



IAPD Report

LLOYD WINKLER

CRD# 4406481

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

LLOYD WINKLER (CRD# 4406481)

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 **01/16/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	08/10/2023
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	08/10/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	SECURIAN FINANCIAL SERVICES, INC.	15296	PARSIPPANY, NJ	06/03/2004 - 08/10/2023
IA	SECURIAN FINANCIAL SERVICES, INC.	15296	PARSIPPANY, NJ	06/03/2004 - 08/10/2023
IA	WS GRIFFITH SECURITIES, INC.	10410	EAST HANOVER , NJ	08/06/2002 - 06/16/2004

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	7



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 **19** 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 Representative	Approved	08/10/2023
	FINRA	Invest. Co and Variable Contracts	Approved	08/10/2023
	Alabama	Agent	Approved	01/16/2026
	Arizona	Agent	Approved	01/13/2026
	California	Agent	Approved	11/14/2023
	Colorado	Agent	Approved	08/10/2023
	Connecticut	Agent	Approved	02/27/2025
	Florida	Agent	Approved	08/14/2023
	Georgia	Agent	Approved	08/10/2023
	Louisiana	Agent	Approved	12/08/2023
	Maryland	Agent	Approved	08/27/2025
	Massachusetts	Agent	Approved	08/26/2025
	New Jersey	Agent	Approved	08/10/2023



Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	08/10/2023
B	Ohio	Agent	Approved	08/10/2023
B	Oregon	Agent	Approved	11/14/2023
B	Pennsylvania	Agent	Approved	08/10/2023
B	Rhode Island	Agent	Approved	02/05/2026
B	South Carolina	Agent	Approved	07/24/2025
B	Texas	Agent	Approved	12/06/2023
B	Virginia	Agent	Approved	02/15/2024

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

14 Walsh Drive
Suite 100
PARSIPPANY, NJ 07054

CETERA ADVISOR NETWORKS LLC

ENGLEWOOD, NJ

CETERA ADVISOR NETWORKS LLC

276 Marlboro Rd
Englewood, NJ 07631

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	New Jersey	Investment Adviser Representative	Approved	08/10/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	12/06/2023



Qualifications

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
14 WALSH DR
STE 100
PARSIPPANY, NJ 07054

CETERA INVESTMENT ADVISERS LLC
Englewood, NJ



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, 3 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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	08/04/2003
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/13/2001

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/05/2002
B Uniform Securities Agent State Law Examination (S63)	Series 63	10/29/2001



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
B	06/03/2004 - 08/10/2023	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	PARSIPPANY, NJ
IA	06/03/2004 - 08/10/2023	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	PARSIPPANY, NJ
IA	08/06/2002 - 06/16/2004	WS GRIFFITH SECURITIES, INC.	CRD# 10410	EAST HANOVER , NJ
B	07/16/2001 - 06/16/2004	WS GRIFFITH SECURITIES, INC.	CRD# 10410	HARTFORD, CT

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	PARSIPPANY, NJ, United States
06/2014 - Present	ALLIED WEALTH PARTNERS	AGENT	Y	PARSIPPANY, NJ, United States
06/2004 - 08/2023	MINNESOTA LIFE INSURANCE COMPANY	AGENT	Y	ST PAUL, MN, United States
06/2004 - 08/2023	SECURIAN FINANCIAL SERVICES INC	REGISTERED REP	Y	ST PAUL, MN, 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.

ALLIED WEALTH PARTNERS

POSITION: Agent/Broker NATURE: Fixed Insurance Sales INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2001

ADDRESS: , Parsipanny NJ , United States

DESCRIPTION: Agent/Broker



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	7

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 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SECURIAN FINANCIAL SERVICES
Allegations:	CLIENT'S DAUGHTER ALLEGES THAT ANNUITY SOLD TO HER FATHER BY REGISTERED REP ON 10/25/06 WAS UNSUITABLE FOR HIS NEEDS.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	FIRM ESTIMATES POTENTIAL DAMAGES MAY EXCEED \$5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	02/17/2017
Complaint Pending?	No
Status:	Denied
Status Date:	06/01/2017
Settlement Amount:	

**Individual Contribution Amount:****Disclosure 2 of 7**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SECURIAN FINANCIAL SERVICES

Allegations: CLIENT'S EXECUTOR ALLEGES ADVISORS ADVICE TO GIFT MONETARY ASSETS TO DAUGHTER-IN-LAW TRIGGERED INHERITANCE TAX.

