~0hrs~Sell Medicare supplements 22) Underwriters Brkg Svcs 237 Johns St., Ste. 2 Johnstown PA 15901 Insurance Sales Agent 1/1/2008~1hrs~0hrs~Sell ins 23) ISDA Fraternal Assc Pittsburgh PA 15222 Board Position/Officer 7/1/2019~2hrs~0hrs Take roll, introduce speakers 24) SNF; Agent; Sell fixed annuities; ~NIR~; 1HR; 0HR; ST DT: 12/21/20 Pittsburgh PA Sell FIA 25) WESTVIEW CENTER LLC; Member; commercial building.; ~NIR~; 2HRS; 0HRS; ST DT: 01/01/20 Johnstown PA Property Mgmt 26) WESSEL & CO CPA'S; Referral only; ~NIR~; 1 HR; 0 HRS; ST DT: 03/01/20 Johnstown PA 15901; Referral for clients 27) IDU; Agent; Sell disability policy 1HR; 1HR; ST DT: 05/16/23; 1110 Brickwell Ave Ste 515, Miami FL 33131; Disability policy sales 28) PETERSEN INTERNATIONAL UNDERWRITERS; Agent; Sell



Registration & Employment History



OTHER BUSINESS ACTIVITIES

IDU disability policies; ~NIR~; 1 HR ; HRS: 1; ST DT: 05/22/23; 23929 Valencia Blvd, 2nd Floor, Valencia CA 91355; Disability policy sales 29) ISDA FRATERNAL LODGE 214; President of the Board ; Non-profit 30) Fidelity & Guaranty Life Ins. Co; Agent; Agent; IR; 0; 11/13/2018; Baltimore, MD 21202; Sell FIA 31) CB Life; Agent; Agent; IR; IR; 0; 09/25/2018; 2327 Englert Drive Durham, NC 22713; Sell FIA 32) Athene Annuity; Agent; Agent; IR;HRS 0; 11/13/2018; 2000 Wade Hampton Blvd Greenville SC 29615; Sell FIA 33) Allegheny Angel Fund I LLC; Member; Help individuals and businesses NIR 0; 07/02/2019; 3 Sheraton Drive Altoona PA 16601; Attend meetings



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:	H.D. VEST INVESTMENT SERVICES
Allegations:	THE CUSTOMER ALLEGED THAT REPRESENTATIVE MISCHARACTERIZED CERTAIN FEATURES OF A VARIABLE ANNUITY. THE CUSTOMER IS THE REGISTERED REPRESENTATIVE'S BROTHER-IN-LAW.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	THE COMPLAINT DID NOT REFLECT AN ALLEGED DAMAGES AMOUNT, BUT THE FIRM MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT POTENTIALLY COULD BE GREATER THAN \$5,000.
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:	12/01/2010
Complaint Pending?	No
Status:	Denied
Status Date:	03/14/2011



Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

UPON CONCLUSION OF THE FIRM'S INVESTIGATION, NO WRONG DOING
WAS FOUND ON THE PART OF THE REPRESENTATIVE.



End of Report

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