



## IAPD Report

# DAVID CHRISTOPHER ROCHE

CRD# 4191114

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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 CHRISTOPHER ROCHE (CRD# 4191114)

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 **05/07/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/19/2019
B	CETERA INVESTMENT SERVICES LLC	CRD# 15340	06/20/2019

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **30** 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	FORESTERS ADVISORY SERVICES, LLC	164663	Latham, NY	07/08/2013 - 06/25/2019
B	FORESTERS FINANCIAL SERVICES, INC.	305	LATHAM, NY	06/21/2000 - 06/25/2019

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

#### Employment 1 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	New Jersey	Investment Adviser Representative	Approved	06/20/2019
IA	New York	Investment Adviser Representative	Approved	03/31/2021
IA	Texas	Investment Adviser Representative	Approved	06/19/2019

#### Branch Office Locations

**CETERA INVESTMENT ADVISERS LLC**  
111 GRANT AVENUE  
SUITE 208  
ENDICOTT, NY 13760

**CETERA INVESTMENT ADVISERS LLC**  
BALLSTON LAKE, NY

**CETERA INVESTMENT ADVISERS LLC**  
19 BRITISH AMERICAN BLVD EAST  
LATHAM, NY 12110

#### Employment 2 of 2

Firm Name: **CETERA INVESTMENT SERVICES LLC**  
Main Address: 400 FIRST ST. S. SUITE 300  
ST. CLOUD, MN 56301  
Firm ID#: 15340

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	06/20/2019
B	FINRA	General Securities Representative	Approved	06/20/2019



### Qualifications

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	06/20/2019
B FINRA	Municipal Fund	Approved	06/20/2019
B Alabama	Agent	Approved	06/21/2019
B Arizona	Agent	Approved	06/21/2019
B Arkansas	Agent	Approved	06/21/2019
B California	Agent	Approved	06/21/2019
B Colorado	Agent	Approved	06/21/2019
B Connecticut	Agent	Approved	06/21/2019
B Delaware	Agent	Approved	06/21/2019
B Florida	Agent	Approved	06/21/2019
B Georgia	Agent	Approved	06/21/2019
B Illinois	Agent	Approved	06/21/2019
B Iowa	Agent	Approved	06/21/2019
B Kansas	Agent	Approved	06/21/2019
B Kentucky	Agent	Approved	06/21/2019
B Maine	Agent	Approved	06/21/2019
B Maryland	Agent	Approved	06/21/2019
B Massachusetts	Agent	Approved	06/21/2019
B Michigan	Agent	Approved	06/21/2019



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Minnesota	Agent	Approved	06/21/2019
<b>B</b> New Hampshire	Agent	Approved	06/21/2019
<b>B</b> New Jersey	Agent	Approved	06/21/2019
<b>B</b> New York	Agent	Approved	06/21/2019
<b>B</b> North Carolina	Agent	Approved	06/21/2019
<b>B</b> Ohio	Agent	Approved	06/23/2019
<b>B</b> Pennsylvania	Agent	Approved	06/21/2019
<b>B</b> Rhode Island	Agent	Approved	06/21/2019
<b>B</b> South Carolina	Agent	Approved	06/21/2019
<b>B</b> Texas	Agent	Approved	06/21/2019
<b>B</b> Vermont	Agent	Approved	06/21/2019
<b>B</b> Virginia	Agent	Approved	06/21/2019
<b>B</b> West Virginia	Agent	Approved	06/21/2019

#### Branch Office Locations

**CETERA INVESTMENT SERVICES LLC**  
19 BRITISH AMERICAN BLVD EAST  
LATHAM, NY 12110

**CETERA INVESTMENT SERVICES LLC**  
111 GRANT AVENUE  
SUITE 208  
ENDICOTT, NY 13760

**CETERA INVESTMENT SERVICES LLC**  
BALLSTON LAKE, NY





## 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
	Municipal Fund Securities Principal Examination (S51)	Series 51	11/10/2005
	General Securities Principal Examination (S24)	Series 24	09/20/2004

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	10/23/2003
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/20/2000

#### State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	07/18/2012
	 Uniform Securities Agent State Law Examination (S63)	Series 63	06/26/2000

### 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	07/08/2013 - 06/25/2019	FORESTERS ADVISORY SERVICES, LLC	CRD# 164663	Latham, NY
B	06/21/2000 - 06/25/2019	FORESTERS FINANCIAL SERVICES, INC.	CRD# 305	LATHAM, 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
06/2019 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ENDICOTT, NY, United States
06/2019 - Present	Cetera Investment Services LLC	Registered Representative/BRANCH MANAGER	Y	ENDICOTT, NY, United States
10/2003 - Present	SELF	LANDLORD	N	EAST STROUDSBURG, PA, United States
12/2008 - 10/2021	SELF	LANDLORD	N	ELCORTECITO, Dominican Republic
08/2012 - 06/2019	FORESTERS ADVISORY SERVICES LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ALBANY, NY, United States
05/2000 - 06/2019	FORESTERS FINANCIAL	BRANCH MGR	Y	ALBANY, NY, United States
10/2004 - 06/2017	SELF	LANDLORD	N	BUSHKILL, PA, 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) LANDLORD 6 OAKLAND AVE STOUDESBURGH PA
- 2) FINANCIAL ADVISOR COACHING & CONSULTING, 6-8 HRS/WK
- 3) OWNER OF ROCHE CAPITAL ENTERPRISES; RENTAL PROPERTIES



## 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:** Individual

**Employing firm when activities occurred which led to the complaint:** FIRST INVESTORS CORPORATION

**Allegations:** AMONG OTHER THINGS, THE COMPLAINT ALLEGED THAT IN OCTOBER 2004, I DID NOT ADVISE THE CLIENT OF THE TAX CONSEQUENCES AND SALES CHARGES RESULTING FROM A ROLLOVER OF FUNDS FROM MY STATE FARM INVESTMENTS INTO FIRST INVESTORS MUTUAL FUNDS. THE CLIENT REQUESTED THAT THIS INVESTMENT BE REVERSED.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$52,256.73

### Customer Complaint Information

**Date Complaint Received:** 03/21/2005

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 05/02/2005

**Settlement Amount:** \$2,351.57

**Individual Contribution Amount:** \$912.48

**Broker Statement** AFTER INVESTIGATING THE ALLEGATIONS CONTAINED IN THE COMPLAINT, FIRST INVESTORS CORPORATION ("FIC") CONCLUDED THAT THE CLIENT WAS FULLY INFORMED OF THE SALES CHARGE AND POSSIBLE TAX CONSEQUENCE ASSOCIATED WITH THE TRANSACTION AT ISSUE SINCE



BOTH THE SALES CHARGE AND THE TAX LIABILITY WERE CLEARLY DISCLOSED ON THE ACCOUNT PAPERWORK SIGNED BY THE CLIENT. NEVERTHELESS, AS AN ACCOMMODATION, FIC PROVIDED THE CLIENT WITH A REFUND OF THE SALES CHARGE IN THE AMOUNT OF \$2351.57. IN ADDITION, FIC AGREED TO REIMBURSE THE CLIENT FOR THE TAX LOSS ASSOCIATED WITH THE TRANSACTION.



## End of Report

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