IAPD Report

LINDA Joyce FOX

CRD# 4152983

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

LINDA Joyce FOX (CRD# 4152983)

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	08/22/2019
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	04/12/2023

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 ADVISOR NETWORKS LLC	13572	TRINITY, FL	03/22/2021 - 06/29/2023
IA	SUMMIT FINANCIAL GROUP INC	109485	TRINITY, FL	05/12/2016 - 05/20/2021
B	SUMMIT BROKERAGE SERVICES, INC.	34643	TRINITY, FL	02/16/2016 - 09/20/2019

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 **11** 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	08/22/2019
B	FINRA	General Securities Sales Supervisor	Approved	08/22/2019
B	FINRA	Municipal Securities Representative	Approved	08/22/2019
B	California	Agent	Approved	07/19/2022
B	Connecticut	Agent	Approved	04/23/2021
B	Florida	Agent	Approved	09/12/2019
B	Georgia	Agent	Approved	09/20/2019
B	Indiana	Agent	Approved	04/08/2022
B	Michigan	Agent	Approved	09/20/2019
B	New York	Agent	Approved	09/20/2019
B	Ohio	Agent	Approved	09/20/2019
B	Oregon	Agent	Approved	03/07/2025
B	South Carolina	Agent	Approved	09/30/2019

Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	05/03/2024

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
11161 TRINITY BLVD
TRINITY, FL 34655

CETERA ADVISOR NETWORKS LLC
TARPON SPRINGS, FL

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	Florida	Investment Adviser Representative	Approved	04/12/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	05/02/2024

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
11161 TRINITY BLVD
TRINITY, FL 34655

CETERA INVESTMENT ADVISERS LLC
TARPON SPRINGS, FL

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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	07/24/2006
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	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	08/25/2000
B	Municipal Securities Representative Examination (S52)	Series 52	05/10/2000

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/22/2001
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/23/2000

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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	03/22/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	TRINITY, FL
IA	05/12/2016 - 05/20/2021	SUMMIT FINANCIAL GROUP INC	CRD# 109485	TRINITY, FL
B	02/16/2016 - 09/20/2019	SUMMIT BROKERAGE SERVICES, INC.	CRD# 34643	TRINITY, FL
B	01/01/2008 - 12/23/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	TRINITY, FL
IA	01/01/2008 - 12/23/2015	WELLS FARGO ADVISORS, LLC	CRD# 19616	TRINITY, FL
B	01/02/2002 - 01/03/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	PORT RICHEY, FL
IA	01/02/2002 - 01/01/2008	A. G. EDWARDS & SONS, INC.	CRD# 4	PORT RICHEY, FL
B	05/15/2000 - 01/08/2002	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	DETROIT, MI

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
03/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2019 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2016 - 05/2021	SUMMIT FINANCIAL GROUP INC	INVESTMENT ADVISOR REP	Y	BOCA RATON, FL, United States
02/2016 - 09/2019	SUMMIT BROKERAGE SERVICES, INC.	REGISTERED REP	Y	BOCA RATON, FL, 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) - - LINDA FOX; NOTARY; SAME AS REGISTERED LOCATION, INVESTMENT RELATED, NOTARIZE PAPERWORK FOR CLIENTS, ONE HOUR A MONTH TOTAL DURING TRADING HOURS.
(2) - - NRA CERTIFIED FIREARMS INSTRUCTOR & RECRUITER; NOT INVESTMENT RELATED; SAME AS REGISTERED LOCATION; TEACH AND RECRUIT NRA MEMBERS; START 10/2010; 2 HRS PER MONTH 0 DURING TRADING
(3) - - FOX WEALTH MANAGEMENT GROUP; SINCE 02/2016; SAME AS REGISTERED ADDRESS; OWNER; CREATED TO DO BIZ UNDER SUMMIT. THIS IS MY DBA LLC SET UP AS S CORP; 70 HOURS SPENT ON ACTIVITY PER MONTH, 32.5 DURING TRADING HOURS.
(4) FIXED INSURANCE WITH VARIOUS COMPANIES, SINCE 08/2001; SAME AS REGISTERED LOCATION, INVESTMENT RELATED, INSURANCE AGENT; 20 HOURS PER MONTH, DURING TRADING HOURS, FIXED INSURANCE AND LTC
(5) - - FOX FIREARM TRAINING ACADEMY: NRA CERTIFIED FIREARMS INSTRUCTOR; NOT INVESTMENT RELATED, SINCE 09/2010; SAME AS REGISTERED LOCATION, OWNER & INSTRUCTOR; I CONDUCT A FIREARMS SAFETY CLASS FOR MEN WOMEN AND CHILDREN; 5 HOURS SPENT ON ACTIVITY PER MONTH, 0 DURING TRADING HOURS
(6) - - INVESTIGATION STATION; SINCE 07/13/2005; 16901 SHADY HILLS RD, SPRING HILL, FL, 34610; BOARD MEMBER; Not much. I was a founding board member over 10 years ago when it was created. Now there are many other volunteers to assist the charity; 0 HOURS SPENT ON ACTIVITY PER MONTH
(7) - - USCCA-UNITED STATED CONCEALED CARRY ASSOC; NOT INVESTMENT RELATED; SAME AS REGISTERED LOCATION; FIREARMS TRAINING; INSTRUCTOR; STARTED 02/2022: LESS THAN ONE HOUR PER MONTH, NOT DURING TRADING HOURS; USCCA FIREARMS TRAINING
(8) NAME OF OTHER BUSINESS: N/A INVESTMENT RELATED: YES, ADDRESS: SAME AS REGISTERED LOCATION; NATURE OF BUSINESS: LEGAL ROLE, START DATE: 04/2021, POSITION/TITLE/RELATIONSHIP: TRUSTEE, EXECUTOR & POA, APX NUMBER OF HOURS PER WEEK: VARIES, APX NUMBER OF HOURS DURING TRADING HOURS: VARIES, BRIEF DESCRIPTION OF DUTIES: ACT AS TRUSTEE, EXECUTOR AND POA FOR PARENTS;

