IAPD Report

ALAN MICHAEL GNOINSKI

CRD# 4416094

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

ALAN MICHAEL GNOINSKI (CRD# 4416094)

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 **06/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/05/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	09/05/2025

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	AVANTAX ADVISORY SERVICES	104556	Williamsville, NY	10/30/2023 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	Williamsville, NY	10/30/2023 - 09/05/2025
B	OSAIC WEALTH, INC.	23131	WILLIAMSVILLE, NY	09/01/2023 - 11/02/2023

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 **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	09/05/2025
B	Alabama	Agent	Approved	09/05/2025
B	Arkansas	Agent	Approved	09/05/2025
B	Colorado	Agent	Approved	06/15/2026
B	Connecticut	Agent	Approved	03/18/2026
B	Florida	Agent	Approved	09/05/2025
B	Georgia	Agent	Approved	09/05/2025
B	New York	Agent	Approved	09/05/2025
B	North Carolina	Agent	Approved	09/05/2025
B	South Carolina	Agent	Approved	09/05/2025
B	Texas	Agent	Approved	06/24/2026
B	Virginia	Agent	Approved	06/24/2026

Branch Office Locations

Qualifications

CETERA ADVISOR NETWORKS LLC
5920 Main Street
Williamsville, NY 14221

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 York	Investment Adviser Representative	Approved	09/05/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	06/24/2026

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
5920 MAIN STREET
WILLIAMSVILLE, NY 14221

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
	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	07/13/2001

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/10/2023
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/01/2001

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
IA	10/30/2023 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	Williamsville, NY
B	10/30/2023 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	Williamsville, NY
B	09/01/2023 - 11/02/2023	OSAIC WEALTH, INC.	CRD# 23131	WILLIAMSVILLE, NY
B	11/02/2018 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	WILLIAMSVILLE, NY
B	10/26/2012 - 11/07/2018	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	WILLIAMSVILLE, NY
B	10/31/2007 - 10/29/2012	NEXT FINANCIAL GROUP, INC.	CRD# 46214	WILLIAMSVILLE, NY
B	03/28/2005 - 10/31/2007	LEGEND EQUITIES CORPORATION	CRD# 30999	WILLIAMSVILLE, NY
B	07/16/2001 - 12/17/2004	DELTA EQUITY SERVICES CORPORATION	CRD# 15650	BOLTON, MA

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
09/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Williamsville, NY, United States
10/2024 - Present	Buffalo Bourdain LLC, DBA The Gnocchi Co.	owner	Y	Buffalo, NY, United States
11/2018 - Present	Office Sublease	sublessee	Y	Williamsville, NY, United States
05/2013 - Present	LINCOLN SPARROW ADVISORS, LLC	PARTNER	Y	WILLIAMSVILLE, NY, United States
03/2013 - Present	Alan Gnoinski, Inc. dba AMG Financial	Shareholder	Y	Williamsville, NY, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2005 - Present	Rental Property	owner	Y	Buffalo, NY, United States
02/2005 - Present	Retirement Rescue Workshop	owner	Y	WILLIAMSVILLE, NY, United States
10/2023 - 09/2025	Avantax Advisory Services	Investment Advisor Representative	Y	Williamsville, NY, United States
10/2023 - 09/2025	Avantax Insurance Agency, LLC	Insurance Agent	Y	Williamsville, NY, United States
10/2023 - 09/2025	Avantax Investment Services Inc.	Registered Representative	Y	Williamsville, NY, United States
09/2023 - 10/2023	OSAIC WEALTH, INC.	Registered Representative	Y	WILLIAMSVILLE, NY, United States
11/2018 - 09/2023	SAGEPOINT FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	WILLIAMSBURG, NY, United States
10/2012 - 11/2018	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	REGISTERED REP	Y	WILLIAMSVILLE, NY, 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) ALAN GNOINSKI INC. DBA AMG FINANCIAL POSITION: shareholder NATURE: this entity pays business expenses INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 03/27/2013 ADDRESS: 5920 Main Street, Williamsville NY 14221 DESCRIPTION: manage payroll, pay rent, pay office expenses and manage the corporate taxes
2) RENTAL PROPERTY POSITION: owner NATURE: I own a 3 unit townhouse building with tenants and collect rent checks INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 07/20/2005 ADDRESS: 475 Ellicott Street, 403, Buffalo NY 14203 DESCRIPTION: collect rent checks, maintain the property, hire general contractors when needed
3) RETIREMENT RESCUE WORKSHOP POSITION: owner NATURE: Seminar or marketing DBA for the free educational seminars INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 02/20/2005 ADDRESS: 5920 MAIN STREET, WILLIAMSVILLE NY 14221 DESCRIPTION: it is a seminar or marketing dba, associated with all educational seminars
4) OFFICE SUBLEASE POSITION: sublessee NATURE: I sublease our office building and i subsequently sublease the extra space to other people to reduce the overall office expense INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 11/01/2018 ADDRESS: 5920 Main Street, Williamsville NY 14221 DESCRIPTION: write sublease contracts, collect rent checks, pay all the utilities related to the entire building write up monthly expense reports
5) RETIREMENT RED ZONE POSITION: Owner NATURE: Marketing DBA for retirement readiness and seminars that will go with it. DBA to market to Sports segment of Buffalo NY INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 11/01/2024 ADDRESS: 5920 Main Street, Suite 200, Williamsville NY 14221DESC: Owner, Marketing and branding coordinator,

