User Guidance

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IAPD Report

JEFFREY CRAIG GRODSKY

CRD# 4481027

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 CRAIG GRODSKY (CRD# 4481027)

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 **09/19/2025**.

CURRENT EMPLOYERS

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

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	AVANTAX ADVISORY SERVICES	104556	GLEN BURNIE, MD	09/17/2020 - 09/08/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	GLEN BURNIE, MD	12/10/2020 - 09/05/2025
IA	CARMICHAEL HILL & ASSOCIATES INC	105213	GAITHERSBURG, MD	08/21/2015 - 06/30/2020

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
Financial	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 INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	Maryland	Investment Adviser Representative	Approved	09/09/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
Columbia, MD

CETERA INVESTMENT ADVISERS LLC
711 W 40th St
Suite 362, MD 21211

CETERA INVESTMENT ADVISERS LLC
802 Landmark Dr
Suite 111
GLEN BURNIE, MD 21061

CETERA INVESTMENT ADVISERS LLC
802 LANDMARK DR
STE 111
GLEN BURNIE, MD 21061

Employment 2 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	Maryland	Agent	Approved	09/05/2025
B	New Mexico	Agent	Approved	09/05/2025
B	Pennsylvania	Agent	Approved	09/05/2025

Qualifications

	Regulator	Registration	Status	Date
B	Washington	Agent	Approved	09/05/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
711 W 40th St
Suite 362
BALTIMORE, MD 21211

CETERA ADVISOR NETWORKS LLC
802 Landmark Dr
Suite 111
GLEN BURNIE, MD 21061

CETERA ADVISOR NETWORKS LLC
Columbia, MD

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	12/10/2020
B	Securities Industry Essentials Examination (SIE)	SIE	10/09/2020
B	National Commodity Futures Examination (S3)	Series 3	04/05/2013

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/07/2021
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/21/2007

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	09/17/2020 - 09/08/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	GLEN BURNIE, MD
B	12/10/2020 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	GLEN BURNIE, MD
IA	08/21/2015 - 06/30/2020	CARMICHAEL HILL & ASSOCIATES INC	CRD# 105213	GAITHERSBURG, MD
IA	08/08/2012 - 09/19/2014	ACI GROUP	CRD# 164780	CHEVY CHASE, MD
IA	08/22/2007 - 06/18/2012	AFC ASSET MANAGEMENT SERVICES, INC.	CRD# 115737	GAITHERSBURG, MD

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 ADVISORS	Investment Adviser Representative	Y	SCHAUMBURG, IL, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Columbia, MD, United States
09/2023 - Present	Rowhouse Financial Partners	Senior Financial Advisor	N	Glen Burnie, MD, United States
09/2020 - Present	Joseph J. Palumbo CPA	Financial Advisor	Y	Glen Burnie, MD, United States
09/2020 - Present	Palumbo Financial & Tax Services LLC	Employee	Y	Baltimore, MD, United States
10/2020 - 09/2025	Avantax Investment Services, Inc	Registered Representative	Y	Baltimore, MD, United States
09/2020 - 09/2025	Avantax Advisory Services	Investment Adviser Representative	Y	Baltimore, MD, United States
09/2020 - 09/2025	Avantax Insurance Agency LLC	Insurance Agent	Y	Baltimore, MD, United States
09/2020 - 10/2022	Joseph J. Palumbo CPA	Financial Advisor	Y	Glen Burnie, MD, United States
09/2020 - 10/2022	Palumbo Financial & Tax Services LLC	Investment Adviser Representative	Y	Baltimore, MD, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
07/2015 - 06/2020	CARMICHAEL & ASSOCIATES INC.	Investment Adviser Representative	Y	GAITHERSBURG, MD, 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) PALUMBO FINANCIAL & TAX SERVICES LLC; POSITION: Employee NATURE: ~; The business prepares taxes and performs accounting duties for clients. It takes a proactive approach to helping clients develop a strategy to address their financial goals and objectives, using the most efficient methods available. INVESTMENT RELATED: Yes NUMBER OF HOURS: 170 SECURITIES TRADING HOURS: 130 START DATE: 09/21/2020; 1500 Bolton Street, Baltimore MD 21217; I will be performing financial planning, investment management, tax planning, and insurance services. I will be working with clients to help them achieve their unique needs and goals.

2) JOSEPH J. PALUMBO CPA; POSITION: Financial Advisor NATURE: Financial planning and tax services INVESTMENT RELATED: Yes NUMBER OF HOURS: 170 SECURITIES TRADING HOURS: 130 START DATE: 09/21/2020; 802 Landmark Dr, Suite 111, Glen Burnie MD 21061; Financial planner Investment advice

3) ROWHOUSE FINANCIAL PARTNERS
POSITION: Senior Financial Advisor NATURE: This is the DBA for Palumbo Financial & Tax Services LLC INVESTMENT RELATED: No NUMBER OF HOURS: 130 SECURITIES TRADING HOURS: 130 START DATE: 09/28/2023
ADDRESS: 802 Landmark Dr, Suite 111, Glen Burnie MD 21061, United States
DESCRIPTION: I will be performing financial planning, investment management, tax planning, and insurance services. I will be working with clients to help them achieve their unique needs and goals.

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
Financial	1

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	02/12/2018
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	02/20/2018
If a compromise with creditor, provide:	
Name of Creditor:	BANK OF AMERICA
Original Amount Owed:	$17,401.44
Terms Reached with Creditor:	PAYMENT OF $8,692.00 OVER 17 MONTHS FOR THE DEBT TO BE DISMISSED AND 'PAID AS SATISFIED'.
Amount Paid:	$8,692.00
SIPA (Securities Investor Protection Act)Trustee:	
Currently Open?	Yes
Date Direct Payment Initiated/Filed or Trustee Appointed:	02/20/2018
Broker Statement	IN AUGUST 2014, FACING SEVERAL SEVERE UNEXPECTED FINANCIAL

HARDSHIPS, I PROACTIVELY DECIDED TO ENTER INTO A STRATEGIC CREDIT CARE MODIFICATION PROGRAM FOR SELECT ACCOUNTS WORKING WITH ATTORNEYS SPECIALIZING IN DEBT SETTLEMENT. THIS ARRANGEMENT WAS ENTERED INTO WHILE I WAS AT ANOTHER FIRM AND NOT ACTING IN A FINANCIAL ADVISOR CAPACITY. IT HAS TAKEN SEVERAL YEARS TO GET THROUGH THE PROCESS AND THE SETTLEMENTS ARE FINALIZED. THE MAIN IMPACT WAS TO MY CREDIT SCORE WHICH WAS TEMPORARY AND HAS SINCE REBOUNDED. ALTHOUGH COMPROMISES WITH CREDITORS MUST BE DISCLOSED, I DO NOT BELIEVE THAT THEY ARE MATERIAL TO MY EMPLOYMENT AS AN INVESTMENT ADVISOR REPRESENTATIVE. I DO HOWEVER TAKE OWNERSHIP OF THE DECISION AND IT WAS A LEARNING EXPERIENCE. I BELIEVE THAT I AM A BETTER ADVISOR FOR IT WITH A UNIQUE ABILITY TO ASSIST CLIENTS THROUGH SPECIFIC INCOME PLANNING TOPICS AND DEBT CONCERNS.

End of Report

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