



IAPD Report

ROBERT A SMITH

CRD# 2833957

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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

ROBERT A SMITH (CRD# 2833957)

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 **03/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	02/23/2024
IA	SOVRAN ADVISORS, LLC	CRD# 329415	02/23/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	MML INVESTORS SERVICES, LLC	10409	Costa Mesa, CA	03/25/2017 - 03/06/2024
IA	MML INVESTORS SERVICES, LLC	10409	Costa Mesa, CA	03/25/2017 - 03/06/2024
B	MSI FINANCIAL SERVICES, INC.	14251	IRVINE, CA	11/21/2014 - 03/25/2017

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	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 **12** 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	02/23/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	02/23/2024
B	California	Agent	Approved	02/27/2024
B	Colorado	Agent	Approved	03/05/2024
B	District of Columbia	Agent	Approved	04/29/2025
B	Florida	Agent	Approved	02/26/2024
B	Idaho	Agent	Approved	02/23/2024
B	Nebraska	Agent	Approved	08/13/2024
B	Nevada	Agent	Approved	03/04/2024
B	New Jersey	Agent	Approved	01/16/2026
B	North Carolina	Agent	Approved	03/07/2024
B	Oregon	Agent	Approved	04/16/2024
B	Texas	Agent	Approved	02/23/2024



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	02/26/2024

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
 3200 PARK CENTER DR
 STE 1240
 COSTA MESA, CA 92626

CETERA ADVISOR NETWORKS LLC
 LAGUNA NIGUEL, CA

CETERA ADVISOR NETWORKS LLC
 279 Snead Cir
 Havasu, AZ 86406

Employment 2 of 2

Firm Name: **SOVRAN ADVISORS, LLC**
 Main Address: 3131 CAMINO DEL RIO N.
 SUITE 800
 SAN DIEGO, CA 92108
 Firm ID#: 329415

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	02/23/2024
IA Texas	Investment Adviser Representative	Restricted Approval	02/27/2024

Branch Office Locations

SOVRAN ADVISORS, LLC
 3200 Park Center Dr.
 Suite 1240
 Costa Mesa, CA 92626



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, 4 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	02/23/2024
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/16/2009
Futures Managed Funds Examination (S31)	Series 31	01/22/1997

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	07/28/2009
Uniform Investment Adviser Law Examination (S65)	Series 65	06/03/1997
Uniform Securities Agent State Law Examination (S63)	Series 63	12/30/1996

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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
B	03/25/2017 - 03/06/2024	MML INVESTORS SERVICES, LLC	CRD# 10409	Costa Mesa, CA
IA	03/25/2017 - 03/06/2024	MML INVESTORS SERVICES, LLC	CRD# 10409	Costa Mesa, CA
B	11/21/2014 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	IRVINE, CA
IA	11/21/2014 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	IRVINE, CA
IA	08/24/2009 - 11/24/2014	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	NEWPORT BEACH, CA
B	06/17/2009 - 11/24/2014	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	NEWPORT BEACH, CA
B	04/24/2001 - 10/26/2001	WATERFORD FINANCIAL, INC.	CRD# 33828	MINNEAPOLIS, MN
B	09/17/1999 - 05/01/2001	UBS PAINWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	02/04/1997 - 10/20/1999	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
02/2024 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2024 - Present	SOVRAN ADVISORS LLC - CRD 329415	INVESTMENT ADVISOR REPRESENTATIVE	Y	COSTA MESA, CA, United States
02/2021 - Present	GO FAST TAKE CHANCES	PRESIDENT / OWNER	N	LAGUNA NIGUEL, CA, United States
03/2015 - Present	OMEGA WEALTH STRATEGIES	OWNER / PRESIDENT	Y	COSTA MESA, CA, United States
03/2017 - 02/2024	MML INVESTORS SERVICES, LLC	REGISTERED REP	Y	COSTA MESA, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2016 - 02/2024	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	COSTA MESA, CA, United States
11/2014 - 03/2017	METLIFE SECURITIES	FINANCIAL SERVICE REPRESENTATIVE	Y	IRVINE, CA, 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: 12/2008;
 APX NUMBER OF HOURS PER WEEK: 2;
 APX NUMBER OF HOURS DURING TRADING HOURS: NONE;
 POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
 BRIEF DESCRIPTION OF DUTIES: SALES OF FIXED INSURANCE PRODUCTS;

2. NAME OF OTHER BUSINESS: SOVRAN ADVISORS LLC - CRD 329415;
 INVESTMENT RELATED: YES;
 ADDRESS: SAME AS REGISTERED LOCATION;
 NATURE OF BUSINESS: SEC REGISTERED INVESTMENT ADVISORY FIRM; POSITION/TITLE/RELATIONSHIP: INVESTMENT ADVISOR REPRESENTATIVE;
 START DATE: 03/2024;
 APX NUMBER OF HOURS PER WEEK: 50;
 APX NUMBER OF HOURS DURING TRADING HOURS: 32.5;
 BRIEF DESCRIPTION OF DUTIES: 3(38) SERVICES, FINANCIAL PLANNING AND ASSET MANAGEMENT;

3. NAME OF OTHER BUSINESS: GO FAST TAKE CHANCES;
 INVESTMENT RELATED: NO;
 ADDRESS: SAME AS RESIDENTIAL ADDRESS;
 NATURE OF BUSINESS: EXTREME SPORTS LIFE STYLE APPAREL;
 START DATE: 02/2021;
 POSITION/TITLE/RELATIONSHIP: PRESIDENT / OWNER;
 APX NUMBER OF HOURS PER WEEK: 2;
 APX NUMBER OF HOURS DURING TRADING HOURS: NONE;
 BRIEF DESCRIPTION OF DUTIES: MANAGING SALES, DESIGN, AND MARKETING;

4. NAME OF OTHER BUSINESS: OMEGA WEALTH STRATEGIES;
 INVESTMENT RELATED: YES;
 ADDRESS: SAME AS REGISTERED LOCATION;
 NATURE OF BUSINESS: WEALTH MANAGEMENT AND FINANCIAL SERVICES;
 START DATE: 03/2015;
 POSITION/TITLE/RELATIONSHIP: OWNER / PRESIDENT;
 APX NUMBER OF HOURS PER WEEK: 50;



Registration & Employment History



OTHER BUSINESS ACTIVITIES

APX NUMBER OF HOURS DURING TRADING HOURS: 50;

BRIEF DESCRIPTION OF DUTIES: DAY TO DAY OPERATIONS OF WEALTH ADVISORY PRACTICE;



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
Customer Dispute	1

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:	SECURIAN FINANCIAL SERVICES
Allegations:	CLIENT ALLEGES RR MISREPRESENTED POLICY AT THE TIME OF SALE.
Product Type:	Insurance
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	FIRM ESTIMATES POTENTIAL DAMAGES EXCEED \$5,000.
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:	12/06/2017
Complaint Pending?	No
Status:	Denied
Status Date:	12/27/2017
Settlement Amount:	



Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Securian Financial Services

Allegations: Client alleges RR misrepresented Policy at the time of sale.

Product Type: Insurance

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): Firm estimates potential damages exceed \$5000

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: 12/06/2017

Complaint Pending? No

Status: Denied

Status Date: 12/27/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement In 2010, Individual was seeking additional life. Individual stopped making payments and has only paid 31 of 86 required payments over 7 years. Policy charges have been assessed at or below the amounts and rates outlined in the policy. Individual did not fulfill his contractual obligation of making monthly/annual payments. The complaint found baseless and denied by Securian.



End of Report

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