



IAPD Report

ANDRE KRAUSE

CRD# 4060322

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

ANDRE KRAUSE (CRD# 4060322)

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 **07/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	03/10/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	03/28/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	IC ADVISORY SERVICES, INC.	140190	BEDMINSTER, NJ	06/02/2006 - 08/19/2025
B	THE INVESTMENT CENTER, INC.	17839	WOODBIDGE, NJ	01/14/2005 - 03/03/2025
IA	THE INVESTMENT CENTER, INC.	17839	WOODBIDGE, NJ	09/13/2005 - 06/02/2006

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	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 **7** 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
	FINRA	General Securities Principal	Approved	03/10/2025
	FINRA	General Securities Representative	Approved	03/10/2025
	Colorado	Agent	Approved	04/17/2025
	New Jersey	Agent	Approved	03/27/2025
	New York	Agent	Approved	07/15/2025
	Pennsylvania	Agent	Approved	03/31/2025
	South Carolina	Agent	Approved	04/09/2025
	Virgin Islands	Agent	Approved	07/25/2025
	Washington	Agent	Approved	09/02/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

195 MAIN ST SUITE 101
Woodbridge, NJ 07095

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650



Qualifications

Firm ID#: SCHAUMBURG, IL 60173-2096
105644

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	03/28/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
195 Main St Ste 101
Woodbridge, NJ 07095



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination (S24)	Series 24	08/29/2016

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	06/01/2000

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	12/21/2000



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	06/02/2006 - 08/19/2025	IC ADVISORY SERVICES, INC.	CRD# 140190	BEDMINSTER, NJ
B	01/14/2005 - 03/03/2025	THE INVESTMENT CENTER, INC.	CRD# 17839	WOODBIDGE, NJ
IA	09/13/2005 - 06/02/2006	THE INVESTMENT CENTER, INC.	CRD# 17839	WOODBIDGE, NJ
B	06/02/2000 - 08/18/2004	OPPENHEIMERFUNDS DISTRIBUTOR, INC.	CRD# 7834	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
03/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
03/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
03/2025 - Present	KRAUSE FINANCIAL GROUP, LLP	GENERAL PARTNER/EA	N	WOODBIDGE, NJ, United States
06/2006 - 03/2025	IC ADVISORY SERVICES, INC.	REG REP	Y	WOODBIDGE, NJ, United States
01/2005 - 03/2025	THE INVESTMENT CENTER, INC	REGISTERED REPRESENTATIVE	Y	WOODBIDGE, NJ, 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: KRAUSE FINANCIAL GROUP, LLP;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: TAX ADVISORY AND PREPARATION OF RETURNS;
START DATE: 01/2001;
POSITION/TITLE/RELATIONSHIP: GENERAL PARTNER / EA;
APX NUMBER OF HOURS PER WEEK: 7;
APX NUMBER OF HOURS DURING TRADING HOURS: 1;



Registration & Employment History



OTHER BUSINESS ACTIVITIES

BRIEF DESCRIPTION OF DUTIES: TAX ADVISORY AND PREPARATION OF RETURNS;
2. NAME OF OTHER BUSINESS: NOTARY;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: NOTARY;
START DATE: 01/2004;
POSITION/TITLE/RELATIONSHIP: NOTARY;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: NONE;
BRIEF DESCRIPTION OF DUTIES: NOTARY;
3. NAME OF OTHER BUSINESS: NORTH RIDGE WEALTH;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FINANCIAL SERVICES DBA;
START DATE: 02/2025;
POSITION/TITLE/RELATIONSHIP: FINANCIAL ADVISOR;
APX NUMBER OF HOURS PER WEEK: 40;
APX NUMBER OF HOURS DURING TRADING HOURS: 40;
BRIEF DESCRIPTION OF DUTIES: FINANCIAL ADVISOR USING NORTH RIDGE WEALTH AS A DBA NAME;



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	2

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 2

Reporting Source: Regulator

Regulatory Action Initiated By: Maryland

Sanction(s) Sought: Revocation

Date Initiated: 06/06/2024

Docket/Case Number: 2024-0169

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action: The Investment Center, Inc.

