User Guidance

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IAPD Report

LARRY MILTON WARE

CRD# 3053841

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

LARRY MILTON WARE (CRD# 3053841)

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 **12/22/2025**.

CURRENT EMPLOYERS

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

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	AVANTAX ADVISORY SERVICES	104556	GRAHAM, NC	09/01/2022 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	GRAHAM, NC	09/01/2022 - 09/05/2025
B	LPL FINANCIAL LLC	6413	GRAHAM, NC	01/12/2012 - 09/02/2022

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	2
Termination	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 **5** 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	09/05/2025
B	Georgia	Agent	Approved	09/05/2025
B	Indiana	Agent	Approved	09/05/2025
B	Maryland	Agent	Approved	09/05/2025
B	North Carolina	Agent	Approved	09/05/2025
B	Virginia	Agent	Approved	09/05/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
845 S MAIN ST
SUITE 200
GRAHAM, NC 27253

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	North Carolina	Investment Adviser Representative	Approved	09/05/2025

Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
845 S MAIN ST. STE 200
GRAHAM, NC 27253

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
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	06/22/2006

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	06/16/1998

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	09/24/2004
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/18/1998

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	09/01/2022 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	GRAHAM, NC
B	09/01/2022 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	GRAHAM, NC
B	01/12/2012 - 09/02/2022	LPL FINANCIAL LLC	CRD# 6413	GRAHAM, NC
IA	03/02/2015 - 09/01/2022	IFG ADVISORY, LLC	CRD# 168012	GRAHAM, NC
IA	01/12/2012 - 02/03/2016	LPL FINANCIAL LLC	CRD# 6413	GRAHAM, NC
B	01/03/2005 - 12/21/2011	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	BURLINGTON, NC
IA	01/03/2005 - 12/21/2011	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	BURLINGTON, NC
IA	09/27/2004 - 01/03/2005	NCF FINANCIAL SERVICES, INC.	CRD# 120471	GRAHAM, NC
B	02/03/2004 - 01/03/2005	NCF FINANCIAL SERVICES, INC.	CRD# 120471	DURHAM, NC
B	06/18/1998 - 02/04/2004	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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	SCHAUMBURG, IL, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	GRAHAM, NC, United States
12/2014 - Present	BGLW LLC DBA ENVISION WEALTH PARTNERS	MEMBER	Y	GRAHAM, NC, United States
09/2022 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVIS0R REPRESENTATIVE	Y	GRAHAM, NC, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2022 - 09/2025	AVANTAX INSURANCE AGENCY LLC	INSURANCE AGENT	Y	GRAHAM, NC, United States
09/2022 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	GRAHAM, NC, United States
02/2015 - 08/2022	IFG ADVISORY, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	GRAHAM, NC, United States
01/2012 - 08/2022	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	GRAHAM, NC, 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) BGLW LLC DBA ENVISION WEALTH PARTNERS; POSITION: Member NATURE: DBA name for investment services INVESTMENT RELATED: Yes NUMBER OF HOURS: 130 SECURITIES TRADING HOURS: 130 START DATE: 12/23/2014; ADDRESS: 845 S Main Street, Suite 200, Graham NC 27253, United States; DESCRIPTION: My business partner and I meet with investment clients and provide advice. We work with individuals who are seeking assistance preparing for retirement, preparing for college expenses, managing income in retirement and debt control. We talk with clients periodically to review investments and the attainment of goal objectives.

2) SALVATION ARMY
POSITION: Advisory Board Member NATURE: Member of 12 person Advisory Board. Attend monthly meetings INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 05/22/2024
ADDRESS: 812 N Anthony Street, Burlington NC 27217, United States
DESCRIPTION: Participate in meetings and activities of the Board and the local organization

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*.
  - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - o 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*.
  - o 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.
  - o 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.
  - o 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	2
Termination	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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	Customer alleged their investments were not suitable.
Product Type:	Other: Structured Products
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Statement of Claim did not reflect a specific damage amount; therefore, a good faith determination was made that potential damages from the alleged conduct could be greater than $5,000.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	24-01163
Date Notice/Process Served:	06/13/2024
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/04/2025

Monetary Compensation Amount:	$200,000.00
Individual Contribution Amount:	$50,000.00
Firm Statement	****THIS IS IN REFERENCE TO Occurrence: 2347572 ****** Please associate this update with Occurrence: 2347572

