



IAPD Report

JOHN LEO CHIAPPETTA

CRD# 4684789

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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

JOHN LEO CHIAPPETTA (CRD# 4684789)

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 **05/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	02/08/2022
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

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	CETERA ADVISOR NETWORKS LLC	13572	ANTIOCH, IL	02/08/2022 - 06/29/2023
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	Kenosha, WI	02/29/2016 - 02/14/2022
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	Kenosha, WI	02/29/2016 - 02/14/2022

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	02/08/2022
B	Arizona	Agent	Approved	02/08/2022
B	California	Agent	Approved	02/08/2022
B	Florida	Agent	Approved	02/08/2022
B	Georgia	Agent	Approved	06/30/2025
B	Illinois	Agent	Approved	02/08/2022
B	Indiana	Agent	Approved	02/08/2022
B	Maryland	Agent	Approved	03/24/2022
B	Michigan	Agent	Approved	02/08/2022
B	Minnesota	Agent	Approved	02/08/2022
B	Pennsylvania	Agent	Approved	05/16/2024
B	Virginia	Agent	Approved	02/08/2022
B	Wisconsin	Agent	Approved	02/08/2022



Qualifications

Regulator	Registration	Status	Date
B Wyoming	Agent	Approved	11/08/2022

Branch Office Locations

CETERA ADVISOR NETWORKS LLC

6905 Green Bay Road #103
Kenosha, WI 53142

CETERA ADVISOR NETWORKS LLC

ANTIOCH, IL

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 Illinois	Investment Adviser Representative	Approved	06/29/2023
IA Wisconsin	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

ANTIOCH, IL

CETERA INVESTMENT ADVISERS LLC

6905 Green Bay Road #202
Kenosha, WI 53142



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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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	07/29/2003

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	09/09/2003



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	02/08/2022 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	ANTIOCH, IL
IA	02/29/2016 - 02/14/2022	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	Kenosha, WI
B	02/29/2016 - 02/14/2022	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	Kenosha, WI
B	05/02/2011 - 02/29/2016	AUSDAL FINANCIAL PARTNERS, INC.	CRD# 7995	KENOSHA, WI
IA	05/02/2011 - 02/29/2016	AUSDAL FINANCIAL PARTNERS, INC.	CRD# 7995	KENOSHA, WI
B	01/03/2011 - 05/03/2011	WORKMAN SECURITIES CORPORATION	CRD# 31898	KENOSHA, WI
IA	01/03/2011 - 05/03/2011	WORKMAN SECURITIES CORPORATION	CRD# 31898	KENOSHA, WI
B	06/09/2009 - 12/31/2010	INVESTMENT CENTERS OF AMERICA, INC.	CRD# 16443	GRAYSLAKE, IL
IA	06/09/2009 - 12/31/2010	INVESTMENT CENTERS OF AMERICA, INC.	CRD# 16443	GRAYSLAKE, IL
IA	06/15/2005 - 05/15/2009	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	GRAYSLAKE, IL
B	04/01/2005 - 05/15/2009	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	GRAYSLAKE, IL
B	01/03/2005 - 03/02/2005	WATERSTONE FINANCIAL GROUP, INC.	CRD# 10078	BOSTON, MA
B	07/30/2003 - 12/31/2004	OBERWEIS SECURITIES, INC.	CRD# 42060	LISLE, IL

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
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2022 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2022 - Present	KAIZEN FINANCIAL PARTNERS	OWNER	Y	KENOSHA, WI, United States
01/2022 - Present	KAIZEN LP	PARTNER	N	KENOSHA, WI, United States
01/2022 - Present	KAIZEN MANAGEMENT INC	OWNER	N	KENOSHA, WI, United States
01/2017 - Present	ROOT HG INC.	OWNER	N	KENOSHA, WI, United States
07/2016 - Present	GB ROAD LLC	PARTNER	N	KENOSHA, WI, United States
07/2016 - Present	SOUTHPORT FINANCIAL CENTER LLC	PARTNER	N	KENOSHA, WI, United States
10/2019 - 08/2025	SCL II CPA PL	PARTNER	N	KENOSHA, WI, United States
10/2017 - 08/2025	SCL CPA PL	PARTNER	N	KENOSHA, WI, United States
02/2016 - 02/2022	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
02/2016 - 02/2022	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
02/2016 - 02/2022	RPC of WI Inc	Owner	Y	Kenosha, WI, 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. NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: FIXED INSURANCE

