



IAPD Report

ERIC R PERKINS

CRD# 3032181

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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

ERIC R PERKINS (CRD# 3032181)

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 **11/26/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	04/06/2011
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	01/06/2012 - 06/29/2023
IA	ING FINANCIAL PARTNERS, INC	2882	MATTESON, IL	03/26/2009 - 03/16/2011
B	ING FINANCIAL PARTNERS, INC.	2882	MATTESON, IL	03/09/2009 - 03/16/2011

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
Judgment/Lien	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 2 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 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 Illinois	Investment Adviser Representative	Approved	06/29/2023
IA Texas	Investment Adviser Representative	Restricted Approval	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
820 E TERRA COTTA AVE
STE 114
CRYSTAL LAKE, IL 60014

CETERA INVESTMENT ADVISERS LLC
MATTESON, IL

Employment 2 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	04/06/2011
B Illinois	Agent	Approved	04/06/2011
B Texas	Agent	Approved	01/23/2014

Branch Office Locations



Qualifications

CETERA ADVISOR NETWORKS LLC
MATTESON, IL



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	06/18/1998
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State Securities Law Exams

Exam	Category	Date
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IA B Uniform Combined State Law Examination (S66)	Series 66	07/07/1998
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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	01/06/2012 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	03/26/2009 - 03/16/2011	ING FINANCIAL PARTNERS, INC	CRD# 2882	MATTESON, IL
B	03/09/2009 - 03/16/2011	ING FINANCIAL PARTNERS, INC.	CRD# 2882	MATTESON, IL
IA	06/19/2002 - 07/22/2008	METLIFE SECURITIES INC.	CRD# 14251	MATTESON, IL
B	02/20/2002 - 07/22/2008	METLIFE SECURITIES INC.	CRD# 14251	MILWAUKEE, WI
B	02/20/2002 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	MILWAUKEE, WI
B	06/19/1998 - 02/21/2002	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	06/19/1998 - 02/21/2002	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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

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) INDEPENDENT INSURANCE AGENT - SALES OF FIXED INSURANCE PRODUCTS: LIFE, HEALTH, DISABILITY, ANNUITIES, AND LTC.
- 2) ELEMENTARY SCHOOL DISTRICT 159
NOT INVESTMENT RELATED
6202 VOLLMER RD, MATTSON, IL 60443



Registration & Employment History



OTHER BUSINESS ACTIVITIES

SCHOOL BOARD, PRESIDENT, SINCE 5/2011
APPROX. 4 HOURS PER WEEK, SOME DURING TRADING HOURS,
ATTEND SCHOOL BOARD MEETING AND VOTE ON POLICY



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
Judgment/Lien	2

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: AMERICAN EXPRESS FINANCIAL ADVISORS

Allegations: THE CLIENT ALLEGED HER INVESTMENT ADVISOR PLACED HER IRA ASSETS IN AN INVESTMENT PRODUCT THAT DID NOT ALLOW HER TO TAKE MONTHLY DISTRIBUTIONS FOR INCOME.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$17,133.00

Customer Complaint Information

Date Complaint Received: 06/19/2002

Complaint Pending? No

Status: Settled

Status Date: 11/26/2002

Settlement Amount: \$17,365.71

Individual Contribution Amount: \$0.00

Firm Statement THE FIRM FOUND THE INVESTMENT ADVISOR REPRESENTATIVE RECOMMENDED THE CLIENT INVEST HER IRA ASSETS IN AN ANNUITY. THE PRODUCT FEATURES OF THE ANNUITY DID NOT MATCH THE CLIENT'S OBJECTIVE TO RECEIVE MONTHLY DISTRIBUTIONS AS A SOURCE OF



INCOME.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations: THE CLIENT ALLEGED HER INVESTMENT ADVISOR PLACED HER IRA ASSETS IN AN INVESTMENT PRODUCT THAT DID NOT ALLOW HER TO TAKE HER MONTHLY DISTRIBUTION
Product Type: Annuity(ies) - Variable
Alleged Damages: \$17,133.00

Customer Complaint Information

Date Complaint Received: 06/19/2002
Complaint Pending? No
Status: Settled
Status Date: 11/26/2002
Settlement Amount: \$17,365.71
Individual Contribution Amount: \$0.00

Broker Statement THE FIRM FOUND THE INVESTMENT ADVISOR REPRESENTATIVE RECOMMENDED THE CLIENT INVEST HER IRA ASSETS IN AN ANNUITY. THE PRODUCT FEATURES OF THE ANNUITY DID NOT MATCH THE CLIENT'S OBJECTIVE TO RECEIVE MONTHLY DISTRIBUTIONS AS A SOURCE OF INCOME. I PRESENTED THE RET ADVISOR VAR ANTY TO THE CLIENT AFTER A TRAINING SEMINAR HELD BY AMEX FIN SVCS SALES MANAGEMENT WHICH RECOMMENDED ITS FEATURES AND BENEFITS FOR MANAGING RETIREMENT ASSETS. A RETIREMENT ANALYSIS WAS COMPLETED FOR THE CLIENT, AND SHE SELECTED THE ANNUITY OVER MUTUAL FUNDS AND EMPLOYER OPTIONS BECAUSE OF THE INSURANCE BENEFIT AND 10% ANNUAL DISTRIBUTION. I BELIEVE THAT THIS WAS A SUITABLE PRODUCT FOR THE CLIENT AND SHE EXPRESSED THAT IT MET HER NEEDS.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source: Individual
Judgment/Lien Holder: CAPITAL ONE BANK
Judgment/Lien Amount: \$2,434.92
Judgment/Lien Type: Civil
Date Filed with Court: 06/27/2011
Date Individual Learned: 05/11/2015
Type of Court: State Court
Name of Court: COOK COUNTY
Location of Court: CHICAGO, IL
Docket/Case #: 11M1131369
Judgment/Lien Outstanding? Yes

Disclosure 2 of 2

Reporting Source: Individual
Judgment/Lien Holder: HOUSEFOLD FINANCIAL
Judgment/Lien Amount: \$10,714.44
Judgment/Lien Type: Civil
Date Filed with Court: 12/02/2008
Date Individual Learned: 12/02/2008
Type of Court: State Court
Name of Court: CIRCUIT COURT OF COOK COUNTY
Location of Court: CHICAGO, ILLINOIS
Docket/Case #: 08M1141972
Judgment/Lien Outstanding? Yes

Broker Statement

ORIGINAL AMOUNT OF JUDGMENT \$10,714.44. \$714 JUDGMENT IS PART OF THIS WITH SAME DOCKET/CASE #.
I WAS WRONGFULLY TERMINATED BY METLIFE IN JULY 2008. I LOSS OVER 70,000 IN INCOME AND BENEFITS, THIS CREATED A FINANCIAL HARDSHIP FOR MY FAMILY AND HHF WOULD NOT WORK WITH ME TO ESTABLISH A PAYMENT PLAN. MY ATTORNEY IS CURRENTLY HAVING SETTLEMENT DISCUSSIONS WITH METLIFE'S ATTORNEY AND THE PROCEEDS WILL BE USED TO PAY THE LIEN OFF.



End of Report

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