IAPD Report

WINSTON WOOK CHUNG

CRD# 2469195

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

WINSTON WOOK CHUNG (CRD# 2469195)

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 **05/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/20/2019
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	04/04/2021 - 06/29/2023
IA	SUMMIT FINANCIAL GROUP INC	109485	NEW YORK, NY	11/18/2009 - 05/20/2021
B	SUMMIT BROKERAGE SERVICES, INC.	34643	NEW YORK, NY	11/18/2009 - 09/20/2019

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	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 **6** 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	09/20/2019
B	California	Agent	Approved	09/20/2019
B	Connecticut	Agent	Approved	01/05/2026
B	District of Columbia	Agent	Approved	05/29/2026
B	Florida	Agent	Approved	11/18/2019
B	New Jersey	Agent	Approved	09/20/2019
B	New York	Agent	Approved	09/20/2019

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
14 WALL ST
20TH FLR
NEW YORK, NY 10005

CETERA ADVISOR NETWORKS LLC
Roslyn, NY

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 York	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
Roslyn, NY

CETERA INVESTMENT ADVISERS LLC
14 WALL ST
20TH FLR
NEW YORK, NY 10005

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
No information reported.		

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	10/05/1994

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/21/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/20/1994

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
IA	04/04/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	11/18/2009 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	NEW YORK, NY
B	11/18/2009 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	NEW YORK, NY
B	05/29/2007 - 12/17/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
IA	05/29/2007 - 12/17/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
IA	12/06/2004 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	NEW YORK, NY
B	03/04/1998 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	NEW YORK, NY
B	10/10/1994 - 12/05/1996	GRUNTAL & CO. INCORPORATED	CRD# 372	NEW YORK, 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
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
10/2022 - Present	X-TREME HOME CARE CDPAP	BACKUP CAREGIVER	N	BAYSIDE, NY, United States
09/2019 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
11/2009 - 05/2021	SUMMIT FINANCIAL GROUP INC	IAR	Y	NEW YORK, NY, United States
11/2009 - 09/2019	SUMMIT BROKERAGE SERVICES INC	REG REP	Y	NEW YORK, NY, 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) BROKER/AGENT - HEALTH INSURANCE; INVESTMENT RELATED; SAME AS REGISTERED ADDRESS; HEALTH INSURANCE AGENT; BROKER/AGENT; STARTED 5/10/2017; APX 2-6 HOURS/MONTH, NONE DURING TRADING

2) CHUNG FAMILY TRUST; 69 PORT WASHINGTON BLVD, ROSLYN, NY 11576; TRUSTEE FOR PARENTS TRUST; STARTE 4/23/2012; APX 1 HOUR/MONTH, NONE DURING TRADING; Manage family property in California. Hire property manager. Pay real estate taxes.

3) BUSINESS CONSULTING / EXIT PLANNING; NOT INVESTMENT RELATED; SAME AS REGISTERED ADDRESS; BUSINESS OWNER CONSULTING; CONSULTANT; STARTED 10/27/2017; APX 10 HOURS/MONTH, NONE DURING TRADING; Review and analyze business expenses. Help formulate short, intermediate, and long term business goals. Help business owners develop a business plan. Help business owners with exit planning;

4. NAME OF OTHER BUSINESS: X-TREME HOME CARE CDPAP;
INVESTMENT RELATED: NO;
ADDRESS: 212-12 NORTHERN BLVD, #2A, BAYSIDE, NY 11361;
NATURE OF BUSINESS: CAREGIVER;
START DATE: 10/2022;
POSITION/TITLE/RELATIONSHIP: BACKUP CAREGIVER;
APX NUMBER OF HOURS PER WEEK: VARIES;
APX NUMBER OF HOURS DURING TRADING HOURS: VARIES;
BRIEF DESCRIPTION OF DUTIES: COOK MEALS, DO LAUNDRY, CLEAN, GROCERY SHOP, DRIVE THEM TO THE DOCTOR, ETC.

5. NAME OF OTHER BUSINESS:WINSTON CHUNG - RENTAL PROPERTY ;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS RESIDENTIAL LOCATION;
NATURE OF BUSINESS: RENTAL PROPERTIES;
START DATE: 04/2012;
POSITION/TITLE/RELATIONSHIP: MANAGER;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1;
BRIEF DESCRIPTION OF DUTIES: MANAGE RENTAL PROPERTIES FOR FAMILY TRUST, COMMUNICATE WITH TENANTS, FACILITATE REPAIRS AND COLLECT RENTS;

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	1

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:	FIRST DISTRICT COURT
Location of Court:	NASSAU COUNTY DISTRICT COURT HEMPSTEAD NY 11550
Docket/Case #:	2011NA025921
Charge Date:	11/20/2011
Charge(s) 1 of 1	
Formal Charge(s)/Description:	CLASS E FELONY - CRIMINAL MISCHIEF 3 - DISTRUCTION OF PROPERTY VALUED GREATER THAN 250.00
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NO PLEA CHARGE REDUCED
Disposition of charge:	Reduced
Date of Amended Charge:	12/12/2011
Charge was Amended or reduced to:	REDUCED TO PL 240.26 (1) HARRASSMENT
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	PLED GUILTY
Disposition of Amended Charge:	CONDITIONAL DISCHARGE 1 YEAR - NO OTHER INCIDENTS.