START DATE: 01/2003

APX NUMBER OF HOURS PER WEEK: 1

APX NUMBER OF HOURS DURING TRADING HOURS: 1

POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT

BRIEF DESCRIPTION OF DUTIES: SELLS LIFE AND ANNUITIES

2. NAME OF OTHER BUSINESS: KAIZEN FINANCIAL PARTNERS,

INVESTMENT RELATED: YES



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: FINANCIAL SERVICES
START DATE: 02/2022
POSITION/TITLE/RELATIONSHIP: OWNER
APX NUMBER OF HOURS PER WEEK: 40
APX NUMBER OF HOURS DURING TRADING HOURS: 40
BRIEF DESCRIPTION OF DUTIES: PROVIDE FINANCIAL SERVICES

3. NAME OF OTHER BUSINESS: GB ROAD LLC
INVESTMENT RELATED: NO
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: REAL ESTATE
START DATE: 07/2016
POSITION/TITLE/RELATIONSHIP: PARTNER
APX NUMBER OF HOURS PER WEEK: NONE
APX NUMBER OF HOURS DURING TRADING HOURS: NONE
BRIEF DESCRIPTION OF DUTIES: I HAVE NO DUTIES WITH THIS ENTITY OTHER THAN JUST BEING A PARTNER.

4. NAME OF OTHER BUSINESS: SOUTHPORT FINANCIAL CENTER LLC
INVESTMENT RELATED: NO
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: REAL ESTATE
START DATE: 07/2016
POSITION/TITLE/RELATIONSHIP: PARTNER
APX NUMBER OF HOURS PER WEEK: 0
APX NUMBER OF HOURS DURING TRADING HOURS: 0
BRIEF DESCRIPTION OF DUTIES: PARTNER

5. NAME OF OTHER BUSINESS: ROOT HG INC.
INVESTMENT RELATED: NO
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: RESTAURANT INDUSTRY
START DATE: 01/2017
POSITION/TITLE/RELATIONSHIP: OWNER
APX NUMBER OF HOURS PER WEEK: 1
APX NUMBER OF HOURS DURING TRADING HOURS: 0
BRIEF DESCRIPTION OF DUTIES: MANAGE EMPLOYEES OF A RESTAURANT GROUP

6. NAME OF OTHER BUSINESS: KAIZEN LP
INVESTMENT RELATED: NO
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: TAX AND ACCOUNTING
START DATE: 01/2022
POSITION/TITLE/RELATIONSHIP: PARTNER
APX NUMBER OF HOURS PER WEEK: 40
APX NUMBER OF HOURS DURING TRADING HOURS: 40
BRIEF DESCRIPTION OF DUTIES: MANAGEMENT OF PERSONNEL, TAX PLANNING

7. NAME OF OTHER BUSINESS: KAIZEN MANAGEMENT INC
INVESTMENT RELATED: NO
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: TAX ENTITY
START DATE: 01/2022



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION/TITLE/RELATIONSHIP: OWNER

APX NUMBER OF HOURS PER WEEK: NONE

APX NUMBER OF HOURS DURING TRADING HOURS: NONE

BRIEF DESCRIPTION OF DUTIES: OWNER



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*.
 - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - o 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*.
 - o 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.
 - o 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.
 - o 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:	CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	Client alleges a stock position was sold without her knowledge or approval.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Client did not allege a specific damage amount; however the Firm was unable to determine that damages would be less than \$5,000.
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:	04/08/2024
Complaint Pending?	No
Status:	Denied
Status Date:	05/02/2024
Settlement Amount:	

**Individual Contribution
Amount:**
.....

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	Client alleges a stock position was sold without her knowledge or approval.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Client did not allege a specific damage amount; however the Firm was unable to determine that damages would be less than \$5,000.
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:	04/08/2024
Complaint Pending?	No
Status:	Denied
Status Date:	05/02/2024

Settlement Amount:**Individual Contribution
Amount:**



End of Report

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