



## IAPD Report

# JOEL DAVID MALICK

CRD# 4247438

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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

### JOEL DAVID MALICK (CRD# 4247438)

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>B</b>	CETERA WEALTH SERVICES, LLC	CRD# 13572	08/10/2023
<b>IA</b>	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	08/10/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **33** 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
<b>B</b>	SECURIAN FINANCIAL SERVICES, INC.	15296	Colorado Springs, CO	03/15/2007 - 08/10/2023
<b>IA</b>	SECURIAN FINANCIAL SERVICES, INC.	15296	Colorado Springs, CO	03/15/2007 - 08/10/2023
<b>IA</b>	HORNOR, TOWNSEND & KENT, INC.	4031	COLORADO SPRINGS, CO	10/13/2004 - 03/13/2007

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



## 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 **33** 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>B</b>	FINRA	General Securities Representative	Approved	08/10/2023
<b>B</b>	Alabama	Agent	Approved	08/10/2023
<b>B</b>	Alaska	Agent	Approved	02/28/2025
<b>B</b>	Arizona	Agent	Approved	08/10/2023
<b>B</b>	Arkansas	Agent	Approved	08/10/2023
<b>B</b>	California	Agent	Approved	08/10/2023
<b>B</b>	Colorado	Agent	Approved	08/10/2023
<b>B</b>	Delaware	Agent	Approved	08/10/2023
<b>B</b>	Florida	Agent	Approved	08/14/2023
<b>B</b>	Georgia	Agent	Approved	08/10/2023
<b>B</b>	Idaho	Agent	Approved	08/10/2023
<b>B</b>	Indiana	Agent	Approved	08/10/2023
<b>B</b>	Iowa	Agent	Approved	01/05/2024



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Kansas	Agent	Approved	08/10/2023
<b>B</b> Massachusetts	Agent	Approved	05/08/2025
<b>B</b> Minnesota	Agent	Approved	08/10/2023
<b>B</b> Missouri	Agent	Approved	08/10/2023
<b>B</b> Nebraska	Agent	Approved	08/10/2023
<b>B</b> Nevada	Agent	Approved	08/10/2023
<b>B</b> New Jersey	Agent	Approved	08/10/2023
<b>B</b> New Mexico	Agent	Approved	08/10/2023
<b>B</b> New York	Agent	Approved	08/10/2023
<b>B</b> North Carolina	Agent	Approved	08/10/2023
<b>B</b> Ohio	Agent	Approved	08/10/2023
<b>B</b> Oklahoma	Agent	Approved	08/10/2023
<b>B</b> Pennsylvania	Agent	Approved	08/10/2023
<b>B</b> South Carolina	Agent	Approved	08/10/2023
<b>B</b> South Dakota	Agent	Approved	08/10/2023
<b>B</b> Texas	Agent	Approved	08/10/2023
<b>B</b> Utah	Agent	Approved	08/10/2023
<b>B</b> Virginia	Agent	Approved	08/10/2023
<b>B</b> Washington	Agent	Approved	08/10/2023



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Wisconsin	Agent	Approved	08/10/2023
<b>B</b> Wyoming	Agent	Approved	08/10/2023

### Branch Office Locations

#### CETERA ADVISOR NETWORKS LLC

7222 Commerce Center Dr  
Suite 108  
Colorado Springs, CO 80919

### 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
<b>IA</b> Colorado	Investment Adviser Representative	Approved	08/10/2023
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	08/10/2023

