IAPD Report

Flynn Lambert Andrew

CRD# 2748728

Section Title | **Page(s)**

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

Flynn Lambert Andrew (CRD# 2748728)

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 **06/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	02/20/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	02/20/2025

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
IA	CONCOURSE FINANCIAL GROUP ADVISORS	15708	Roswell, GA	08/20/2008 - 02/20/2025
B	CONCOURSE FINANCIAL GROUP SECURITIES, INC.	15708	Roswell, GA	11/11/2005 - 02/20/2025
B	USALLIANZ SECURITIES, INC.	40875	MINNEAPOLIS, MN	02/04/2002 - 11/15/2005

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
Regulatory Event	2
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 **4** 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	02/20/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	02/20/2025
B	FINRA	Investment Co./Variable Contracts Prin	Approved	02/20/2025
B	California	Agent	Approved	02/20/2025
B	Georgia	Agent	Approved	02/20/2025
B	New Hampshire	Agent	Approved	02/20/2025
B	Washington	Agent	Approved	02/20/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
Roswell, GA

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	Georgia	Investment Adviser Representative	Approved	02/20/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
ROSWELL, GA

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	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	07/29/1998

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	12/06/2010
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/13/1996

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/07/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/16/1996

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	08/20/2008 - 02/20/2025	CONCOURSE FINANCIAL GROUP ADVISORS	CRD# 15708	Roswell, GA
B	11/11/2005 - 02/20/2025	CONCOURSE FINANCIAL GROUP SECURITIES, INC.	CRD# 15708	Roswell, GA
B	02/04/2002 - 11/15/2005	USALLIANZ SECURITIES, INC.	CRD# 40875	MINNEAPOLIS, MN
B	08/14/1996 - 02/01/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

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
02/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
02/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Roswell, GA, United States
08/2016 - 02/2025	(dba) Legacy Investment Advisors	Agent/Associate	Y	Roswell, GA, United States
08/2008 - 02/2025	Concourse Financial Group Securities Inc	Investment Adviser Representative	Y	Atlanta, GA, United States
11/2005 - 02/2025	Concourse Financial Group Securities Inc	Registered Representative	Y	Atlanta, GA, 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;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FIXED INSURANCE;
START DATE: 08/1996;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 1;
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;

Registration & Employment History

OTHER BUSINESS ACTIVITIES

BRIEF DESCRIPTION OF DUTIES: SALES OF FIXED INSURANCE PRODUCTS;

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
Regulatory Event	2
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	ILLINOIS
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	
Date Initiated:	08/17/2007
Docket/Case Number:	0700272
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Other Product Type(s):	
Allegations:	RESPONDENT'S REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTION 8.E.(I)(J) OF THE ILLINOIS SECURITIES LAW.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No

Resolution Date: 10/16/2007

Sanctions Ordered:

Other Sanctions Ordered:

Sanction Details: THE RESPONDENT HAS PAID $750.00 FOR THE COSTS OF THE INVESTIGATION.

Regulator Statement ANY QUESTIONS CALL DAN TUNICK AT 312-793-3384

Reporting Source: Individual

Regulatory Action Initiated By: ILLINOIS

Sanction(s) Sought: Other

Other Sanction(s) Sought:

Date Initiated: 08/17/2007

Docket/Case Number: 0700272

Employing firm when activity occurred which led to the regulatory action:

Product Type: No Product

Other Product Type(s):

Allegations: BECAUSE THE REPRESENTATIVE ENTERED INTO AN AWC WITH NASD, RESPONDENT'S REGISTRATIONS AS A SALESPERSON IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTION 8.E (I)(J) OF THE ILLINOIS SECURITIES LAW.

Current Status: Final

Resolution: Consent

Resolution Date: 10/12/2007

Sanctions Ordered:

Other Sanctions Ordered: REPRESENTATIVE AGREED TO VOLUNTARILY WITHDRAW HIS REGISTRATION IN ILLINOIS FOR A PERIOD OF 1 YEAR.

Sanction Details: RESPONDENT'S REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTION 8.E (I)(J) OF THE ILLINOIS SECURITIES LAW.

