



IAPD Report

DIANNE MARIE LARSON

CRD# 4690759

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

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

DIANNE MARIE LARSON (CRD# 4690759)

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 **02/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ARETE WEALTH ADVISORS, LLC	CRD# 145488	07/19/2022
B	ARETE WEALTH MANAGEMENT, LLC	CRD# 44856	07/20/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	NATIONAL ASSET MANAGEMENT, INC.	115927	MELVILLE, NY	02/21/2017 - 07/21/2022
B	NATIONAL SECURITIES CORPORATION	7569	MELVILLE, NY	01/20/2017 - 07/21/2022
IA	OPPENHEIMER & CO. INC.	249	HAUPPAUGE, NY	11/15/2007 - 02/01/2017

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	2
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 11 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **ARETE WEALTH MANAGEMENT, LLC**
Main Address: 1115 W FULTON MARKET
3RD FLOOR
CHICAGO, IL 60607
Firm ID#: 44856

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	07/20/2022
B Connecticut	Agent	Approved	07/25/2022
B Florida	Agent	Approved	07/25/2022
B Georgia	Agent	Approved	07/20/2022
B Nevada	Agent	Approved	07/20/2022
B New Jersey	Agent	Approved	07/20/2022
B New York	Agent	Approved	07/20/2022
B Pennsylvania	Agent	Approved	07/20/2022
B South Carolina	Agent	Approved	07/20/2022
B Texas	Agent	Approved	07/20/2022
B Virginia	Agent	Approved	10/18/2022

Branch Office Locations

425 Broadhollow RD. Suite 325



Qualifications

Melville, NY 11747

Employment 2 of 2

Firm Name: **ARETE WEALTH ADVISORS, LLC**
Main Address: 1115 W FULTON MARKET
3RD FLOOR
CHICAGO, IL 60607
Firm ID#: 145488

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	07/21/2022
IA	New York	Investment Adviser Representative	Approved	07/19/2022

Branch Office Locations

ARETE WEALTH ADVISORS, LLC
425 Broadhollow RD. Suite 325
Melville, NY 11747



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 2 state securities law exams.

Principal/Supervisory Exams

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

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	09/18/2003
---	----------	------------

State Securities Law Exams

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

IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/17/2003
--	-----------	------------

B Uniform Securities Agent State Law Examination (S63)	Series 63	09/30/2003
---	-----------	------------

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



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	02/21/2017 - 07/21/2022	NATIONAL ASSET MANAGEMENT, INC.	CRD# 115927	MELVILLE, NY
B	01/20/2017 - 07/21/2022	NATIONAL SECURITIES CORPORATION	CRD# 7569	MELVILLE, NY
IA	11/15/2007 - 02/01/2017	OPPENHEIMER & CO. INC.	CRD# 249	HAUPPAUGE, NY
B	11/02/2007 - 02/01/2017	OPPENHEIMER & CO. INC.	CRD# 249	HAUPPAUGE, NY
IA	02/06/2006 - 10/04/2007	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	PORT JEFFERSON, NY
B	02/03/2006 - 10/04/2007	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	PORT JEFFERSON, NY
B	09/19/2003 - 02/16/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	GARDEN CITY, NY

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
07/2022 - Present	ARETE WEALTH ADVISORS LLC	REGISTERED INVESTMENT ADVISER	Y	CHICAGO, IL, United States
07/2022 - Present	ARETE WEALTH MANAGEMENT LLC	REGISTERED REPRESENTATIVE	Y	CHICAGO, IL, United States
02/2017 - 07/2022	NATIONAL ASSET MANAGEMENT	INVESTMENT ADVISOR REPRESENTATIVE	Y	MELVILLE, NY, United States
01/2017 - 07/2022	NATIONAL SECURITIES CORP	REGISTERED REPRESENTATIVE	Y	MELVILLE, NY, United States
10/2007 - 01/2017	OPPENHEIMER & CO. INC.	FINANCIAL CONSULTANT	Y	HAUPPAUGE, NY, United States



Registration & Employment History



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.

