IAPD Report

Eric Todd Stuckey

CRD# 2445666

Section Title	Page(s)

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

Eric Todd Stuckey (CRD# 2445666)

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 **01/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	09/27/2022
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	10/19/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Suwanee, GA	01/02/2018 - 10/04/2022
IA	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Suwanee, GA	01/02/2018 - 10/04/2022
IA	INVEST FINANCIAL CORPORATION	12984	SUWANEE, GA	02/18/2009 - 01/04/2018

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	5
Judgment/Lien	5

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 **13** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA FINANCIAL SPECIALISTS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE #650
SCHAUMBURG, IL 60173

Firm ID#: 10358

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	09/27/2022
B	FINRA	General Securities Representative	Approved	09/27/2022
B	Alabama	Agent	Approved	09/27/2022
B	Connecticut	Agent	Approved	10/21/2022
B	Florida	Agent	Approved	09/28/2022
B	Georgia	Agent	Approved	10/19/2022
B	Illinois	Agent	Approved	11/15/2022
B	Kentucky	Agent	Approved	11/28/2022
B	Minnesota	Agent	Approved	03/01/2024
B	North Carolina	Agent	Approved	10/28/2022
B	Ohio	Agent	Approved	09/28/2022
B	Pennsylvania	Agent	Approved	10/24/2022
B	South Carolina	Agent	Approved	10/20/2022

Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	09/20/2023
B	Virginia	Agent	Approved	11/10/2022

Branch Office Locations

1325 SATELLITE BLVD
STE 203
SUWANEE, GA 30024

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	10/19/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	09/20/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
1325 SATELLITE BLVD
STE 203
SUWANEE, GA 30024

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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/15/2003

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	03/04/1994
B	General Securities Representative Examination (S7)	Series 7	02/17/1994

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/18/2014
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/25/1994

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
B	01/02/2018 - 10/04/2022	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Suwanee, GA
IA	01/02/2018 - 10/04/2022	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Suwanee, GA
IA	02/18/2009 - 01/04/2018	INVEST FINANCIAL CORPORATION	CRD# 12984	SUWANEE, GA
B	02/17/2009 - 01/04/2018	INVEST FINANCIAL CORPORATION	CRD# 12984	SUWANEE, GA
IA	02/24/2005 - 04/24/2009	SUGARLOAF WEALTH MANAGEMENT, LLC	CRD# 129602	DULUTH, GA
IA	09/11/2008 - 03/06/2009	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SUWANEE, GA
B	02/21/1996 - 03/06/2009	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SUWANEE, GA
IA	02/25/2004 - 12/31/2004	SUGARLOAF WEALTH MANAGEMENT, LLC	CRD# 129602	SNELLVILLE, GA
B	02/18/1994 - 02/23/1996	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY

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 FINANCIAL SPECIALISTS LLC	REGISTERED REP	Y	SCHAUMBURG, IL, United States
09/2022 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
01/2018 - 09/2022	Ameriprise Financial Services, LLC	Registered Rep	Y	Suwanee, GA, United States
06/2008 - 09/2022	WEEPING OAKS HOLDINGS/DBA CORNERSTONE PRIVATE CLIENT GROUP	CEO	Y	SUWANEE, GA, United States
02/2009 - 01/2018	INVEST Financial Corp.	Registered Rep	Y	Tampa, FL, United States

Registration & Employment History

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) WEEPING OAKS FARMS, NOT INVESTMENT RELATED, HARTWELL, GA, CO-OWNER, RAISING CATTLE AND SELL THROUGH CATTLE BARN, 10H/WEEK, SINCE 01/2011

2) WEEPING OAKS HOLDINGS/DBA CORNERSTONE PRIVATE CLIENT GROUP, INVESTMENT RELATED, ADDRESS SAME AS REGISTERED BRANCH, CEO, MANAGEMENT AND DBA OF FINANCIAL SERVICES BUSINESS, 40H/WEEK, SINCE 06/2008.

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.

User Guidance

www.adviserinfo.sec.gov

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	5
Judgment/Lien	5

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 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	INVEST Financial Corporation
Allegations:	Client alleges RR recommended unsuitable investments, misrepresented features of the investments and failed to disclose risks in the investments.
Product Type:	Annuity-Variable
Alleged Damages:	$220,000.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are stated as in excess of $220,000.
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, Atlanta GA
Docket/Case #:	18-01847
Filing date of arbitration/CFTC reparation or civil litigation:	05/14/2018

Customer Complaint Information

Date Complaint Received: 05/18/2018

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INVEST Financial Corporation

Allegations: Client alleges RR recommended unsuitable investments, misrepresented features of the investments and failed to disclose risks in the investments.

Product Type: Annuity-Variable

Alleged Damages: $220,000.00

Alleged Damages Amount Explanation (if amount not exact): Damages are stated as in excess of $220,000.

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, Atlanta GA

Docket/Case #: 18-01847

Filing date of arbitration/CFTC reparation or civil litigation: 05/14/2018

Customer Complaint Information

Date Complaint Received: 05/18/2018

Complaint Pending? No

Status: Settled

Status Date: 12/18/2018

Settlement Amount: $110,000.00

Individual Contribution Amount: $0.00

Disclosure 2 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Invest Financial Corporation

 Report about Eric Todd Stuckey.

