



## IAPD Report

# SCOTT DAVID SHRADER

CRD# 2782420

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

### SCOTT DAVID SHRADER (CRD# 2782420)

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 **04/29/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	08/14/2025
<b>B</b>	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/05/2025

### 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
<b>IA</b>	AVANTAX ADVISORY SERVICES	104556	PALM BEACH GARDENS, FL	08/04/2004 - 09/05/2025
<b>B</b>	AVANTAX INVESTMENT SERVICES, INC.	13686	PALM BEACH GARDENS, FL	07/11/2003 - 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
Regulatory Event	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 **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>B</b>	FINRA	General Securities Representative	Approved	09/05/2025
<b>B</b>	Arizona	Agent	Approved	09/26/2025
<b>B</b>	Colorado	Agent	Approved	09/19/2025
<b>B</b>	Florida	Agent	Approved	09/05/2025
<b>B</b>	Georgia	Agent	Approved	09/05/2025
<b>B</b>	Hawaii	Agent	Approved	09/19/2025
<b>B</b>	Indiana	Agent	Approved	09/05/2025
<b>B</b>	Maryland	Agent	Approved	09/22/2025
<b>B</b>	Massachusetts	Agent	Approved	10/09/2025
<b>B</b>	Michigan	Agent	Approved	09/22/2025
<b>B</b>	Nevada	Agent	Approved	04/30/2026
<b>B</b>	New Jersey	Agent	Approved	09/05/2025
<b>B</b>	New York	Agent	Approved	09/05/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> North Carolina	Agent	Approved	09/19/2025
<b>B</b> Pennsylvania	Agent	Approved	09/19/2025
<b>B</b> South Carolina	Agent	Approved	11/06/2025
<b>B</b> Tennessee	Agent	Approved	10/24/2025
<b>B</b> Texas	Agent	Approved	09/05/2025

### Branch Office Locations

#### CETERA ADVISOR NETWORKS LLC

1983 PGA BLVD  
SUITE 102  
PALM BEACH GARDENS, FL 33408

### 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
<b>IA</b> Florida	Investment Adviser Representative	Approved	08/14/2025
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	09/05/2025

### Branch Office Locations

#### CETERA INVESTMENT ADVISERS LLC

1983 PGA Blvd  
Suite 102  
Palm Beach Gardens, FL 33408



## 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 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

#### General Industry/Product Exams

Exam	Category	Date
------	----------	------

Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	02/14/2003

#### State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Combined State Law Examination (S66)	Series 66	04/07/2003
--	-----------	------------

### 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	08/04/2004 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	PALM BEACH GARDENS
B	07/11/2003 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	PALM BEACH GARDENS

#### 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	Palm Beach Gardens, FL, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, FL, United States
08/2025 - Present	Cetera Investment Advisers, LLC	Investment Advisor Representative	Y	Schaumburg, IL, United States
04/2024 - Present	The Napa Event	Partner	N	Palm Beach Gardens, FL, United States
03/2023 - Present	Sublease (Vault Financial LLC)	Sublease	N	Palm Beach Gardens, FL, United States
01/2020 - Present	Ferrari Club of America, Florida Region	Regional Director	N	Palm Beach, FL, United States
09/2016 - Present	Palm Beach Car Club, LLC	Other	N	Palm Beach Gardens, FL, United States
09/2012 - Present	VAULT FINANCIAL LLC DBA VAULT WEALTH	PRESIDENT/OWNER	Y	Palm Beach Gardens, FL, United States
07/2014 - 09/2025	Avantax Insurance Services, LLC	Insurance Agent	Y	Palm Beach Gardens, FL, United States
07/2004 - 09/2025	Avantax Advisory Services	Investment Adviser Representative	Y	Palm Beach Gardens, FL, United States
12/2002 - 09/2025	Avantax Investment Services, Inc.	Registered Representative	Y	Palm Beach Gardens, FL, 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) Palm Beach Car Club, LLC~1983 PGA Blvd Suite 102~Palm Beach Gardens~FL~33408~Other~Owner~9/1/2016~10hrs~5hrs~I oversee the operations which consist of choosing venues, developing relationships with sponsors, developing relationships with car owners.
- 2) NAME OF OTHER BUSINESS: VAULT FINANCIAL LLC DBA VAULT WEALTH MANAGEMENT, INVESTMENT RELATED: YES, ADDRESS: SAME AS REGISTERED LOCATION, NATURE OF BUSINESS: FINANCIAL SERVICES AND TAX SERVICES, START DATE: 09/2012, POSITION/TITLE/RELATIONSHIP: PRESIDENT/OWNER, APX NUMBER OF HOURS PER WEEK: 40, APX NUMBER OF HOURS DURING TRADING HOURS: 32.5, BRIEF DESCRIPTION OF DUTIES: TAX AND FINANCIAL SERVICES;
- 3) FERRARI CLUB OF AMERICA, PALM BEACH CHAPTER POSITION: Club President NATURE: President of not for profit local chapter of a car club. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2020 ADDRESS: PO Box 452, Palm Beach FL 33480, United States DESCRIPTION: Preside over organization. Run a monthly board meeting. Set up car meets
- 4) SUBLEASE (VAULT FINANCIAL LLC) POSITION: Sublease NATURE: Subleasing two small individual offices in my office to real estate agents INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2023 ADDRESS: 1983 PGA Blvd, Suite 102, Palm Beach Gardens FL 33408, United States DESCRIPTION: None
- 5) THE NAPA EVENT POSITION: Partner NATURE: Same as Palm Beach Car Club, just adding a second event with partners in Napa Valley, CA INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 04/01/2024 ADDRESS: 1983 PGA Blvd, Suite 102, Palm Beach Gardens FL 33408, United States DESCRIPTION: Help source cars and sponsors for an annual event.
- 6) FERRARI CLUB OF AMERICA, FLORIDA REGION POSITION: Regional Director NATURE: Regional Director of not for profit car club. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2020 ADDRESS: PO Box 452, Palm Beach FL 33480, United States DESCRIPTION: Preside over 8 chapters. Run a monthly board meeting Assist with events
- 7) Vault Financial, LLC DBA Vault Wealth Management; Owner/Sole Proprietor; Accounting Services/Tax Preparation Medicare Advice; NIR; 80; 40; 08/24/2012; 1983 PGA Blvd Suite 102 Palm Beach Gardens FL 33408; Prepare taxes and supervise others preparing taxes Advise clients on Medicare