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	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: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: ALLEGED UNSUITABLE INVESTMENTS. ALLEGED DAMAGES OVER $5,000. (ORIGINAL PURCHASE DATE 8/1/1998)

Product Type: Annuity(ies) - Variable

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 07/07/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 09/02/2008

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:	A.G. EDWARDS & SONS, INC.
Allegations:	CLIENTS ALLEGED THAT NEVER DURING THEIR TRANSACTION OR LEADING UP TO IT WAS IT EVER DISCLOSED TO THEM THAT THEIR MONIES WOULD BE CONSIDERED AS INCOME AND SUBJECT TO TAXATION BY THE IRS. ACTIVITY OCCURRED FROM JULY 2005 TO APRIL 2006.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	08/18/2006
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	04/23/2007
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLIENT LIQUIDATED ANNUITY ON HER OWN THREE WEEKS BEFORE MEETING WITH FINANCIAL CONSULTANT. A.G. EDWARDS WAS NEVER THE BROKER-DEALER ON AN ANNUITY FOR 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:	Wells Fargo Advisors, LLC.
Termination Type:	Discharged
Termination Date:	12/02/2015
Allegations:	During a phone conversation with a third-party annuity company, Ms. Fox incorrectly identified herself as the client of the annuity company in order to obtain certain information regarding the client's annuity policies. The Firm's review of the matter was not prompted by a client complaint.
Product Type:	Annuity-Variable

Reporting Source:	Individual
Firm Name:	Wells Fargo Advisors, LLC
Termination Type:	Discharged
Termination Date:	12/02/2015
Allegations:	During a phone conversation with a third-party annuity company, Ms. Fox incorrectly identified herself as the client of the annuity company in order to obtain certain information regarding the client's annuity policies. The Firm's review of the matter was not prompted by a client complaint
Product Type:	Annuity-Fixed
Broker Statement	--- My actions were that of truly putting my clients best interest ahead of my own. I was so emotionally caught up in the moment and was thinking with my heart and not my head. I have always used my knowledge and education to help and ensure that investors are being treated fairly and justly by any and all financial professionals. When I run into a situation where I have discovered that a clients/investors best interest was not put first, I get very upset, emotional and involved to try to make it right for the client/investor. --- I had the clients explicit verbal and written permission and instruction to call the insurance company and identify myself as them, in order to obtain policy details regarding unauthorized withdraws and unauthorized new annuity investments. ---My clients that I was helping in this instance are an elderly couple ages 85 and 90, in poor health and unsophisticated in investing. They had recently been referred to me by their family member, who has been a client of mine for 15 years. The family became suspicious of the previous insurance agent who unbeknownst to the client sold them 18 equity indexed annuities. I have no business relations, nor am I familiar with the previous insurance agent. ---While gathering all the information to do a comprehensive review, I had the clients sign broker dealer change forms, which once processed, gives me full authorization to call all the insurance companies and perform my annuity reviews. Some of the forms had not been processed by all of the insurance companies in a timely manner even though I had sent them five days prior. As it out the form in question was approved two business days later. ---A few hours later the clients called me and told me that they just had received multiple trade confirmations, for withdrawals and purchases, that they were not

aware of, nor did they want or authorize. They called me in a panic and begged me to make the call on their behalf, fearful that someone was stealing their money. I immediately dialed the third party insurance company with the client on a conference call. After going through all the phone prompts, the client was saying that they would never know what buttons to press. The client and I were on hold for some time waiting for a human being/customer service representative to come on the line. About the time the agent came on the phone the client yelled that her husband had fallen so she hung up. The agent got concerned that the client was not online anymore.
---I received no commissions, no compensation, made no transactions and the client was not financially affected by my actions. I was not involved in selling these annuities to these clients. I would never recommend such an awful product. My sole intention was to protect the elderly, as I have done for the past 16 years.
---It has now been discovered that these equity indexed annuities were never suitable for this couple.

End of Report

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