Registration & Employment History

OTHER BUSINESS ACTIVITIES

6) BUFFALO BOURDAIN LLC, DBA THE GNOCCHI CO. POSITION: owner NATURE: Food truck selling Gnocchi. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 10/05/2024 ADDRESS: 475 Ellicott Street, 403, Buffalo NY 14203 DESC: to prep the food, run the truck and cook the food for the customers.
7) BEARINGSTONE WEALTH POSITION: Founding Partner NATURE: This new Company will be the name with which our newly formed branch will operate under. This branch represents the consolidation of Ken Uhlrich, John Ariola, Josh Heims and Myself INVESTMENT RELATED: No NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 120 START DATE: 12/16/2024 ADDRESS: 5920 Main Street, Williamsville NY 14221 DESC: A large portion of financial representative duties and wealth management duties will be done under this flag
8) AMG FINANCIAL POSITION: owner NATURE: DBA for marketing purposes with regards to part of my broker dealer business. Started DBA in 2005 and a large portion of my clients know me as AMG Financial. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 02/01/2005ADDRESS: 5920 Main Street, Williamsville NY 14221 DESCRIPTION: DBA of my registered representative business. all items associated with being a registered representative
9) LINCOLN SPARROW ADVISORS, LLC POSITION: Partner NATURE: we offer investment retirement and tax planning, investment management, portfolio management INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 80 START DATE: 05/20/2013 ADDRESS: 5920 Main Street, Williamsville NY 14221 DESCRIPTION: i meet with clients, do annual reviews, maintain, review, and trade on client accounts, review investment performance

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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	United Planners
Allegations:	Client alleges misrepresentation and suitability in the 2015 purchase of American Realty Capital Hospitality Trust, Inc.
Product Type:	Real Estate Security
Alleged Damages:	$48,933.90
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:	01/07/2020
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	03/20/2020
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: DELTA EQUITY SERVICES CORPORATION

Allegations: DOCUMENTS RELATED TO THE PURCHASE OF A VARIABLE ANNUITY WERE ALLEGED TO BE FORGERIES. THE CUSTOMER WAS RESTORED TO THE INVESTMENT HE OWNED PRIOR TO THE ALLEGED FORGED APPLICATION.

Product Type: Annuity(ies) - Variable

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 05/04/2004

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/12/2004

Settlement Amount: $0.00

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: DELTA EQUITY SERVICES CORPORATION

Allegations: DOCUMENTS RELATED TO THE PURCHASE OF A VARIABLE ANNUITY ARE ALLEGED TO BE FORGERIES. THE PURCHASE APPLICATION IS DATED 1/6/2004. THIS MATTER IS UNDER INVESTIGATION BY THIS FIRM. THE INVESTMENT HAS BEEN REVERESED AND THE CUSTOMER IS IN THE INVESTMENT WHICH HE OWNED PRIOR TO THE ALLEGED FORGED APPLICATION.

Product Type: Annuity(ies) - Variable

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 05/04/2004

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

End of Report

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