



IAPD Report

JOSHUA WARREN RAYHONS

CRD# 4034120

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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

JOSHUA WARREN RAYHONS (CRD# 4034120)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	06/09/2021
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **37** 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	06/09/2021 - 06/29/2023
IA	VOYA FINANCIAL ADVISORS, INC.	2882	GILBERT, AZ	02/21/2007 - 06/09/2021
B	VOYA FINANCIAL ADVISORS, INC.	2882	GILBERT, AZ	01/27/2004 - 06/09/2021

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
Regulatory Event	1
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 **37** 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	06/09/2021
B FINRA	Invest. Co and Variable Contracts	Approved	06/09/2021
B Alabama	Agent	Approved	08/05/2021
B Arizona	Agent	Approved	06/09/2021
B Arkansas	Agent	Approved	06/09/2021
B California	Agent	Approved	06/09/2021
B Colorado	Agent	Approved	06/09/2021
B Connecticut	Agent	Approved	05/07/2024
B District of Columbia	Agent	Approved	06/09/2021
B Florida	Agent	Approved	06/11/2021
B Georgia	Agent	Approved	10/06/2022
B Hawaii	Agent	Approved	06/09/2021
B Idaho	Agent	Approved	06/09/2021



Qualifications

Regulator	Registration	Status	Date
B Illinois	Agent	Approved	06/09/2021
B Indiana	Agent	Approved	06/09/2021
B Iowa	Agent	Approved	06/09/2021
B Kansas	Agent	Approved	06/09/2021
B Louisiana	Agent	Approved	06/09/2021
B Maine	Agent	Approved	06/09/2021
B Michigan	Agent	Approved	06/09/2021
B Minnesota	Agent	Approved	06/09/2021
B Missouri	Agent	Approved	06/09/2021
B Montana	Agent	Approved	06/09/2021
B Nebraska	Agent	Approved	06/09/2021
B Nevada	Agent	Approved	06/09/2021
B New Hampshire	Agent	Approved	07/13/2023
B New Jersey	Agent	Approved	06/09/2021
B New Mexico	Agent	Approved	06/09/2021
B New York	Agent	Approved	06/09/2021
B North Carolina	Agent	Approved	06/09/2021
B North Dakota	Agent	Approved	02/15/2022
B Ohio	Agent	Approved	06/09/2021



Qualifications

Regulator	Registration	Status	Date
B Oregon	Agent	Approved	06/09/2021
B Pennsylvania	Agent	Approved	01/06/2023
B Texas	Agent	Approved	06/09/2021
B Utah	Agent	Approved	10/28/2025
B Virginia	Agent	Approved	03/29/2023
B Washington	Agent	Approved	06/09/2021
B Wisconsin	Agent	Approved	06/09/2021

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
 313 N GILBERT RD
 SUITE 200
 GILBERT, AZ 85234

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 Arizona	Investment Adviser Representative	Approved	06/29/2023
IA Texas	Investment Adviser Representative	Restricted Approval	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
 313 N GILBERT RD
 SUITE 200
 GILBERT, AZ 85234




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	09/02/2006

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	12/06/2005
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/28/2000

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	08/08/2006
	Uniform Securities Agent State Law Examination (S63)	Series 63	05/03/2000

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



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	06/09/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	02/21/2007 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	GILBERT, AZ
B	01/27/2004 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	GILBERT, AZ
B	04/12/2002 - 09/22/2003	WORLD GROUP SECURITIES, INC.	CRD# 114473	DULUTH, GA
B	03/29/2000 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

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	NFG Advisors LLC	Owner	Y	Midvale, UT, United States
04/2024 - Present	KANIK FINANCIAL, INC.	Owner	Y	Lees Summit, MO, United States
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
06/2021 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
11/2001 - Present	BLACK GOULD & ASSOC,INS	HEALTH INS AGENT	N	PHOENIX, AZ, United States
09/2014 - 06/2021	VOYA FINANCIAL ADVISORS	REG REP	Y	GILBERT, AZ, United States
06/2009 - 08/2016	ACCOUTNING AND FINANCIAL SOLUTIONS LLC	OWNER	Y	GILBERT, AZ, United States



