



IAPD Report

DAVID IRWIN

CRD# 3207895

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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

DAVID IRWIN (CRD# 3207895)

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 **08/21/2025**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
B EMPOWER FINANCIAL SERVICES, INC.	CRD# 13109	08/21/2025
IA EMPOWER ADVISORY GROUP, LLC	CRD# 112058	08/21/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **45** 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 INVESTMENT ADVISERS LLC	105644	ST LOUIS, MO	06/29/2023 - 08/20/2025
B CETERA WEALTH SERVICES, LLC	13572	ST LOUIS, MO	08/01/2017 - 08/20/2025
IA CETERA ADVISOR NETWORKS LLC	13572	ST LOUIS, MO	08/15/2017 - 06/29/2023

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
Financial	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 **45** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **EMPOWER FINANCIAL SERVICES, INC.**
Main Address: 8515 E ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111
Firm ID#: 13109

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/21/2025
B	Alabama	Agent	Approved	08/22/2025
B	Alaska	Agent	Approved	08/27/2025
B	Arizona	Agent	Approved	08/25/2025
B	Arkansas	Agent	Approved	08/28/2025
B	California	Agent	Approved	08/22/2025
B	Connecticut	Agent	Approved	08/22/2025
B	Delaware	Agent	Approved	08/22/2025
B	Georgia	Agent	Approved	08/22/2025
B	Hawaii	Agent	Approved	08/22/2025
B	Idaho	Agent	Approved	08/21/2025
B	Illinois	Agent	Approved	08/26/2025
B	Indiana	Agent	Approved	08/25/2025



Qualifications

Regulator	Registration	Status	Date
B Iowa	Agent	Approved	08/21/2025
B Kansas	Agent	Approved	08/21/2025
B Kentucky	Agent	Approved	08/22/2025
B Maine	Agent	Approved	08/22/2025
B Massachusetts	Agent	Approved	08/22/2025
B Michigan	Agent	Approved	08/25/2025
B Minnesota	Agent	Approved	08/22/2025
B Mississippi	Agent	Approved	08/22/2025
B Missouri	Agent	Approved	08/21/2025
B Montana	Agent	Approved	08/27/2025
B Nebraska	Agent	Approved	08/21/2025
B Nevada	Agent	Approved	08/24/2025
B New Hampshire	Agent	Approved	08/22/2025
B New Jersey	Agent	Approved	08/22/2025
B New Mexico	Agent	Approved	08/22/2025
B New York	Agent	Approved	08/21/2025
B North Carolina	Agent	Approved	08/22/2025
B North Dakota	Agent	Approved	08/25/2025
B Oklahoma	Agent	Approved	08/25/2025



Qualifications

Regulator	Registration	Status	Date
B Oregon	Agent	Approved	08/22/2025
B Pennsylvania	Agent	Approved	08/22/2025
B Rhode Island	Agent	Approved	08/25/2025
B South Carolina	Agent	Approved	08/22/2025
B South Dakota	Agent	Approved	08/21/2025
B Tennessee	Agent	Approved	08/22/2025
B Texas	Agent	Approved	08/22/2025
B Utah	Agent	Approved	08/25/2025
B Vermont	Agent	Approved	08/25/2025
B Virginia	Agent	Approved	08/22/2025
B Washington	Agent	Approved	08/21/2025
B West Virginia	Agent	Approved	08/25/2025
B Wisconsin	Agent	Approved	08/26/2025
B Wyoming	Agent	Approved	08/21/2025

Branch Office Locations

BENEFITSCORP EQUITIES, INC.
Sullivan, MO

Employment 2 of 2

Firm Name: **EMPOWER ADVISORY GROUP, LLC**
Main Address: 8515 EAST ORCHARD RD 4T2
GREENWOOD VILLAGE, CO 80111
Firm ID#: 112058



Qualifications

Regulator	Registration	Status	Date
IA Missouri	Investment Adviser Representative	Approved	08/21/2025

Branch Office Locations

EMPOWER ADVISORY GROUP, LLC
Sullivan, MO



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	03/27/2008

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	05/25/1999

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/17/2010
B Uniform Securities Agent State Law Examination (S63)	Series 63	07/19/1999

