User Guidance

www.adviserinfo.sec.gov

IAPD Report

JARET CLINTON MUTTER

CRD# 4577955

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

JARET CLINTON MUTTER (CRD# 4577955)

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 **03/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	08/27/2021
IA	LPL FINANCIAL LLC	CRD# 6413	08/30/2021

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
IA	CETERA ADVISOR NETWORKS LLC	13572	ROANOKE, VA	04/06/2018 - 08/31/2021
B	CETERA ADVISOR NETWORKS LLC	13572	ROANOKE, VA	10/17/2017 - 08/27/2021
IA	INVESTMENT CENTERS OF AMERICA, INC.	16443	Roanoke, VA	08/18/2014 - 12/31/2017

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
Regulatory Event	1
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 **19** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**

Main Address: 1055 LPL WAY
FORT MILL, SC 29715

Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/27/2021
B	FINRA	Investment Co./Variable Contracts Prin	Approved	08/27/2021
B	California	Agent	Approved	08/27/2021
B	Colorado	Agent	Approved	10/07/2021
B	Connecticut	Agent	Approved	08/27/2021
B	Florida	Agent	Approved	08/27/2021
B	Georgia	Agent	Approved	08/30/2021
B	Idaho	Agent	Approved	08/27/2021
B	Iowa	Agent	Approved	08/27/2021
B	Kentucky	Agent	Approved	08/27/2021
B	Maryland	Agent	Approved	08/27/2021
B	Michigan	Agent	Approved	08/27/2021
B	North Carolina	Agent	Approved	09/13/2021

Qualifications

	Regulator	Registration	Status	Date
IA	North Carolina	Investment Adviser Representative	Approved	03/22/2023
B	Ohio	Agent	Approved	08/27/2021
B	Pennsylvania	Agent	Approved	09/03/2021
B	South Carolina	Agent	Approved	08/27/2021
B	Tennessee	Agent	Approved	03/03/2026
B	Texas	Agent	Approved	11/26/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	08/30/2021
B	Virginia	Agent	Approved	08/31/2021
IA	Virginia	Investment Adviser Representative	Approved	08/31/2021
B	Washington	Agent	Approved	08/27/2021
B	West Virginia	Agent	Approved	08/27/2021

Branch Office Locations

LPL FINANCIAL LLC
3119 CHAPARRAL DRIVE
ROANOKE, VA 24018

LPL FINANCIAL LLC
2121 ELECTRIC ROAD
ROANOKE, VA 24018

LPL FINANCIAL LLC
1750 KRAFT DR STE 1190
BLACKSBURG, VA 24060

LPL FINANCIAL LLC
140 TOWN CENTER STREET
DALEVILLE, VA 24083

LPL FINANCIAL LLC
800 ARENDELL ST STE 175
MOREHEAD CITY, NC 28557

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	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/10/2008

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	10/10/2002

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	11/01/2002

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	04/06/2018 - 08/31/2021	CETERA ADVISOR NETWORKS LLC	CRD# 13572	ROANOKE, VA
B	10/17/2017 - 08/27/2021	CETERA ADVISOR NETWORKS LLC	CRD# 13572	ROANOKE, VA
IA	08/18/2014 - 12/31/2017	INVESTMENT CENTERS OF AMERICA, INC.	CRD# 16443	Roanoke, VA
IA	10/18/2017 - 12/20/2017	CETERA ADVISOR NETWORKS LLC	CRD# 13572	ROANOKE, VA
B	08/15/2014 - 10/16/2017	INVESTMENT CENTERS OF AMERICA, INC.	CRD# 16443	Roanoke, VA
IA	12/19/2007 - 08/25/2014	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ROANOKE, VA
B	12/17/2007 - 08/21/2014	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ROANOKE, VA
IA	05/19/2005 - 12/12/2007	JEFFERSON PILOT SECURITIES CORP	CRD# 3870	ROANOKE, VA
B	05/16/2005 - 12/12/2007	JEFFERSON PILOT SECURITIES CORPORATION	CRD# 3870	ROANOKE, VA
IA	11/04/2002 - 04/15/2005	UBS FINANCIAL SERVICES INC.	CRD# 8174	ROANOKE, VA
B	10/11/2002 - 04/15/2005	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ

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
08/2021 - Present	LPL Financial LLC	Registered Representative	Y	Roanoke, VA, United States
10/2017 - Present	VALLEY WEALTH GROUP, INC	OWNER	Y	ROANOKE, VA, United States
10/2017 - 08/2021	CETERA ADVISOR NETWORKS	REGISTERED REPRESENTATIVE/INVESTMENT ADVISER REPRESENTATIVE	Y	EL SEGUNDO, CA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2014 - 10/2017	INVESTMENT CENTERS OF AMERICA	INVESTMENT REP	Y	ROANOKE, VA, 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) 03/24/2021 - Botetourt Wealth Management - DBA for LPL Business (entity for LPL business) - Inv Rel - At Reported Business Location(s) - Start: 06/2017 - 32 Hr/Mth
2) 03/24/2021 - Blue Eagle Wealth Management - DBA for LPL Business (entity for LPL business) - Inv Rel - At Reported Business Location(s) - Start: 09/2016 - 16 Hr/Mth
3) 03/24/2021 - Valley Wealth Group - DBA for LPL Business (entity for LPL business) - Inv Rel - At Reported Business Location(s) - Start: 0//2015 - 120 Hr/Mth
4) 03/24/2021 - Non-Variable Insurance - Inv Rel - At Reported Business Location(s) - Start: 01/2018 - 4 Hr/Mth
5) 08/17/2021 - VWG/RNK PROPERTIES LLC - Real Estate Rental - Member of LLC - Inv Rel - Roanoke,VA - Start: 08/2021
6) 08/17/2021 - MUTTER VACATION PROPERTIES LLC - Real Estate Rental - Member of LLC - Inv Rel - Atlantic Beach, NC - Start: 08/2021
7) 03/24/2021 - Innovative Properties, LLC - Real Estate Rental - Silent Investor - Inv Rel - Roanoke,VA - Start: 08/2015
8) 08/26/2021 - Hunting Hills Country Club - For-Profit Board Member - Board President - Not Investment Related - 5220 Hunting Hills Dr, Roanoke, VA 24018 - Start Date 4/1/2015 - 8 Hours Per Month
9) 04/05/2024 - Mutter Investment Properties - Inv Related - Roanoke, VA - Real Estate Rental - Started: 3/1/2024 - 0 Hrs/Mo.