Registration & Employment History



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 ENTITY: RENTAL PROPERTY; No; 353 S. IRONWOOD ST; GILBERT; AZ; 85296; RENTAL PROPERTY; OWNER; 8/1/2014; 1; 0; MAINTAIN RENTAL PROPERTY|
- 2) NAME OF ENTITY: Independent Insurance Agent; Yes; 3335 E BASELINE RD; GILBERT; AZ; 85234; Fixed Insurance Sales; Independent Insurance Agent; 2/20/2013; 10; 10; Sales of Fixed Insurance Products|
- 3) NAME OF ENTITY: Gilbert Chamber of Commerce; No; 3651 E BASELINE RD STE E107; GILBERT; AZ; 85234; chamber of commerce; vice chair of membership services; 6/1/2006; 8; 8; budget planning, decision making|
- 4) NAME OF ENTITY: Dignity Health Foundation - East Valley; No; 1727 WEST FRYE ROAD SUITE 230; CHANDLER; AZ; 85224; Medical Center advisory board and Charitable Organization; Board Member; 7/6/2012; 8; 4; Provide direction and support to foundation, fund raising, review financial statements, and hospital leadership.|
- 5) NAME OF ENTITY: GILBERT TALKS, LLC; No; 207 N GILBERT RD STE I; GILBERT; AZ; 85234; COMMUNITY LEADERSHIP & STRATEGIC DIRECTION; MEMBER; 8/25/2017; 3; 3; PROVIDE LEADERSHIP & STRATEGIC DIRECTION FOR COMMUNITY EVENTS BASED ORGANIZATION. ATTEND MEETINGS, ANNUAL RETREATS AND HOST EVENTS.|
- 6) NAME OF ENTITY: Joshua Development, LLC.; No; 3335 E BASELINE RD; GILBERT; AZ; 85234; Management Consulting, Leadership and Executive Training and Workplace Performance; Owner; 7/6/2012; 20; 20; Working with leadership teams and executives to poise their organizations for growth and establish clearly defined direction.|
- 7) NAME OF OTHER BUSINESS: RAYHONS FINANCIAL SOLUTIONS ;
INVESTMENT RELATED: YES;
ADDRESS: 313 N. GILBERT RD SUITE 200 GILBERT, AZ 85234;
NATURE OF BUSINESS: FINANCIAL SERVICES;
START DATE: 09/2023;
POSITION/TITLE/RELATIONSHIP: PRESIDENT/ FINANCIAL PROFESSIONAL;
APX NUMBER OF HOURS PER WEEK: 40;
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5;
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL AND INSURANCE SERVICES;
- 8) NAME OF OTHER BUSINESS: KANIK FINANCIAL, INC.;;
INVESTMENT RELATED: YES;
ADDRESS: 1320 NE WINDSOR DR LEES SUMMIT, MO 64086;
NATURE OF BUSINESS: FINANCIAL SERVICES;
START DATE: 04/2024;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 40;
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5;
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;
- 9) NAME OF OTHER BUSINESS: NFG ADVISORS LLC;
INVESTMENT RELATED: YES;
ADDRESS: 6955 UNION PARK CENTER #550 MIDVALE, UT 84047;
NATURE OF BUSINESS: FINANCIAL SERVICES;
START DATE: 09/2025;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 5;
APX NUMBER OF HOURS DURING TRADING HOURS: 5;
BRIEF DESCRIPTION OF DUTIES: FINANCIAL SERVICES;
- 10) NAME OF OTHER BUSINESS: THE OTTO & EDNA NEELY FOUNDATION;
INVESTMENT RELATED: NO;
ADDRESS: 325 S. HIGLEY ROAD #110 GILBERT, AZ 85296;
NATURE OF BUSINESS: NON PROFIT;
START DATE: DATE; 12/2025;
POSITION/TITLE/RELATIONSHIP: BOARD MEMBER;
APX NUMBER OF HOURS PER WEEK: 2;



Registration & Employment History



OTHER BUSINESS ACTIVITIES

APX NUMBER OF HOURS DURING TRADING HOURS: 0;
BRIEF DESCRIPTION OF DUTIES: ATTEND BOARD MEETINGS, HELP PROVIDE CHARITABLE GRANTS TO ORGANIZATIONS AND SCHOLARSHIPS TO SCHOOLS AND UNIVERSITIES;