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
IA	06/29/2023 - 08/20/2025	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	ST LOUIS, MO
B	08/01/2017 - 08/20/2025	CETERA WEALTH SERVICES, LLC	CRD# 13572	ST LOUIS, MO
IA	08/15/2017 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	ST LOUIS, MO
IA	08/01/2017 - 08/01/2017	CETERA ADVISOR NETWORKS LLC	CRD# 13572	ST LOUIS, MO
IA	02/26/2016 - 08/01/2017	THE OAK RIDGE FINANCIAL SERVICES GROUP, INC	CRD# 42941	Maryland Heights, MO
B	02/26/2016 - 08/01/2017	THE OAK RIDGE FINANCIAL SERVICES GROUP, INC.	CRD# 42941	Maryland Heights, MO
IA	01/15/2015 - 03/03/2016	BMO HARRIS FINANCIAL ADVISORS, INC	CRD# 137115	ST LOUIS, MO
B	01/15/2015 - 03/03/2016	BMO HARRIS FINANCIAL ADVISORS, INC.	CRD# 137115	ST LOUIS, MO
B	10/08/2010 - 01/14/2015	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	OVERLAND, MO
IA	10/08/2010 - 01/14/2015	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	OVERLAND, MO
IA	05/18/2010 - 10/12/2010	PNC INVESTMENTS	CRD# 129052	O'FALLON, MO
B	11/13/2009 - 10/12/2010	PNC INVESTMENTS	CRD# 129052	O'FALLON, MO
B	07/28/2006 - 11/13/2009	NATCITY INVESTMENTS, INC.	CRD# 17490	WARRENTON, MO
B	10/03/2000 - 06/28/2006	SWS FINANCIAL SERVICES	CRD# 17587	BRIDGETON, MO
B	05/27/1999 - 09/26/2000	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY



Registration & Employment History

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
08/2025 - Present	EMPOWER ADVISORY GROUP, LLC	REGISTERED INVESTMENT ADVISER REP	Y	GREENWOOD VILLAGE, CO, United States
08/2025 - Present	Empower Financial Services, Inc	REGISTERED REP	Y	GREENWOOD VILLAGE, CO, United States
05/2008 - Present	Cherie Irwin Photography, LLC	Partner	N	O'Fallon, MO, United States
06/2023 - 08/2025	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/2017 - 08/2025	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
08/2017 - 08/2025	Paramount Financial LLC	Financial Advisor	Y	St. Louis, MO, United States
02/2016 - 08/2016	The Oak Ridge Financial Services Group, Inc.	Financial Advisor	Y	Golden Valley, MN, 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: 03/2018;
 APX NUMBER OF HOURS PER WEEK: 1;
 APX NUMBER OF HOURS DURING TRADING HOURS: 0;
 POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
 BRIEF DESCRIPTION OF DUTIES: Receiving trailing commissions only on previously sold business completed on or before 08/10/2025. No solicitation or servicing of any business.

2.NAME OF OTHER BUSINESS: CHERIE IRWIN PHOTOGRAPHY, LLC
 INVESTMENT RELATED: NO
 ADDRESS: 409 COVERED BRIDGE LN, O'FALLON, MO 63368
 NATURE OF BUSINESS: GRAPHIC AND WEB DESIGN
 START DATE: 2011
 POSITION/TITLE/RELATIONSHIP: CO-OWNER
 APX NUMBER OF HOURS PER WEEK: MINIMAL
 APX NUMBER OF HOURS DURING TRADING HOURS: MINIMAL
 BRIEF DESCRIPTION OF DUTIES: GRAPHIC AND WEB DESIGN



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
Financial	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:	MORGAN STANLEY DEAN WITTER
Allegations:	ALLEGED BROKER BOUGHT STOCKS WITHOUT AUTHORIZATION.
Product Type:	Equity - OTC
Other Product Type(s):	LISTED STOCKS
Alleged Damages:	\$7,944.00

Customer Complaint Information

Date Complaint Received:	10/13/1999
Complaint Pending?	No
Status:	Denied
Status Date:	01/26/2001
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	UPON REVIEW, DEAN WITTER DETERMINED THAT THE CLAIM LACKED MERIT AND DENIED IT.



Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DEAN WITTER
Allegations: EXECUTED UNAUTHORIZED TRANSACTIONS IN THE KINGSLEY REAL ESTATE CORPORATE ACCOUNT.
Product Type: Equity - OTC
Alleged Damages: \$7,944.00

Customer Complaint Information

Date Complaint Received: 10/13/1999
Complaint Pending? No
Status: Denied
Status Date: 01/26/2001
Settlement Amount:
Individual Contribution Amount:



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	04/04/2017
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	US BANKRUPTCY COURT, EASTERN DISTRICT OF MISSOURI
Location of Court:	ST LOUIS, MO
Docket/Case #:	17-42295
Action Pending?	No
Disposition:	Discharged
Disposition Date:	05/18/2022



End of Report

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