



IAPD Report

RICHARD FREDRICK DUNN

CRD# 4504691

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Information	8

i 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

RICHARD FREDRICK DUNN (CRD# 4504691)

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 **04/09/2026**.

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 **13** 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	SAINT PAUL, MN	10/24/2024 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	Saint Paul, MN	10/24/2024 - 09/05/2025
B	OSAIC WEALTH, INC.	23131	SAINT PAUL, MN	02/13/2020 - 10/29/2024

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 **13** 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	Arizona	Agent	Approved	09/05/2025
B	California	Agent	Approved	09/05/2025
B	Colorado	Agent	Approved	09/05/2025
B	Florida	Agent	Approved	09/05/2025
B	Illinois	Agent	Approved	09/05/2025
B	Iowa	Agent	Approved	04/09/2026
B	Minnesota	Agent	Approved	09/05/2025
B	North Carolina	Agent	Approved	09/05/2025
B	Ohio	Agent	Approved	09/05/2025
B	Pennsylvania	Agent	Approved	09/05/2025
B	South Dakota	Agent	Approved	09/05/2025
B	Texas	Agent	Approved	09/05/2025



Qualifications

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

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
Saint Paul, MN

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 Minnesota	Investment Adviser Representative	Approved	09/05/2025
IA Texas	Investment Adviser Representative	Approved	09/05/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
SAINT PAUL, MN



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, 4 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
------	----------	------

General Securities Representative Examination (S7TO)	Series 7TO	02/11/2020
Securities Industry Essentials Examination (SIE)	SIE	01/10/2020
Futures Managed Funds Examination (S31)	Series 31	08/17/2009
General Securities Representative Examination (S7)	Series 7	04/15/2002

State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Securities Agent State Law Examination (S63)	Series 63	02/11/2020
Uniform Combined State Law Examination (S66)	Series 66	04/10/2009

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



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	10/24/2024 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	SAINT PAUL, MN
B	10/24/2024 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	Saint Paul, MN
B	02/13/2020 - 10/29/2024	OSAIC WEALTH, INC.	CRD# 23131	SAINT PAUL, MN
IA	02/06/2020 - 10/29/2024	OSAIC WEALTH, INC.	CRD# 23131	SAINT PAUL, MN
IA	11/19/2013 - 02/07/2020	ADVISORNET WEALTH MANAGEMENT	CRD# 113074	West Saint Paul, MN
IA	03/09/2011 - 07/24/2012	RIDGEWAY CONGER ADVISORY SERVICES	CRD# 139372	ST. PAUL, MN
B	10/05/2009 - 03/14/2011	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LAKE ELMO, MN
IA	10/05/2009 - 03/14/2011	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LAKE ELMO, MN
IA	04/21/2009 - 10/05/2009	AMERIPRISE ADVISOR SERVICES, INC.	CRD# 5979	LAKE ELMO, MN
B	01/22/2009 - 10/05/2009	AMERIPRISE ADVISOR SERVICES, INC.	CRD# 5979	LAKE ELMO, MN
B	04/16/2002 - 01/27/2009	EDWARD JONES	CRD# 250	MAPLEWOOD, MN

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	Saint Paul, MN, United States
10/2013 - Present	DUNNCREEK ADVISORS LLC	MEMBER/PRINCIPAL FINANCIAL PLANNER	Y	MINNEAPOLIS, MN, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2024 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	SAINT PAUL, MN, United States
10/2024 - 09/2025	AVANTAX INSURANCE AGENCY, LLC	INSRUANCE AGENT	Y	SAINT PAUL, MN, United States
10/2024 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	SAINT PAUL, MN, United States
02/2020 - 10/2024	OSIAC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	MINNEAPOLIS, MN, United States
11/2013 - 02/2020	ADVISORNET WEALTH MANAGEMENT	INVESTMENT ADVISOR	Y	MINNEAPOLIS, 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.

1.DUNNCREEK ADVISORS LLC
 POSITION: member/Principal Financial Planner NATURE: Financial planningInvestment management
 Life insurance advice
 Long-term Healthcare insurance advice INVESTMENT RELATED: Yes NUMBER OF HOURS: 200 SECURITIES TRADING HOURS: 130 START DATE: 10/11/2013
 ADDRESS: 904 Delaware Avenue, Saint Paul MN 55118, United States
 DESCRIPTION: principal financial planner,client meetings to assess needs and goals,creating and presenting financial plansImplementing financial plans, including opening investment accounts establishing life insurance and long term care insurance as needed,ongoing service and support to clients.

