IAPD Report

JEFFREY RICHARD SECORD

CRD# 417775

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

JEFFREY RICHARD SECORD (CRD# 417775)

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 **04/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	08/22/2019
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	BLOOMINGTON, IL	08/23/2019 - 06/29/2023
B	INVESTMENT PLANNERS, INC.	18557	BLOOMINGTON, IL	06/05/2013 - 09/17/2019
IA	IPI WEALTH MANAGEMENT, INC.	111872	BLOOMINGTON, IL	05/30/2013 - 09/17/2019

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	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 **4** 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 Principal	Approved	08/22/2019
B	FINRA	General Securities Representative	Approved	08/22/2019
B	Arizona	Agent	Approved	04/10/2026
B	California	Agent	Approved	08/23/2019
B	Florida	Agent	Approved	06/01/2022
B	Illinois	Agent	Approved	08/23/2019

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
BLOOMINGTON, IL

CETERA ADVISOR NETWORKS LLC
14 Smokey Ct
Bloomington, IL 61701

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	Illinois	Investment Adviser Representative	Approved	06/29/2023

Qualifications

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
BLOOMINGTON, IL

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	03/21/1995
B	General Securities Principal Examination (S24)	Series 24	03/08/1995
B	NYSE Branch Manager Examination (S12)	Series 12	10/02/1992

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Registered Representative Examination (S1)	Series 1	08/29/1973

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/09/1991
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/25/1983

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	08/23/2019 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	BLOOMINGTON, IL
B	06/05/2013 - 09/17/2019	INVESTMENT PLANNERS, INC.	CRD# 18557	BLOOMINGTON, IL
IA	05/30/2013 - 09/17/2019	IPI WEALTH MANAGEMENT, INC.	CRD# 111872	BLOOMINGTON, IL
B	01/02/2013 - 05/13/2013	CLIFTONLARSONALLEN WEALTH ADVISORS, LLC	CRD# 38357	PEORIA, IL
IA	02/27/2012 - 05/13/2013	CLIFTONLARSONALLEN WEALTH ADVISORS, LLC	CRD# 38357	PEORIA, IL
B	06/06/2007 - 12/07/2012	CG BROKERAGE L.L.C.	CRD# 112033	PEORIA, IL
IA	06/06/2007 - 02/27/2012	CLIFTON GUNDERSON WEALTH ADVISORS	CRD# 111297	PEORIA, IL
IA	01/06/2005 - 06/04/2007	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	CHICAGO, IL
B	12/07/2004 - 06/04/2007	NEW ENGLAND SECURITIES	CRD# 615	CHICAGO, IL
IA	11/06/2003 - 11/19/2004	FINANCIAL EDUCATION CONSULTANTS, INC.	CRD# 128430	CHICAGO, IL
IA	06/17/2004 - 11/09/2004	STERLING FINANCIAL INVESTMENT GROUP, INC.	CRD# 41506	CHICAGO, IL
B	09/08/2003 - 11/09/2004	STERLING FINANCIAL INVESTMENT GROUP, INC.	CRD# 41506	BOCA RATON, FL
IA	11/12/2003 - 04/22/2004	STERLING FINANCIAL ASSET MANAGEMENT, INC.	CRD# 128481	CHICAGO, IL
IA	07/21/2000 - 08/18/2003	FIRST BUSEY SECURITIES, INC.	CRD# 27439	BLOOMINGTON, IL
B	06/05/2000 - 08/18/2003	FIRST BUSEY SECURITIES, INC.	CRD# 27439	CHAMPAIGN, IL
B	01/11/1995 - 06/02/2000	MUTUAL SERVICE CORPORATION	CRD# 4806	BOSTON, MA

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	04/20/1992 - 01/23/1995	NORTHWESTERN MUTUAL INVESTMENT SERVICES, INC.	CRD# 2881	MILWAUKEE, WI
B	04/20/1992 - 01/13/1995	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	05/03/1991 - 03/04/1992	UNIVERSITY INVESTMENT MANAGEMENT, INC.	CRD# 27884	SAN MATEO, CA
B	08/02/1989 - 04/18/1991	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	08/02/1989 - 04/18/1991	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	01/09/1991 - 04/15/1991	INVESTMENT MANAGEMENT & RESEARCH, INC	CRD# 6694	ST. PETERSBURG, FL
B	08/02/1979 - 08/22/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	04/07/1978 - 09/06/1979	DREXEL BURNHAM LAMBERT INCORPORATED	CRD# 7323	
B	09/04/1973 - 05/03/1978	MERRILL LYNCH, PIERCE, FENNER & SMITH, INC.	CRD# 572	