## 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	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 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	FLORIDA
<b>Sanction(s) Sought:</b>	Other: N/A
<b>Date Initiated:</b>	04/16/2010
<b>Docket/Case Number:</b>	0075-SR-3/10
<b>URL for Regulatory Action:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	H.D. VEST ADVISORY SERVICES,INC.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	UNREGISTERED ACTIVITY
<b>Current Status:</b>	Final
<b>Resolution:</b>	Stipulation and Consent
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	04/16/2010
<b>Sanctions Ordered:</b>	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)



**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:** \$5,000.00

**Portion Levied against individual:** \$5,000.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 04/16/2010

**Was any portion of penalty waived?** No

**Amount Waived:**

**Regulator Statement** ON 04/16/2010, THE OFFICE OF FINANCIAL REGULATION ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF SCOTT DAVID SHRADER. SHRADER NEITHER ADMITTED NOR DENIED THE FINDINGS BUT CONSENTED TO THE ENTRY OF FINDINGS BY THE OFFICE. THE OFFICE FOUND THAT SHRADER ENGAGED IN INVESTMENT ADVISORY BUSINESS FROM OFFICES WITHIN THIS STATE WITHOUT THE BENEFIT OF LAWFUL REGISTRATION IN THE STATE OF FLORIDA PURSUANT TO SECTION 517.12(4), F. S.

**Reporting Source:** Individual

**Regulatory Action Initiated By:** STATE OF FLORIDA OFFICE OF FINANCIAL REGULATION

**Sanction(s) Sought:** Other: NOT APPLICABLE

**Date Initiated:** 04/16/2010

**Docket/Case Number:** 0075-SR-3/10

**Employing firm when activity occurred which led to the regulatory action:** H.D. VEST

**Product Type:** No Product

**Allegations:** APPLICANT CONDUCTED INVESTMENT ADVISORY BUSINESS IN FLORIDA WITHOUT ALL REQUIRED STATE REGISTRATIONS.

**Current Status:** Final

**Resolution:** Stipulation and Consent

**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:** 04/16/2010

**Sanctions Ordered:** Cease and Desist  
Civil and Administrative Penalty(ies)/Fine(s)



**Monetary Sanction 1 of 1**

<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$5,000.00
<b>Portion Levied against individual:</b>	\$5,000.00
<b>Payment Plan:</b>	PAYMENT OF FINE DUE ON TENDER OF EXECUTED STIPULATION
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	04/06/2010
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	ERROR AT EMPLOYING FIRM CAUSED APPLICANT TO UNKNOWINGLY CONDUCT INVESTMENT ADVISORY BUSINESS IN FLORIDA WITHOUT ALL STATE REGISTRATIONS.



## End of Report

This page is intentionally left blank.