### Branch Office Locations

#### CETERA INVESTMENT ADVISERS LLC

7222 COMMERCE CTR DR  
STE 108  
COLORADO SPRINGS, CO 80919



## 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 0 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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<b>B</b> General Securities Representative Examination (S7)	Series 7	03/17/2001
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	10/09/2004
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<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	05/18/2001
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### 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
B	03/15/2007 - 08/10/2023	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	Colorado Springs, CO
IA	03/15/2007 - 08/10/2023	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	Colorado Springs, CO
IA	10/13/2004 - 03/13/2007	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	COLORADO SPRINGS, CO
B	07/07/2004 - 03/13/2007	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	COLORADO SPRINGS, CO
B	03/19/2001 - 07/01/2004	NEW ENGLAND SECURITIES	CRD# 615	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
08/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/2023 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Colorado Springs, CO, United States
07/2020 - Present	EVEROAK WEALTH CO	OWNER/PARTNER	Y	COLORADO SPRINGS, CO, United States
03/2007 - 08/2023	SECURIAN FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	ST. PAUL, MN, United States
02/2007 - 08/2023	MINNESOTA LIFE INSURANCE COMPANY	AGENT	Y	ST. PAUL, MN, United States
02/2007 - 07/2023	STRATEGIC FINANCIAL PARTNERS	AGENT	Y	COLORADO SPRINGS, CO, 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. AUTHOR/PODCASTER/SPEAKER

POSITION: Owner NATURE: Author/Podcaster/Speaker INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

TRADING HOURS: 10 START DATE: 09/17/2019

ADDRESS: 1574 Oakmont Dr, Colorado Springs CO 80921, United States

DESCRIPTION: Afterwork was re-released by Aspire Press on May 2nd, 2023. Our podcast was released on May 1st, 2023, and currently features one episode per month. Speaking engagements are not a frequent occurrence, maybe once per quarter. We do not address financial topics. The goal is to help people focus on the non-financial side of planning for a purposeful life afterwork.

2. NAME OF OTHER BUSINESS: CROSSFIRE MINISTRIES;

INVESTMENT RELATED: NO;

ADDRESS: 3975 N ACADEMY BLVD, COLORADO SPRINGS, CO 80917;

NATURE OF BUSINESS: BOARD;

START DATE: 9/2023;

POSITION/TITLE/RELATIONSHIP: PRESIDENT;

APX NUMBER OF HOURS PER WEEK: 1;

APX NUMBER OF HOURS DURING TRADING HOURS: 1;

BRIEF DESCRIPTION OF DUTIES: RUN BOARD MEETINGS, LEAD STRATEGY DISCUSSION AND PRESENT FUTURE VISION AND DISCUSSION ITEMS FOR THE BOARD. HELP DEVELOP AND OVERSEE BUDGET PROCESS;

3. NAME OF OTHER BUSINESS: EVEROAK WEALTH CO;

INVESTMENT RELATED: YES,

ADDRESS: SAME AS REGISTERED LOCATION,

NATURE OF BUSINESS: FINANCIAL SERVICES,

START DATE: 7/2020,

POSITION/TITLE/RELATIONSHIP: OWNER/PARTNER,

APX NUMBER OF HOURS PER WEEK: 40,

APX NUMBER OF HOURS DURING TRADING HOURS: 32.5,

BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;

4. NAME OF OTHER BUSINESS: EVEROAK FOUNDATION;

INVESTMENT RELATED: NO;

ADDRESS: SAME AS REGISTERED LOCATION;

NATURE OF BUSINESS: NON PROFIT;

START DATE: 04/2022;

POSITION/TITLE/RELATIONSHIP: BOARD MEMBER;

APX NUMBER OF HOURS PER WEEK: 1;

APX NUMBER OF HOURS DURING TRADING HOURS: 1;

BRIEF DESCRIPTION OF DUTIES: OVERSIGHT OF FOUNDATION ASSETS AND DETERMINING WHAT CAUSES, ORGANIZATIONS WILL GET CONTRIBUTIONS;

5. NAME OF OTHER BUSINESS: CENTER FOR STRATEGIC MINISTRY;

INVESTMENT RELATED: NO;

ADDRESS: 10807 NEW ALLEGIANCE DR. COLORADO SPRINGS, CO 80921;