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
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/2019 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
08/2019 - Present	RENAISSANCE WEALTH MANAGEMENT BN	OWNER	Y	BLOOMINGTON, IL, United States
06/2013 - 08/2019	INVESTMENT PLANNERS	REG. REP	Y	DECATUR, IL, United States
05/2013 - 08/2019	IPI WEALTH MANAGEMENT, INC	INVESTMENT ADVISOR	Y	DECATUR, IL, 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 OTHER BUSINESS: RENAISSANCE WEALTH MANAGEMENT BN, LLC;
INVESTMENT RELATED: YES,
ADDRESS: SAME AS REGISTERED LOCATION,
NATURE OF BUSINESS: FINANCIAL SERVICES,
START DATE: 12/2024,
POSITION/TITLE/RELATIONSHIP: OWNER/MEMBER,
APX NUMBER OF HOURS PER WEEK: 40,
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5,
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;

2. NAME OF OTHER BUSINESS: POA FOR FRIEND;
INVESTMENT RELATED: NO;
ADDRESS: 113 KREITZER ST, BLOOMINGTON, IL 61701;
NATURE OF BUSINESS: POA FOR FRIEND
START DATE: 11/2025;
POSITION/TITLE/RELATIONSHIP: POA;
APX NUMBER OF HOURS PER WEEK: 2;
APX NUMBER OF HOURS DURING TRADING HOURS: 2;
BRIEF DESCRIPTION OF DUTIES: POA FOR FRIEND;

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

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: INTERGRATED RESOURCES EQUITY CORP.

Allegations:

Product Type:

Alleged Damages: $100,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPERIOR; LOS ANGELES, CA; BCO 18068

Date Notice/Process Served: 07/20/1989

Litigation Pending? No

Disposition: Settled

Disposition Date: 04/16/1992

Monetary Compensation Amount: $50,000.00

Individual Contribution Amount: $25,000.00

Firm Statement SECORD WAS THE SUBJECT OF A CUSTOMER COMPLAINT FILED ON BEHALF OF [CUSTOMER]. THE COMPLAINT ALLEGES THAT MR. SECORD MISREPRESENTED THE ANTICIPATED RATE OF RETURN OF AN INVESTMENT PURCHASED BY THE CLIENT ON OR ABOUT FEBRUARY OF 1985. AS A RESULT OF THE ABOVE, THE RETIREMENT TRUST HAS SUSTAINED A LOSS OF APPROXIMATELY $23,000.00. THE FIRM DOES NOT BELIEVE THAT THE COMPLAINT HAS ANY MERIT. THE ABOVE COMPLAINT WAS FILED ON 7/20/89. THE LETTER WAS RECEIVED BY THE FIRM ON OR ABOUT 7/25/89.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INTERGRATED RESOURCES EQUITY CORP.

Allegations: CLIENT ALLEGES I DID NOT WARN HIM OF THE RISKS ASSOCIATED WITH THE POTENTIAL OF A ROLL UP OF A SERIES OF PARTNERSHIPS. HE ALLEGES THIS OMMISSION IS FRAUDULENT. HE ORIGINALLY ASKED FOR $100,000.

Product Type: Insurance

Alleged Damages: $100,000.00

Customer Complaint Information

Date Complaint Received: 06/01/1989

Complaint Pending? No

Status: Litigation

Status Date: 07/01/1989

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPERIOR; LOS ANGELES, CA; BCO 18068

Date Notice/Process Served: 07/20/1989

Litigation Pending? No

Disposition: Settled

Disposition Date: 04/16/1992

Monetary Compensation Amount: $50,000.00

Individual Contribution Amount: $25,000.00

Broker Statement SETTLEMENT OF $50,000.00 WAS SPLIT BETWEEN ME

AND INTERGRATED RESOURCES
CLIENT PURCHASED APPROXIMATELY $113,000 OF RESOURCES PENSION SHORES 3 (RPS 3) IN PENSION AND IRA. SEVERAL YEARS LATER, RPS 3 WAS MERGED WITH RPS 1 RPS 2 AND RPS 4 INTO AN OPEN END REIT. EACH ENTITY HAD PREVIOUSLY BEEN FINITE LIFE LIMITED PARTNERSHIP. AS A RESULT OF OWE MERGER, THE SHARES OF THE RESULTING ENTITY HAVE DECLINED IN PRICES THE CURRENT VALUE IS EQUAL OF THE ORIGINAL INVESTMENT. THE CLIENT IS DEMANDING A 9% RETURN SINCE HE ALLEGES HE WASN'T NOTIFIED OF THE RISKS ASSOCIATED WITH THIS TYPE OF MERGER.

End of Report

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