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
Regulatory Event	1
Customer Dispute	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Virginia State Corporation Commission
Sanction(s) Sought:	Other: Special Supervision Order
Date Initiated:	04/04/2018
Docket/Case Number:	SEC-2018-00009
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Cetera Advisor Networks LLC
Product Type:	No Product
Allegations:	Numerous disclosures on CRD; Concern over supervision capabilities.
Current Status:	Final
Resolution:	Final Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	04/10/2019
Sanctions Ordered:	Other: SSO in effect for 1 year from 4/4/2018; all transactions & investment advice

	preapproved; 3 unannounced branch exams in 12 mos.
Regulator Statement	Special Supervision Order effective 4/04/18 is in effect for 1 year. On April 10, 2019 the Commission entered a Final Order dismissing this matter.

Reporting Source:	Individual
Regulatory Action Initiated By:	Virginia State Corporation Commission
Sanction(s) Sought:	Other: Special Supervision Order
Date Initiated:	04/04/2018
Docket/Case Number:	SEC-2018-00009
Employing firm when activity occurred which led to the regulatory action:	Cetera Advisor Networks, LLC
Product Type:	No Product
Allegations:	Numerous disclosures on CRD; Concern over supervision capabilities.
Current Status:	Final
Resolution:	Final Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	04/10/2019
Sanctions Ordered:	Other: SSO in effect for 1 year from 4/4/2018; all transactions & investment advice preapproved; 3 unannounced branch exams in 12 mos.
Broker Statement	Special Supervision Order effective 4/04/18 is in effect for 1 year. On April 10, 2019 the Commission entered a Final Order dismissing this matter.

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:	SUNTRUST INVESTMENT SERVICES
Allegations:	CLIENT ALLEGES MISREPRESENTATION OF FEES AND POTENTIAL RISK OF LOSS OF PRINCIPLE AND THEREFORE FEELS THE PRODUCT IS UNSUITABLE.
Product Type:	Unit Investment Trust
Alleged Damages:	$4,838.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	14-01943
Date Notice/Process Served:	04/10/2015
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/13/2014
Monetary Compensation Amount:	$4,838.00
Individual Contribution Amount:	$0.00
Broker Statement	DID NOT HAVE COPY OF COMPLETE SETTLEMENT AGREEMENT. ONLY RECEIVED SIGNATURE. THEREFORE USED LOSS CLAIM AMOUNT AS BEST GUESS FOR SETTLEMENT AMOUNT.

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SUNTRUST INVESTMENT SERVICES, INC
Allegations:	CLIENT ALLEGES UNSUITABLE SALE OF UITS FROM 2012-2014
Product Type:	Unit Investment Trust
Alleged Damages:	$29,252.36

Alleged Damages Amount Explanation (if amount not exact):	GOOD FAITH DETERMINATION OF DAMAGES
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:	03/20/2015
Complaint Pending?	No
Status:	Settled
Status Date:	05/09/2015
Settlement Amount:	$26,233.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SUNTRUST INVESTMENT SERVICES, INC
Allegations:	CLIENT ALLEGES UNSUITABLE SALES OF UITS FROM 2012-2014
Product Type:	Unit Investment Trust
Alleged Damages:	$29,252.36
Alleged Damages Amount Explanation (if amount not exact):	GOOD FAITH DETERMINATION OF DAMAGES
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:	03/20/2015
Complaint Pending?	No
Status:	Settled
Status Date:	05/09/2015
Settlement Amount:	$26,233.00
Individual Contribution Amount:	$0.00
Broker Statement	CLIENT IS AN EXPERIENCED INVESTOR. HE HAS INVESTED IN UITS FOR MANY YEARS PRIOR TO OUR WORKING TOGETHER AND HAD UIT POSITIONS WHEN THE ACCOUNTS WERE TRANSFERRED TO ME AS THE

ADVISOR. THE UIT STRATEGY WE ADDITIONALLY INVESTED IN WAS A LONG TERM INCOME STRATEGY DESIGNED TO PROVIDE INCOME AND MAINTAIN PRINCIPAL IN A RISING INTEREST RATE ENVIRONMENT AND COMPLIMENT HIS OTHER EQUITY BASED INVESTMENTS. DURING THE TIME PERIOD IN QUESTION RATES MOVED SIGNIFICANTLY LOWER CAUSING A DECLINE IN PRINCIPAL AS TO BE EXPECTED IN A DECLINING RATE ENVIRONMENT. CLIENT WAS FULLY AWARE OF POTENTIAL FOR SHORT TERM VOLATILITY.

End of Report

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