



IAPD Report

Jarrold Michael Liebel

CRD# 4555023

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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

Jarrod Michael Liebel (CRD# 4555023)

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 **05/14/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	01/24/2025
B	CETERA INVESTMENT SERVICES LLC	CRD# 15340	01/27/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	Holyoke, MA	10/02/2019 - 10/09/2024
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	E Longmeadow, MA	10/01/2019 - 10/09/2024
IA	INFINEX INVESTMENTS, INC.	35371	HOLYOKE, MA	01/12/2016 - 10/01/2019

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
Criminal	1
Termination	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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA INVESTMENT SERVICES LLC**
Main Address: 400 FIRST ST. S. SUITE 300
ST. CLOUD, MN 56301
Firm ID#: 15340

	Regulator	Registration	Status	Date
	FINRA	General Securities Principal	Approved	01/27/2025
	FINRA	General Securities Representative	Approved	01/27/2025
	Connecticut	Agent	Approved	01/28/2025
	Georgia	Agent	Approved	01/28/2025
	Kansas	Agent	Approved	03/18/2025
	Maine	Agent	Approved	02/11/2025
	Massachusetts	Agent	Approved	03/03/2025
	New Hampshire	Agent	Approved	03/21/2025
	Rhode Island	Agent	Approved	03/03/2025
	South Carolina	Agent	Approved	05/16/2025
	Texas	Agent	Approved	03/05/2025
	Vermont	Agent	Approved	03/03/2025

Branch Office Locations



Qualifications

CETERA INVESTMENT SERVICES LLC

7 PURVES STREET SUITE 18
EAST LONGMEADOW, MA 01028

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	Massachusetts	Investment Adviser Representative	Approved	03/03/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	01/24/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

7 PURVES STREET SUITE 18
EAST LONGMEADOW, MA 01028



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 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	06/11/2012

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	08/22/2002

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	09/03/2002



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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
B	10/02/2019 - 10/09/2024	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	Holyoke, MA
IA	10/01/2019 - 10/09/2024	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	E Longmeadow, MA
IA	01/12/2016 - 10/01/2019	INFINEX INVESTMENTS, INC.	CRD# 35371	HOLYOKE, MA
B	01/05/2016 - 10/01/2019	INFINEX INVESTMENTS, INC.	CRD# 35371	HOLYOKE, MA
IA	12/10/2014 - 12/07/2015	BBVA WEALTH SOLUTIONS INC.	CRD# 110476	DALLAS, TX
B	11/28/2014 - 12/07/2015	BBVA SECURITIES INC.	CRD# 27060	DALLAS, TX
IA	06/01/2010 - 11/20/2014	LPL FINANCIAL LLC	CRD# 6413	LEWISVILLE, TX
B	05/05/2010 - 11/20/2014	LPL FINANCIAL LLC	CRD# 6413	LEWISVILLE, TX
IA	01/02/2009 - 01/12/2010	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	SAINT PETERSBURG, F
B	11/17/2005 - 01/12/2010	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	PLANO, TX
IA	05/16/2007 - 01/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	PLANO, TX
B	11/07/2002 - 12/05/2003	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, 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
01/2025 - Present	CETERA INVESTMENT ADVISERS LLC	IAR REGISTERED REPRESENTATIVE	Y	East Longmeadow, MA, United States
01/2025 - Present	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE	Y	ST CLOUD, MN, United States
10/2024 - Present	LIGHT HOUSE FEDERAL CREDIT UNION	REGISTERED REPRESENTATIVE	Y	East Longmeadow, MA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2019 - 10/2024	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	CHICOPEE, MA, United States
10/2019 - 10/2024	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	CHICOPEE, MA, United States
12/2015 - 10/2024	PEOPLES BANK	Officer - First Vice President	Y	East Longmeadow, MA, United States
12/2015 - 10/2024	PEOPLES WEALTH ADVISORY GROUP	First Vice President Managing Principal OSJ, Branch Manager	Y	East Longmeadow, MA, United States
01/2016 - 10/2019	INFINEX	FINANCIAL ADVISOR	Y	CHICOPEE, CT, United States
11/2014 - 12/2015	BBVA SECURITIES INC.	FINANCIAL ADVISOR	Y	DALLAS, TX, 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.

No information reported.



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
Criminal	1
Termination	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	SPRINGFIELD DISTRICT COURT
Location of Court:	SPRINGFIELD, MA
Docket/Case #:	0323CR011107
Charge Date:	11/17/2003
Charge(s) 1 of 1	
Formal Charge(s)/Description:	MALICIOUS DESTRUCTION OF PROPERTY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NO PLEA
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	01/21/2004
Disposition Date:	01/28/2005
Sentence/Penalty:	DISMISSED 01/28/2005
Broker Statement	THE CHARGES OF DESTRUCTION OF PROPERTY WERE THE RESULT OF AN ALTERCATION AT A BAR. THE CHARGES WERE DISMISSED.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: RAYMOND JAMES FINANCIAL SERVICES, INC.

Termination Type: Voluntary Resignation

Termination Date: 10/07/2024

Allegations: Individual alleged to have failed to comply with firm policies on use of approved communication and messaging platforms.

Product Type: No Product

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Reporting Source: Individual

Firm Name: RAYMOND JAMES FINANCIAL SERVICES, INC.

Termination Type: Voluntary Resignation

Termination Date: 10/07/2024

Allegations: Individual alleged to have failed to comply with firm policies on use of approved communication and messaging platforms.

Product Type: No Product



End of Report

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