Product Type: No Product

Alleged Damages: \$10,175.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/12/2016

Complaint Pending? No

Status: Settled

Status Date: 02/16/2016

Settlement Amount: \$16,680.33

Individual Contribution Amount: \$16,680.33

Disclosure 3 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SECURIAN FINANCIAL SERVICES

Allegations: CLIENTS ALLEGE POLICIES WERE MISREPRESENTED AT THE TIME OF SALE.

Product Type: Annuity-Variable

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): FIRM ESTIMATES DAMAGES EXCEED \$5,000.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information



Date Complaint Received: 08/07/2015

Complaint Pending? No

Status: Settled

Status Date: 07/11/2016

Settlement Amount: \$20,000.00

Individual Contribution Amount: \$20,000.00

Disclosure 4 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SECURIAN FINANCIAL SERVICES

Allegations: ALLEGATIONS AGAINST SECURIAN FINANCIAL SERVICES INCLUDE BREACH OF CONTRACT; BREACH OF FIDUCIARY DUTY; COMMON LAW FRAUD AND FRAUDULENT MISREPRESENTATION; NEGLIGENCE, NEGLIGENT SUPERVISOR, NEGLIGENT MISREPRESENTATION AND GROSS NEGLIGENCE. AS RR FOR THIS CLIENT, WINKLER WAS CONSIDERED THE SUBJECT OF SOME OF THE ARBITRATION CLAIMS.

Product Type: Annuity-Variable
Mutual Fund
Other: IRA

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES NOT SPECIFIED. FIRM ESTIMATES DAMAGES IN EXCESS OF \$5K.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA, OFFICE OF DISPUTE RESOLUTION, NEW YORK, NY

Docket/Case #: 14-00019

Filing date of arbitration/CFTC reparation or civil litigation: 01/03/2014

Customer Complaint Information

Date Complaint Received: 01/15/2014

Complaint Pending? No

Status: Settled

Status Date: 11/19/2014

Settlement Amount: \$22,000.00



Individual Contribution Amount: \$3,300.00

Broker Statement WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, A SETTLEMENT WAS REACHED IN ORDER TO RESOLVE AN OUTSTANDING CLAIM. SETTLED FOR \$22,000. THE NAMED RESPONDENT, SECURIAN FINANCIAL SERVICES, CONTRIBUTED \$18,700 TO THIS SETTLEMENT. THE REMAINDER WAS PAID BY THE RR WHO WAS THE SUBJECT OF SOME OF THE CLAIMS.

Disclosure 5 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SECURIAN FINANCIAL SERVICES

Allegations: ALLEGE THE VARIABLE ANNUITY PURCHASED IN 2007 WAS MISREPRESENTED TO THEM AND DOES NOT MEET THEIR FUTURE INCOME NEEDS. REQUESTING REFUND OF INITIAL DEPOSIT AND INTEREST EARNED. NO AMOUNT OF DAMAGES WERE CLAIMED BUT A GOOD FAITH DETERMINATION BELIEVES IT TO BE GREATER THAN \$5000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 03/13/2009

Complaint Pending? No

Status: Denied

Status Date: 04/08/2009

Settlement Amount:

Individual Contribution Amount:

Disclosure 6 of 7

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SECURIAN FINANCIAL SERVICES

Allegations: ALLEGES THE ANNUITY PURCHASED IN 2007 WAS UNSUITABLE TO HER NEEDS AND THAT PRODUCT WAS MISREPRESENTED TO HER. IS REQUESTING RETURN OF INVESTMENT PLUS INTEREST AND LOSSES.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 06/11/2008

Complaint Pending? No

Status: Settled



Status Date:	02/20/2009
Settlement Amount:	\$76,668.53
Individual Contribution Amount:	\$76,668.53
Broker Statement	THIS SETTLEMENT WAS MADE SOLELY FOR THE PURPOSE OF COMPROMISING AND SETTLING A DISPUTE AND IS NOT TO BE CONSTRUED AS AN ADMISSION OF LIABILITY ON THE PART OF THE REP.

Disclosure 7 of 7

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SECURIAN FINANCIAL SERVICES
Allegations:	CLIENT ALLEGES THE PRODUCT PURCHASED IN 2007 WAS UNSUITABLE TO HIS NEEDS AND IS REQUESTING REIMBURSEMENT OF INITIAL PURCHASE PRICE.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$51,480.00

Customer Complaint Information

Date Complaint Received:	03/18/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/23/2008
Settlement Amount:	\$34,727.42
Individual Contribution Amount:	\$34,727.42



End of Report

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