Current Status:	Final
Status Date:	07/16/2012
Disposition Date:	07/16/2012
Sentence/Penalty:	FELONY CHARGE REDUCED TO ONE COUNT PL 240.26 HARRASSMENT - FINE $200 (PAID) $120 SURCHARGES (PAID) - CONDITIONAL DISCHARGE FOR ONE YEAR WITH NO FURTHER INCIDENTS. FINAL ORDER OF PROTECTION 2 YEARS
Broker Statement	I HAD AN ALTERCATION WHEREBY IT WAS ALLEGED THAT I BROKE A $300 BLACKBERRY. AS A RESULT OF THAT ALLEGATION, I WAS CHARGED WITH A FELONY BECAUSE THE COST OF THE PHONE EXCEEDED $250. THE OTHER PERSON DID NOT WISH TO PRESS CHARGES; HOWEVER, THE POLICE HAD BEEN CALLED AND PRESSED CHARGES ANYWAY. THIS FELONY CHARGE, EVEN THOUGH IT WAS IMMEDIATELY REDUCED TO A MISDEMEANOR, IS A REPORTABLE ITEM ON MY LICENSE.

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:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	NEGLIGENCE AND BREACH OF FIDUCIARY DUTY RESULTING FROM PURCHASE OF PACIFIC LIFE VARIABLE ANNUITIES IN 2007
Product Type:	Annuity-Variable
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:	07/26/2010
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	07/26/2010
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	10-02614
Date Notice/Process Served:	07/26/2010
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/31/2011
Monetary Compensation Amount:	$24,000.00
Individual Contribution Amount:	$0.00
Firm Statement	CLAIM WAS SETTLED WITH NO FINDING OR ADMISSION OF WRONGDOING

AND NO CONTRIBUTION FROM BROKER.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	CLIENTS ALLEGED FA MISREPRESENTED THE SAFETY OF THE INVESTMENTS - 2007.
Product Type:	Annuity-Variable
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:	04/29/2010
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	07/26/2010
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	10-02614
Date Notice/Process Served:	07/26/2010
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/31/2011
Monetary Compensation Amount:	$24,000.00
Individual Contribution Amount:	$0.00
Broker Statement	I DID NOT WISH TO SETTLE THE CASE BUT CITIGROUP SETTLED TO AVOID THE EXPENSE AND TIME OF TAKING THE CASE TO ARBITRATION. THE CLIENTS CLAIM THAT I MISREPRESENTED THE SAFETY OF THEIR INVESTMENTS IS FALSE. I FULLY DISCLOSED ALL THE INFORMATION, POSITIVE AND NEGATIVE, REGARDING THE INVESTMENT. THEY MADE THEIR FIRST INVESTMENT IN MAY 2007. THEY WERE SO HAPPY WITH THE ACCOUNT THEY INVESTED ADDITIONAL FUNDS ON TWO SEPARATE

OCCASIONS. AT EACH TIME, I REITERATED THE PROS AND CONS OF THE INVESTMENTS. THE CLIENTS FULLY UNDERSTOOD THE RISKS OF INVESTING AND THIS INVESTMENT.

UNFORTUNATELY, THE FINANCIAL CRISIS OF 2008 AND THE HISTORIC DECLINE IN THE MARKETS THAT FOLLOWED, AFFECTED THE CLIENTS ACCOUNT VALUES AS IT DID FOR EVERYONE ELSE WHO MAY HAVE BEEN INVESTED IN THE AT THAT TIME. AS THE ACCOUNT VALUE DECLINED THE CLIENTS AND I SPOKE REGARDING THE ACCOUNTS ON MULTIPLE OCCASIONS. BASED ON OUR CONVERSATIONS I RECOMMENDED THEY HOLD ON. THEY WERE COMFORTABLE STAYING THE COURSE.

EVENTUALLY, AT THE LOWS OF THE MARKET, THE CLIENTS PANICKED AND LIQUIDATED THE ACCOUNTS WITHOUT MY KNOWLEDGE OR ASSISTANCE. THEY REALIZED A LOSS. IRONICALLY, HAD THEY CONTINUED TO STAY THE COURSE, THEIR INVESTMENT WOULD HAVE DONE WELL. THE CLIENT RECEIVED A FRACTION OF THE DAMAGES THEY WERE SEEKING.

AGAIN, I FIRMLY BELIEVE I DID NOTHING WRONG!

End of Report

This page is intentionally left blank.