2.WHITE BEAR AVENUE BUSINESS ASSOCIATION
 POSITION: President NATURE: NON-PROFIT BUSINESS ASSOCIATION REPRESENTING LOCAL BUSINESS OWNERS AND THE COMMUNITY. WE RAISE FUNDS TO SUPPORT COMMUNITY DEVELOPMENT PROJECTS IN THE AREA. OUR MAIN ACTIVITY IS THE WHITE BEAR AVENUE PARADE IN CONNECTION WITHE RAMSEY COUNTY FAIR. INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 05/15/2010
 ADDRESS: 1365 Prosperity Avenue, Saint Paul MN 55106, United States
 DESCRIPTION: I am responsible for presiding over monthly board of directors meetings and general membership meetings.



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: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES, INC.

Allegations: PLAINTIFF ALLEGES THAT HER EX-HUSBAND, DURING THE TIME THEY WERE MARRIED IN MARCH 2010, TRANSFERRED \$65,000 FROM HER 401(K) PLAN THROUGH HER EMPLOYER TO AN IRA ACCOUNT AT AMERIPRISE. PLAINTIFF CLAIMS THAT HER EX-HUSBAND UNILATERALLY CHANGED HER CONTACT INFORMATION ON FILE WITH AMERIPRISE TO THAT OF HER EX-HUSBAND. SHE ALLEGES THAT IN OCTOBER 2010, HER EX-HUSBAND REDEEMED \$50,000 FROM HER IRA ACCOUNT WITHOUT HER KNOWLEDGE OR CONSENT AND HAS SPENT, LOST OR SQUANDERED THE MONEY. PLAINTIFF CLAIMS THAT DEFENDANTS ARE NEGLIGENT FOR FAILING TO SAFEGUARD HER MONEY AND HER PRIVATE INFORMATION.

Product Type: Other: IRA ACCOUNT

Alleged Damages: \$50,000.00

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: HENNEPIN COUNTY DISTRICT COURT

Docket/Case #: 27-CV-14-1870



Filing date of arbitration/CFTC reparation or civil litigation: 12/12/2013

Customer Complaint Information

Date Complaint Received: 12/12/2013

Complaint Pending? No

Status: Settled

Status Date: 10/01/2014

Settlement Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Firm Statement AMERPRISE CHOSE TO SETTLE THIS MATTER TO AVOID THE COSTS ASSOCIATED WITH LITIGATION.

Reporting Source: Individual

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

Allegations: PLAINTIFF ALLEGES THAT HER EX-HUSBAND, DURING THE TIME THEY WERE MARRIED IN MARCH 2010 TRANSFERRED \$65000 FROM HER 401(K) PLAN THROUGH HER EMPLOYER TO AN IRA ACCOUNT AT AMERPRISE. PLAINTIFF CLAIMS THAT HER EX-HUSBAND UNILATERALLY CHANGED HER CONTACT INFORMATION ON FILE WITH AMERPRISE TO THAT OF HER EX-HUSBAND. SHE ALLEGES THAT IN OCTOBER 2010, HER EX-HUSBAND REDEEMED \$50,000 FROM HER IRA ACCOUNT WITHOUT HER KNOWLEDGE OR CONSENT AND HAS SPENT ,LOST OR SQUANDERED THE MONEY. PLAINTIFF CLAIMS THAT DEFENDANTS ARE NEGLIGENT FOR FAILING TO SAFEGUARD HER MONEY AND HER PRIVATE INFORMATION.

Product Type: Other: IRA ACCOUNT

Alleged Damages: \$50,000.00

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: HENNEPIN COUNTY DISTRICT COURT

Docket/Case #: 27-CV-14-1870

Filing date of arbitration/CFTC reparation or civil litigation: 12/12/2013

Customer Complaint Information

Date Complaint Received: 12/12/2013

Complaint Pending? No

Status: Settled



Status Date:	02/12/2020
Settlement Amount:	\$25,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	Ameriprise chose to settle this matter to avoid costs associated with litigation.



End of Report

This page is intentionally left blank.