



IAPD Report

WILLIAM JOHN RANEY

CRD# 2493393

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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

WILLIAM JOHN RANEY (CRD# 2493393)

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 **06/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	04/07/2003
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	MANCHESTER, IA	05/07/2004 - 06/29/2023
B	LOCUST STREET SECURITIES, INC.	1703	DES MOINES, IA	11/18/1999 - 04/11/2003
B	BROKER DEALER FINANCIAL SERVICES CORP.	8073	WEST DES MOINES, IA	07/25/1999 - 11/16/1999

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	2



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 **17** 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 Principal	Approved	04/07/2003
B	FINRA	General Securities Representative	Approved	04/07/2003
B	Arizona	Agent	Approved	07/31/2012
B	Arkansas	Agent	Approved	10/28/2024
B	California	Agent	Approved	04/07/2003
B	Colorado	Agent	Approved	05/02/2016
B	Idaho	Agent	Approved	12/03/2018
B	Illinois	Agent	Approved	04/29/2025
B	Indiana	Agent	Approved	12/10/2012
B	Iowa	Agent	Approved	04/08/2003
B	Kansas	Agent	Approved	08/20/2020
B	Kentucky	Agent	Approved	01/07/2022
B	Minnesota	Agent	Approved	05/31/2007



Qualifications

Regulator	Registration	Status	Date
B Missouri	Agent	Approved	11/27/2024
B New York	Agent	Approved	07/16/2012
B North Carolina	Agent	Approved	07/15/2021
B Texas	Agent	Approved	09/15/2011
B Washington	Agent	Approved	04/07/2003
B Wisconsin	Agent	Approved	04/16/2020

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
 510 F AVE
 GRUNDY CENTER, IA 50638

CETERA ADVISOR NETWORKS LLC
 2504 S 2ND ST
 MARSHALLTOWN, IA 50158

CETERA ADVISOR NETWORKS LLC
 408 FRONT ST
 GENEVA, IA 50633

CETERA ADVISOR NETWORKS LLC
 315 MAIN ST
 IOWA FALLS, IA 50126

CETERA ADVISOR NETWORKS LLC
 629 BROAD ST
 STORY CITY, IA 50248

CETERA ADVISOR NETWORKS LLC
 103 E CENTER ST
 CONRAD, IA 50621

CETERA ADVISOR NETWORKS LLC
 300 East Main St
 Manchester, IA 52057

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 Iowa	Investment Adviser Representative	Approved	06/29/2023
IA Texas	Investment Adviser Representative	Restricted Approval	06/29/2023



Qualifications

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
408 FRONT ST
GENEVA, IA 50633

CETERA INVESTMENT ADVISERS LLC
103 E CENTER ST
CONRAD, IA 50621

CETERA INVESTMENT ADVISERS LLC
510 F AVE
GRUNDY CENTER, IA 50638

CETERA INVESTMENT ADVISERS LLC
2504 S 2ND ST
MARSHALLTOWN, IA 50158




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, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	12/12/2000

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/08/1994

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/08/1994
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/06/1994

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	05/07/2004 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	MANCHESTER, IA
B	11/18/1999 - 04/11/2003	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	07/25/1999 - 11/16/1999	BROKER DEALER FINANCIAL SERVICES CORP.	CRD# 8073	WEST DES MOINES, IA
B	08/19/1996 - 06/23/1999	WELLS FARGO SECURITIES INC.	CRD# 17438	SAN FRANCISCO, CA
B	08/08/1996 - 08/19/1996	FIRST INTERSTATE INVESTMENTS, INC.	CRD# 17101	
B	07/25/1994 - 07/26/1996	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
01/2013 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
07/2006 - Present	GRUNDY NATIONAL BANK	BRANCH MANAGER	Y	GRUNDY CENTER, IA, 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. NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES
 INVESTMENT RELATED: YES
 POSITION/TITLE/RELATIONSHIP: REPRESENTATIVE
 BRIEF DESCRIPTION OF DUTIES: SELLS FIXED LIFE, ANNUITIES AND LONG TERM CARE;
2. NAME OF OTHER BUSINESS: GNB BANK, DBA GNB INVESTMENTS,
 INVESTMENT RELATED: YES,
 NATURE OF BUSINESS: BANK,



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: 603 7TH ST. GRUNDY CENTER, IA 50638,
APPROX. # OF HOURS PER MONTH: 160,
POSITION/TITLE/RELATIONSHIP: FINANCIAL ADVISOR,
BRIEF DESCRIPTION OF DUTIES: FINANCIAL ADVISOR ADVISING CLIENTS;



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	2

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 2

Reporting Source:	Individual
Court Details:	POLICE DEPT OF BURBANK A592 492
Charge Date:	11/20/1986
Charge Details:	I WAS ARRESTED FOR BEING UNDER THE INFLUENCE OF COCAINE AND WITH POSSESSION OF COCAINE ON NOVEMBER 20, 1986.
Felony?	Yes
Current Status:	Final
Status Date:	07/27/1987
Disposition Details:	I WENT TO DRUG DIVERSION CLASSES FOR 4 HOURS, 6 WEEKS THE CASE WAS DISMISSED AND I BELIEVE I HAD 24 MONTHS OF PROBATION.
Broker Statement	I HAVE BEEN CLEAN AND SOBER AND FREE OF ANY LEGAL PROBLEMS FOR OVER 6 YEARS. NOW THIS WAS AN ARREST AND DISPOSITION THAT HAS BEEN FINISHED SINCE 7/27/87. AS FAR AS I KNOW, THERE ARE NO REASONS FOR ME TO BE UNABLE TO ACT AS A REGISTERED REP.

Disclosure 2 of 2

Reporting Source:	Individual
Court Details:	VAN NUYS MUNICIPAL COURT 88PO2874
Charge Date:	04/01/1988
Charge Details:	MISDEMEANOR INSUFFICIENT FUNDS/CHECKS MISDEMEANOR USE/UNDER INFLUENCE CONTROLLED SUBSTANCE.



Felony?	No
Current Status:	Final
Status Date:	11/04/1993
Disposition Details:	MADE RESTITUTION FOR INSUFFICIENT FUDNS CHEKCS AND SPENT TIME IN LIVE IN DRUG REHABILITATION PROGRAM. SUMMARY PROBATION FOR 24 MONTHS
Broker Statement	NOT PROVIDED



End of Report

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