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	Customer alleged their investments were not suitable.
Product Type:	Other: Structured Products
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Statement of Claim did not reflect a specific damage amount; therefore, a good faith determination was made that potential damages from the alleged conduct could be greater than $5,000.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	24-01163
Date Notice/Process Served:	06/13/2024
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/04/2025
Monetary Compensation Amount:	$200,000.00
Individual Contribution Amount:	$50,000.00
Broker Statement	This case was resolved for business reasons and to avoid the uncertainty, cost, and distraction of continued legal proceedings. There was no admission of wrongdoing or liability. The products involved were fully explained to the customer, approved by my broker-dealer, and believed to be suitable based on the information provided at the time. I am confident the client understood the nature and risks of the investments before the transaction was completed.

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	Customer alleges representative recommended investments in structured products which were not suitable for customer's risk tolerance. Activity period August 2021

	to May 2022
Product Type:	Other: Structured Products
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Over $5,000 or cannot be determined
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-00805
Filing date of arbitration/CFTC reparation or civil litigation:	04/04/2023

Customer Complaint Information

Date Complaint Received:	04/05/2023
Complaint Pending?	No
Status:	Settled
Status Date:	08/27/2024
Settlement Amount:	$250,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	Customer alleges representative recommended investments in structured products which were not suitable for customer's risk tolerance. Activity period August 2021 to May 2022.
Product Type:	Other: Structured Products
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Over $5,000 or cannot determine.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes

Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-00805
Filing date of arbitration/CFTC reparation or civil litigation:	04/04/2023

Customer Complaint Information

Date Complaint Received:	04/05/2023
Complaint Pending?	No
Status:	Settled
Status Date:	08/27/2024
Settlement Amount:	$250,000.00
Individual Contribution Amount:	$0.00
Broker Statement	LPL Financial made a business decision to resolve this matter without any admission of liability whatsoever in order to avoid the cost and distraction of further proceedings. I strongly deny any misconduct in connection with the investment recommendations at issue in this matter. The recommendations were entirely suitable for the client based on the information available to me at the time, and as presented to me and LPL Financial by the client.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	SUNTRUST INVESTMENT SERVICES, INC
Termination Type:	Discharged
Termination Date:	12/15/2011
Allegations:	ALTERED CLIENT SIGNED DISCLOSURE FORM TO ADD RATE INFORMATION
Product Type:	Annuity-Fixed

Reporting Source:	Individual
Firm Name:	SUNTRUST INVESTMENT SERVICES
Termination Type:	Discharged
Termination Date:	12/15/2011
Allegations:	SUNTRUST ALLEGED THAT I ALTERED A DOCUMENT.
Product Type:	Annuity-Fixed
Broker Statement	THE U5 DOCUMENT STATES THAT MY EMPLOYMENT AT SUNTRUST INVESTMENTS WAS TERMINATED BECAUSE I: "ALTERED CLIENT SIGNED DISCLOSURE FORM TO ADD RATE INFORMATION." MY EXPLANATION IS STRAIGHT FORWARD. I WAS HELPING A LICENSED BANKER WITH THE DOCUMENTS FOR A FIXED ANNUITY. THE LB HAD MET WITH THE CLIENT WITHOUT ME BEING PRESENT. WHEN I GOT TO THE BRANCH, THE CLIENT HAD ALREADY SIGNED THE FORMS AND LEFT. THE LB ASKED ME TO ASSIST HER WITH THE DOCUMENTS. SHE HAD COMPLETED THE ANNUITY COMPANY'S FORMS WHICH INCLUDED THE RATES AND TERM. THE SUNTRUST INTERNAL FORMS WERE INCOMPLETE - SPECIFICALLY THE RATE INFORMATION. I COMPLETED THE INTERNAL FORMS BY TRANSPOSING THE RATE INFORMATION FROM THE ANNUITY COMPANY'S FORMS TO THE SUNTRUST FORMS. THE RATES WERE NOT CHANGED OR ALTERED IN ANY WAY. THE CLIENT RECEIVED THE RATES AND THE TERM THAT THE LB HAD DESCRIBED AND THE ANNUITY WAS ISSUED.

End of Report

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