Allegations:	Client alleges subaccount assets were placed in high risk funds which are not suitable
Product Type:	Annuity-Variable
Alleged Damages:	$79,000.00
Alleged Damages Amount Explanation (if amount not exact):	Estimated amount of loss
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:	01/22/2018
Complaint Pending?	No
Status:	Settled
Status Date:	05/07/2018
Settlement Amount:	$25,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Invest Financial Corporation
Allegations:	Client alleges subaccount assets were placed in high risk funds which are not suitable
Product Type:	Annuity-Variable
Alleged Damages:	$79,000.00
Alleged Damages Amount Explanation (if amount not exact):	Estimated amount of loss
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:	01/22/2018
Complaint Pending?	No
Status:	Settled
Status Date:	05/07/2018

Settlement Amount: $25,000.00

Individual Contribution Amount: $0.00

Disclosure 3 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INVEST Financial Corp.

Allegations: Claimant alleges RR concentrated claimant's portfolio into three (3) energy sector investments. In addition, RR used an inappropriate market timing strategy in claimant's accounts.

Product Type: Mutual Fund

Alleged Damages: $42,835.00

Alleged Damages Amount Explanation (if amount not exact): Damages in excess of $42,385.00

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

Docket/Case #: 16-01532

Filing date of arbitration/CFTC reparation or civil litigation: 05/31/2016

Customer Complaint Information

Date Complaint Received: 06/09/2016

Complaint Pending? No

Status: Settled

Status Date: 10/11/2016

Settlement Amount: $14,750.00

Individual Contribution Amount: $0.00

Disclosure 4 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INVEST FINANCIAL COPORATION

Allegations: CLIENT ALLEGES INVESTMENTS WERE NOT SUITABLE

Product Type: Annuity-Variable

Alleged Damages: $5,000.00

Alleged Damages Amount Explanation (if amount not exact): UNABLE TO CONFIRM EXACT DOLLAR FIGURE AMOUNT AT THIS TIME BUT GREATER THAN $5000.00

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: 08/04/2015

Complaint Pending? No

Status: Denied

Status Date: 12/23/2015

Settlement Amount:

Individual Contribution Amount:

Broker Statement THIS INVESTMENT WAS TO BE MANAGED FOR [customer's]CHILDREN AT HIS PASSING. IT WAS PLACED IN A VARIABLE ANNUITY WITH THE ENHANCED DEATH BENEFIT THAT WOULD INSURE ITS PRINCIPLE VALUE AND LOCK IN ANY POSSIBLE FUTURE GAINS IN THE INVESTMENT.

Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: ROYAL ALLIANCE ASSOCIATES, INC.

Allegations: CUSTOMER ALLEGES MR. STUCKEY MADE AN UNSUITABLE INVESTMENT RECOMMENDATION.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: $0.00

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: 09/19/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/23/2010

Settlement Amount:

Individual Contribution Amount:	
Firm Statement	AFTER A THROUGH INVESTIGATION, THIS COMPLIANT WAS FOUND TO BE WITHOUT MERIT.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE ASSOCIATES, INC.
Allegations:	CUSTOMER ALLEGES MR. STUCKEY MADE AN UNSUITABLE INVESTMENT RECOMMENDATION.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$0.00
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:	09/19/2008
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	07/23/2010
Settlement Amount:	
Individual Contribution Amount:	

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$40,649.00
Judgment/Lien Type:	Tax
Date Filed with Court:	10/18/2021
Date Individual Learned:	12/07/2021
Type of Court:	State Court
Name of Court:	Jackson County Superior Court
Location of Court:	Jefferson, GA
Docket/Case #:	BK166PG546
Judgment/Lien Outstanding?	Yes
Broker Statement	Payment plan in place for total of $283,174 in Liens. Effective 11/28/2021 will begin paying the total amount back in monthly payments of $6,500.

Disclosure 2 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$20,923.06
Judgment/Lien Type:	Tax
Date Filed with Court:	03/16/2021
Date Individual Learned:	04/13/2021
Type of Court:	State Court
Name of Court:	Georgia Superior Clerk of Court
Location of Court:	Gwinnett, GA
Docket/Case #:	BK5702PG214
Judgment/Lien Outstanding?	Yes
Broker Statement	Payment plan in place for total of $283,174 in Liens. Effective 11/28/2021 will begin paying the total amount back in monthly payments of $6,500.

Disclosure 3 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$14,116.92
Judgment/Lien Type:	Tax
Date Filed with Court:	03/24/2020

Date Individual Learned:	04/24/2020
Type of Court:	State Court
Name of Court:	Gwinnett County Recorder's Office
Location of Court:	Gwinnett County, GA
Docket/Case #:	BK5575PG256
Judgment/Lien Outstanding?	Yes
Broker Statement	Payment plan in place for total of $283,174 in Liens. Effective 11/28/2021 will begin paying the total amount back in monthly payments of $6,500.

Disclosure 4 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$163,324.45
Judgment/Lien Type:	Tax
Date Filed with Court:	09/17/2018
Date Individual Learned:	10/30/2018
Type of Court:	State Court
Name of Court:	GEORGIA SUPERIOR COURT
Location of Court:	GWINNETT, GA
Docket/Case #:	BK5203PG137
Judgment/Lien Outstanding?	Yes
Broker Statement	Payment plan in place for total of $283,174 in Liens. Effective 11/28/2021 will begin paying the total amount back in monthly payments of $6,500.

Disclosure 5 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$186,772.00
Judgment/Lien Type:	Tax
Date Filed with Court:	02/20/2014
Date Individual Learned:	02/15/2014
Type of Court:	State Court
Name of Court:	GEORGIA
Location of Court:	LAWRENCEVILLE, GA
Docket/Case #:	BK94PG649
Judgment/Lien Outstanding?	Yes
Broker Statement	Payment plan in place for total of $283,174 in Liens. Effective 11/28/2021 will begin paying the total amount back in monthly payments of $6,500.

End of Report

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