NATURE OF BUSINESS: NON PROFIT;

START DATE: 2/2025;

POSITION/TITLE/RELATIONSHIP: BOARD MEMBER;

APX NUMBER OF HOURS PER WEEK: .01;

APX NUMBER OF HOURS DURING TRADING HOURS: .01;

BRIEF DESCRIPTION OF DUTIES: ATTEND QUARTERLY MEETING AND PROVIDE GUIDANCE;



## 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

### 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	SECURIAN FINANCIAL SERVICES
<b>Allegations:</b>	CLIENT IS ALLEGING THAT FROM 2006 TO PRESENT, SEVERAL TRUST ACCOUNTS ESTABLISHED FOR THE PURPOSE OF INVESTING AND MANAGING TRUST ASSETS WERE NOT HANDLED PER TRUST DOCUMENTS. ANOTHER NAMED REPRESENTATIVE WAS INVOLVED IN ESTABLISHING THE ACCOUNTS IN 2006 THROUGH ANOTHER BROKER/DEALER. ACCOUNTS WERE TRANSFERRED TO SECURIAN IN LATE 2009 AND REPRESENTATIVE THEN TOOK OVER THE SERVICING OF THESE ACCOUNTS.
<b>Product Type:</b>	Annuity-Variable Other: INVESTMENT ADVISOR
<b>Alleged Damages:</b>	\$720,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	ALLEGED DAMAGES COVER THE PERIOD FROM 2006 TO PRESENT.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

**Date Complaint Received:** 04/15/2014



**Complaint Pending?** No  
**Status:** Evolved into Arbitration/CFTC reparation (the individual is a named party)  
**Status Date:** 07/09/2014

**Settlement Amount:**  
**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA  
**Docket/Case #:** 14-01654  
**Date Notice/Process Served:** 07/09/2014  
**Arbitration Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 05/11/2015  
**Monetary Compensation Amount:** \$135,000.00  
**Individual Contribution Amount:** \$20,000.00

**Broker Statement**  
THE COMPLAINT REVIEW FOUND NO BASIS TO SUPPORT THE ALLEGATIONS. A SETTLEMENT WAS REACHED BY MULTIPLE DEFENDANTS, HOWEVER, RR'S PORTION WAS SETTLED SOLELY BASED ON A COST OF DEFENSE ANALYSIS AS RR CLAIMS NO WRONGDOING. AS FURTHER BACKGROUD, THE CUSTOMER LOST A STATE COURT ACTION WITH SIMILAR ALLEGATIONS AGAINST THE TRUSTEE.

### Disclosure 2 of 2

**Reporting Source:** Firm  
**Employing firm when activities occurred which led to the complaint:** NEW ENGLAND FINANCIAL

**Allegations:** CLIENTS ALLEGE THAT MR. MALICK MISLEAD AND INTENTIONALLY LIED TO THEM REGARDING THE TERMS OF MR.S MULLEDY'S VARIABLE UNIVERSAL LIFE INSURANCE POLICY PURCHASED IN DECEMBER OF 2003

**Product Type:** Insurance  
**Alleged Damages:** \$14,580.45

### Customer Complaint Information

**Date Complaint Received:** 03/01/2005  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 06/01/2005  
**Settlement Amount:**



**Individual Contribution  
Amount:**

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** NEW ENGLAND FINANCIAL

**Allegations:** CLIENTS ALLEGE THAT MR. MALICK MISLEAD AND INTENTIONALLY LIED TO THEM REGARDING THE TERMS OF [CUSTOMER'S] VARIABLE UNIVERSAL LIFE INSURANCE POLICY PURCHASED IN DECEMBER OF 2003

**Product Type:** Insurance

**Alleged Damages:** \$14,580.45

**Customer Complaint Information**

**Date Complaint Received:** 03/01/2005

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 06/01/2005

**Settlement Amount:**

**Individual Contribution  
Amount:**



## End of Report

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