Product Type: No Product

Allegations: On March 7, 2024, without admitting or denying the findings, Krause entered into an Acceptance, Waiver and Consent ("AWC") with FINRA wherein Krause consented to the entry of findings that between September 2020 and August 2021, he mismarked 1,555 order tickets as unsolicited when the securities transactions were actually solicited by Krause. By mismarking the order tickets, Krause caused his member firm to make and preserve inaccurate books and records. Krause agreed to a two-month suspension from associating with any FINRA member in all capacities and to the payment of a fine in the amount of \$10,000.

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:

08/28/2024

Sanctions Ordered:

Other: Respondent agrees not to apply or reapply for registration as a broker-dealer, agent, investment adviser or investment adviser representative with the State of Maryland.

Reporting Source:

Individual

Regulatory Action Initiated By:

MARYLAND SECURITIES COMMISSIONER

Sanction(s) Sought:

Revocation

Date Initiated:

08/28/2024

Docket/Case Number:

2024-0169

Employing firm when activity occurred which led to the regulatory action:

THE INVESTMENT CENTER, INC.

Product Type:

No Product

Allegations:

WHEREAS, on March 7, 2024, without admitting or denying the findings, Respondent entered into an Acceptance, Waiver and Consent ("AWC") with FINRA wherein Respondent consented to the entry of findings that between September 2020 and August 2021, Respondent mismarked 1,555 order tickets as unsolicited when the securities transactions were actually solicited by Respondent. By mismarking the order tickets, Respondent caused his member firm to make and preserve inaccurate books and records. Respondent agreed to a two month suspension from associating with any FINRA member in any capacities and to the payment of a fine in the amount of \$10,000.

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?

Yes

Resolution Date:

08/28/2024

Sanctions Ordered:

Revocation

Broker Statement

I had dealt with a multi-year FINRA investigation that only concluded recently, related to an unintentional books and records error with trades that were marked unsolicited due to computer presets. My trading platform was preset to reflect trades as unsolicited. I never paid mind to change this preset, nor change it when placing trades; therefore, trades were marked as unsolicited, when in fact many of those trades were solicited.



This was an error and oversight on my part, not a result of any customer complaints, nor was there any intent or harm done because of this error. I complied with both my Broker Dealer and FINRA requests, providing them with all the necessary information promptly and satisfactorily.

After a very drawn-out process, which took a toll on my entire family, I reluctantly made the decision to accept an AWC from FINRA regarding this error, and I have paid all fees to the Broker Dealer and FINRA for the corrections/error. Agreeing to a suspension and fine, rather than this going on for any longer, was in my family's best interest.

Since the investigation I have been mindful of marking trades correctly and have served the suspension, which concluded June 15, 2024. I have not engaged in any dishonest or unethical practices in the securities/investment advisory or any other financial services business.

I have accepted a consent order from the state of MD, albeit reluctantly, but I did not have any active relationships with MD individuals and rather than going through a hearing process I have accepted their order of revocation.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	03/19/2024
Docket/Case Number:	2023080625001
Employing firm when activity occurred which led to the regulatory action:	The Investment Center, Inc.
Product Type:	Other: Unspecified securities
Allegations:	Without admitting or denying the findings, Krause consented to the sanctions and to the entry of findings that he caused his member firm to make and preserve inaccurate books and records by mismarking order tickets as unsolicited when he had solicited the trades.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	03/19/2024
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	Two months
Start Date:	04/15/2024



End Date: 06/14/2024

Monetary Sanction 1 of 1

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

Total Amount: \$10,000.00

Portion Levied against individual: \$10,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 04/02/2024

Was any portion of penalty waived? No

Amount Waived:

.....

Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Other: N/A

Date Initiated: 03/19/2024

Docket/Case Number: [2023080625001](#)

Employing firm when activity occurred which led to the regulatory action: THE INVESTMENT CENTER, INC.

Product Type: Other: UNSPECIFIED SECURITIES

Allegations: WITHOUT ADMITTING OR DENYING THE FINDINGS, KRAUSE CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT HE CAUSED HIS MEMBER FIRM TO MAKE AND PERSERVE INACCURATE BOOKS AND RECORDS BY MISMARKING ORDER TICKETS AS UNSOLICITED WHEN HE HAD SOLICITED THE TRADES.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

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: 03/19/2024

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

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: ALL CAPACITIES



Duration:	TWO MONTHS
Start Date:	04/15/2024
End Date:	06/14/2024
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$10,000.00
Portion Levied against individual:	\$10,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	



End of Report

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