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: NASD

Sanction(s) Sought:

Date Initiated: 05/21/2007

Docket/Case Number: E042004036905

Employing firm when activity occurred which led to the regulatory action:	USALLIANZ SECURITIES, INC.
Product Type:	Annuity-Variable
Allegations:	SEC RULES 482(B)(1), 482(B)(3), 482(D)(1), NASD RULES 2110, 2210(D)(1)(A), 2210(D)(1)(B), 2210(E), 2210(F)(2)(A), 2210(F)(2)(C), 2210(D)(2)(M), INTERPRETATIVE MATERIAL 2210-2 - FLYNN LAMBERT ANDREW, IN LETTER AND E-MAIL COMMUNICATIONS WITH THE PUBLIC USED THE PHRASE "GUARANTEE" OR "GUARANTEED" REGARDING SPECIFIED RATES OF RETURN WITHOUT MAKING THE NECESSARY COMMENSURATE DISCLOSURES ABOUT THE CLAIMS-PAYING ABILITY OF THE ISSUER OR THAT THERE MIGHT BE HOLDING PERIODS TO OBTAIN SUCH RATES OF RETURN. THE COMMUNICATIONS ALSO COMPARED VARIABLE ANNUITIES AND MUTUAL FUNDS WITHOUT MAKING THE NECESSARY COMMENSURATE DISCLOSURES ABOUT NUMEROUS MUTUAL FUNDS AVAILABLE, OTHER COSTS AND RESTRICTIONS ASSOCIATED WITH VARIABLE ANNUITIES THAT MAY NOT APPLY TO MUTUAL FUNDS.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/21/2007
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Regulator Statement	WITHOUT ADMITTING OR DENYING THE FINDINGS, ANDREW CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED $10,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 10 BUSINESS DAYS. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT JUNE 4, 2007 THROUGH JUNE 15, 2007. FINES PAID.

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	MONETARY FINE
Date Initiated:	05/21/2007
Docket/Case Number:	E0410040369-05
Employing firm when activity occurred which led to the regulatory action:	USALLIANZ SECURITIES, INC.
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	MUTUAL FUNDS

Allegations:	THE NASD ALLEGED THAT RR VIOLATED SEC RULES 482(B)(1), 482(B)(3), 482(D)(1), NASD RULES 2110, 2210(D)(1)(A), 2210(D)(1)(B), 2210(F)(2)(A), 2210(F)(2)(C), 2210(D)(2)(M), INTERPRETATIVE MATERIAL 2210-2 - RR, IN LETTER AND E-MAIL COMMUNICATIONS WITH THE PUBLIC USED THE PHRASE "GUARANTEE" OR "GUARANTEED" REGARDING SPECIFIED RATES OF RETURN WITHOUT MAKING THE NECESSARY COMMENSURATE DISCLOSURES ABOUT THE CLAIMS-PAYING ABILITY OF THE ISSUER OR THAT THERE MIGHT BE HOLDING PERIODS TO OBTAIN SUCH RATES OF RETURN. THE COMMUNICATIONS ALSO COMPARED VARIABLE ANNUITIES AND MUTUAL FUNDS WITHOUT MAKING THE NECESSARY COMMENSURATE DISCLOSURES ABOUT NUMEROUS MUTUAL FUNDS AVAILABLE, OTHER COSTS AND RESTRICTIONS ASSOCIATED WITH VARIABLE ANNUITIES THAT MAY NOT APPLY TO MUTUAL FUNDS.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Resolution Date:	05/21/2007
Sanctions Ordered:	Monetary/Fine $10,000.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE FINDINGS, RR CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE HE WAS FINED $10,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 10 BUSINESS DAYS. THE SUSPENSION IN ANY CAPACITY IS EFFECTIVE JUNE 4, 2007 THROUGH JUNE 15, 2007.
Broker Statement	NASD CITED 10 LETTERS/EMAILS FROM LATE 2003 TO EARLY 2004 WHICH USED THE WORD(S)"GUARANTEE" OR "GUARANTEED" WHEN DESCRIBING THE GUARANTEED MINIMUM INCOME BENEFIT IN VARIOUS PROVIDERS' VARIABLE ANNUITY PRODUCTS. ALTHOUGH SEVERAL OF THE LETTERS HAD BEEN PRE-APPROVED FOR USE PRIOR TO SENDING BY THE COMPLIANCE DEPARTMENTOF MY PREVIOUS BROKER DEALER, AND ALL HAD BEEN REVIEWED BY MY OSJ, THE NASD INDICATED I WAS STILL LIABLE FOR THE COMMENTS AND SANCTIONS WERE APPROPRIATE EVEN THOUGH MORE SEVERE SANCTIONS WERE IMPOSED ON MY OSJ AND PREVIOUS BROKER DEALER.

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:	CONCOURSE FINANCIAL GROUP SECURITIES, INC.
Allegations:	In January of 2022, Mr. Andrew made a recommendation resulting in a tax liability that was not fully disclosed.
Product Type:	Annuity-Variable
Alleged Damages:	$25,428.00
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/15/2023
Complaint Pending?	No
Status:	Settled
Status Date:	04/10/2023
Settlement Amount:	$25,428.00
Individual Contribution Amount:	$2,500.00

End of Report

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