



IAPD Report

BRADLEY JOSEPH KELLEN

CRD# 3193258

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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

BRADLEY JOSEPH KELLEN (CRD# 3193258)

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 **10/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA ADVISORS LLC	CRD# 10299	12/13/2012
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	03/21/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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 ADVISORS LLC	10299	GREENWOOD VILLAGE, IL	12/11/2012 - 03/21/2024
IA	NEW ENGLAND SECURITIES CORPORATION	615	COLORADO SPRINGS, CO	04/15/2003 - 12/14/2012
B	NEW ENGLAND SECURITIES	615	COLORADO SPRINGS, CO	10/10/2000 - 12/14/2012

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
Criminal	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 11 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	Colorado	Investment Adviser Representative	Approved	03/21/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	03/21/2024

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
3204 N. ACADEMY BLVD STE 310
COLORADO SPRINGS, CO 80917

Employment 2 of 2

Firm Name: **CETERA ADVISORS LLC**
Main Address: 5299 DTC BLVD #800
GREENWOOD VILLAGE, CO 80111
Firm ID#: 10299

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	12/13/2012
B	FINRA	General Securities Representative	Approved	12/13/2012
B	FINRA	Invest. Co and Variable Contracts	Approved	12/13/2012
B	Arizona	Agent	Approved	03/25/2013
B	California	Agent	Approved	12/13/2012



Qualifications

Regulator	Registration	Status	Date
B Colorado	Agent	Approved	12/13/2012
B Florida	Agent	Approved	08/21/2020
B Idaho	Agent	Approved	04/15/2021
B Illinois	Agent	Approved	01/18/2023
B Montana	Agent	Approved	08/24/2022
B Nevada	Agent	Approved	01/11/2024
B New Mexico	Agent	Approved	12/20/2016
B Texas	Agent	Approved	08/08/2014
B Utah	Agent	Approved	02/08/2022

Branch Office Locations

CETERA ADVISORS LLC
3204 N. ACADEMY BLVD STE 310
COLORADO SPRINGS, CO 80917



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
	General Securities Principal Examination (S24)	Series 24	05/16/2005

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	10/04/2002
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/09/1999

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	12/09/2005
	Uniform Investment Adviser Law Examination (S65)	Series 65	10/11/2002

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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	12/11/2012 - 03/21/2024	CETERA ADVISORS LLC	CRD# 10299	GREENWOOD VILLAGE
IA	04/15/2003 - 12/14/2012	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	COLORADO SPRINGS, I
B	10/10/2000 - 12/14/2012	NEW ENGLAND SECURITIES	CRD# 615	COLORADO SPRINGS, I
B	03/11/1999 - 08/14/2000	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, 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
03/2024 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
07/2013 - Present	Elite Financial Services Inc.	President	Y	Colorado Springs, CO, United States
01/2013 - Present	CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	DENVER, CO, United States
07/2000 - Present	NELICO	AGENT	Y	COLORADO SPRINGS, CO, 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: 12/11/2012
 APX NUMBER OF HOURS PER WEEK: 8
 APX NUMBER OF HOURS DURING TRADING HOURS: 6.25
 POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT
 BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, HEALTH, DISABILITY, ANNUITIES AND LONG TERM CARE

(2) NAME OF OTHER BUSINESS: MILLENNIUM FINANCIAL GROUP



Registration & Employment History



OTHER BUSINESS ACTIVITIES

INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FINANCIAL SERVICES
START DATE: 12/12/2012
APX NUMBER OF HOURS PER WEEK: 40
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5
BRIEF DESCRIPTION OF DUTIES: FINANCIAL ADVISOR

(3) NAME OF OTHER BUSINESS: BIKERS AGAINST CHILD ABUSE;
INVESTMENT RELATED: NO;
ADDRESS: PO BOX 6552 COLORADO SPRINGS, CO 80934;
NATURE OF BUSINESS: NON PORFIT;
START DATE: 10/2025;
POSITION/TITLE/RELATIONSHIP: INTERNATIONAL AGENCY LIAISON;
APX NUMBER OF HOURS PER WEEK: 2;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
BRIEF DESCRIPTION OF DUTIES: CONDUCT EDUCATIONAL WORKSHOPS, SMALL GROUP PRESENTATIONS TO AGENCIES THAT ALSO WORK WITH ABUSED CHILDREN, OVERSEE THE AGENCY LIAISONS IN MULTIPLE COUNTRIES;

(4) NAME OF OTHER BUSINESS: ELITE FINANCIAL SERVICES INC;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FINANCIAL SERVICES;
START DATE: 7/2013;
POSITION/TITLE/RELATIONSHIP: PRESIDENT;
APX NUMBER OF HOURS PER WEEK: 0;
APX NUMBER OF HOURS DURING TRADING HOURS:0;
BRIEF DESCRIPTION OF DUTIES: PERSONAL S CORP FOR TAX REPORTING PURPOSES ONLY;

(5) NAME OF OTHER BUSINESS: ASSOCIATION OF FINANCIAL EDUCATORS (AFE);
INVESTMENT RELATED: NO;
ADDRESS: 108 WILD BASIN ROAD S AUSTIN,TX 78746;
NATURE OF BUSINESS: FINANCIAL EDUCATION;
START DATE: 2/2022;
POSITION/TITLE/RELATIONSHIP: MEMBER ;
APX NUMBER OF HOURS PER WEEK: 1-2 ;
APX NUMBER OF HOURS DURING TRADING HOURS: 1-2 ;
BRIEF DESCRIPTION OF DUTIES: WORKS WITH CFPB, PROVIDE EDUCATIONAL WORKSHOPS FOR LOCAL EMPLOYERS ;

(6) NAME OF OTHER BUSINESS: BIKERS AGAINST CHILD ABUSE - PIKES PEAK CHAPTER;
INVESTMENT RELATED: NO;
ADDRESS: PO BOX 6552 COLORADO SPRINGS, CO 80934;
NATURE OF BUSINESS: NON PORFIT;
START DATE: 10/2025;
POSITION/TITLE/RELATIONSHIP: CHAPTER VICE PRESIDENT;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
BRIEF DESCRIPTION OF DUTIES: FOCUS ON THE INTERNAL DAY-TO-DAY DETAILS OF THE CHAPTER ACTIVITIES AND THE MEMBERSHIP;



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
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Criminal	1
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Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	COUNTY OF ALAMEDA 241128C
Charge Date:	04/17/1989
Charge Details:	IMPERSONATING A POLICE OFFICER
Felony?	No
Current Status:	Final
Status Date:	03/30/1990
Disposition Details:	MISDEMEANOR FOR "DISTURBING THE PEACE" AND \$200 FINE WITH AN 18 MONTH "CONDITIONAL SENTENCE." ALSO PAID COSTS FOR PUBLIC DEFENDER OF \$200.
Broker Statement	ITEM #22A(1) WAS PREVIOUSLY MARKED IN ERROR. THE CORRECT ANSWER IS "NO"



End of Report

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