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
Regulatory Event	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	NEVADA
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/24/2010
Docket/Case Number:	CI09-265-DB
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	ING FINANCIAL PARTNERS, INC.
Product Type:	No Product
Allegations:	RESPONDENT FAILED TO FOLLOW THE FIRM'S WRITTEN SUPERVISORY PROCEDURES IN ENSURING HIS REPRESENTATIVE FOLLOWED FIRM POLICIES AND PROCEDURES RELATING TO CORRESPONDENCE LOGS
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	04/07/2010



Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$1,000.00

Portion Levied against individual: \$1,000.00

Payment Plan:

Is Payment Plan Current: No

Date Paid by individual: 03/24/2010

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement CONTACT THE DIVISION WITH ANY QUESTIONS

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Reporting Source: Individual

Regulatory Action Initiated By: STATE OF NEVADA, SECURITIES DIVISION

Sanction(s) Sought: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 03/05/2010

Docket/Case Number: C109-265

Employing firm when activity occurred which led to the regulatory action: ING FINANCIAL PARTNERS, INC.

Product Type: No Product

Allegations: NEVADA SECURITIES DIVISION ("DIVISION") ALLEGES THAT RESPONDENT FAILED TO TAKE CORRECTIVE ACTION OVER A YEARS PERIOD OF TIME TO ENSURE A DEFICIENCY, RELATED TO A REGISTERED REPRESENTATIVE HE SUPERVISED, WAS CORRECTED. DURING THE COURSE OF AN AUGUST 18, 2009 INSPECTION CONDUCTED BY THE DIVISION, IT WAS DISCOVERED THAT A REGISTERED REPRESENTATIVE SUPERVISED BY THE RESPONDENT DID NOT FOLLOW FIRM PROCEDURES AND FAILED DURING A YEARS PERIOD OF TIME TO SUBMIT CORRESPONDENCE AND CORRESPONDENCE LOGS.

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 04/07/2010



Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$1,000.00

Portion Levied against individual: \$1,000.00

Payment Plan: PAID IN FULL

Is Payment Plan Current: Yes

Date Paid by individual: 03/24/2010

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

RESPONDENT ENTERED INTO AN ADMINISTRATIVE CONSENT ORDER WITH THE DIVISION ON APRIL 7, 2010 WHICH REQUIRED PAYMENT OF A CIVIL PENALTY IN THE AMOUNT OF \$1,000.



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:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	Claimant alleged that the Representative recommended multiple alternative investment products that resulted in substantial losses. Claimant further alleged that the Representative misrepresented the risks and potential for future income and growth.
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm conducted a good faith determination and concluded that the damages being alleged exceeded \$5,000.
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 Office of Dispute Resolution
Docket/Case #:	24-00196
Filing date of arbitration/CFTC reparation or civil litigation:	01/25/2024

Customer Complaint Information

Date Complaint Received:	01/26/2024
Complaint Pending?	No
Status:	Settled
Status Date:	08/07/2025
Settlement Amount:	\$18,983.13
Individual Contribution Amount:	\$0.00
Firm Statement	The Firm settled the matter for the sole purpose of avoiding ongoing costs of defending the matter. The Firm did not find any wrongdoing by the Representative during its investigation of the matter.



Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	Claimant alleged that the Representative recommended multiple alternative investment products that resulted in substantial losses. Claimant further alleged that the Representative misrepresented the risks and potential for future income and growth.
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm conducted a good faith determination and concluded that the damages being alleged exceeded \$5,000.
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 Office of Dispute Resolution
Docket/Case #:	24-00196
Filing date of arbitration/CFTC reparation or civil litigation:	01/25/2024
Customer Complaint Information	
Date Complaint Received:	01/26/2024
Complaint Pending?	No
Status:	Settled
Status Date:	08/07/2025
Settlement Amount:	\$18,983.13
Individual Contribution Amount:	\$0.00
Broker Statement	The Firm settled the matter for the sole purpose of avoiding ongoing costs of defending the matter. The Firm did not find any wrongdoing by the Representative during its investigation of the matter.



End of Report

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