HELM PRIVATE CLIENT GROUP: PASS THROUGH ENTITY FOR TAX PURPOSES; OWNER; ST JAMES, NY; START 2-2017; 0 HRS PER MONTH ZERO DURING TRADING HRS.

FINCADIA LLC: DBA; REGISTERED REP/ADVISOR; MELVILLE, NY; START DATE 07/2022; FULL TIME; INVESTMENT RELATED.

FINCADIA WEALTH MANAGEMENT LLC: DBA; REGISTERED REP/ADVISOR; MELVILLE, NY; START DATE 07/2022; FULL TIME; INVESTMENT RELATED.

FINCADIA CAPITAL PARTNERS LLC: DBA; REGISTERED REP/ADVISOR; MELVILLE, NY; START DATE 07/2022; FULL TIME; INVESTMENT RELATED.



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	2
Termination	1

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 2

Reporting Source: Regulator

Regulatory Action Initiated By: ILLINOIS

Sanction(s) Sought: Revocation

Date Initiated: 06/03/2009

Docket/Case Number: 0900084

URL for Regulatory Action:

Employing firm when activity occurred which led to the regulatory action: BANK OF AMERICA INVESTMENT SERVICES, INC.

Product Type: No Product

Allegations: RESPONDENT'S REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTION 8.E(I)(J) OF THE ILLINOIS SECURITIES LAW OF 1953 [815 ILCS 5] (THE "ACT")

Current Status: Final

Resolution: 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: 11/30/2009



Sanctions Ordered: Other: THE RESPONDENT HAS ACKNOWLEDGED AND AGREED THAT SHE SHALL CAUSE TO HAVE HER REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS WITHDRAN WITHIN THREE DAYS FROM THE ENTRY OF THE CONSENT ORDER AND WILL NOT RE-APPLY FOR REGISTRATION FOR A PERIOD OF FIVE YEARS FROM THE ENTRY OF THE CONSENT ORDER ("THE WITHDRAWAL PERIOD").FURTHER, THE WITHDRAWAL PERIOD WILL RESTART UPON THE REPORTING OF ANY REGULATORY INCIDENT TO HER RECORD AS DETAILED IN THE("CRD")

RESPONDENT HAS LEVIED COSTS OF INVESTIGATION IN THIS MATTER IN THE AMOUNT OF ONE THOUSAND FIVE HUNDRED DOLLARS (\$1,500.00)

Regulator Statement THE FORMAL HEARING SCHEDULED ON THIS MATTER IS HEREBY DISMISSED WITHOUT FURTHER PROCEEDINGS. IF YOU HAVE ANY QUESTIONS, CONTACT ENFORCEMENT ATTORNEY DANIEL TUNICK AT (312) 793-3384.

Reporting Source: Individual
Regulatory Action Initiated By: ILLINOIS
Sanction(s) Sought: Revocation
Date Initiated: 06/03/2009
Docket/Case Number: 0900084
Employing firm when activity occurred which led to the regulatory action: BANK OF AMERICA INVESTMENT SERVICES, INC.

Product Type: No Product

Allegations: RESPONDENT'S REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTION 8.E(1)(J) OF THE ILLINOIS LAW OF 1953 [815ILCS5] (THE ACT)

Current Status: Final

Resolution: 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: 11/30/2009

Sanctions Ordered: Other: THE RESPONDENT HAS ACKNOWLEDGED AND AGREED THAT SHE SHALL CAUSE TO HAVE HER REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS WITHDRAWN WITHIN THREE DAYS FROM THE ENTRY OF THE CONSENT ORDER AND WILL NOT RE-APPLY FOR REGISTRATION FOR A PERIOD OF FIVE YEARS FROM THE ENTRY OF THE CONSENT ORDER ("THE WITHDRAWAL PERIOD"). FURTHER, THE WITHDRAWAL PERIOD WILL RESTART UPON THE REPORTING OF ANY REGULATORY INCIDENT TO HER RECORD AS DETAILED IN THE ("CRD") RESPONDENT HAS LIVIED COST OF INVESTIGATION IN THIS MATTER IN THE AMOUNT OF ONE THOUSAND FIVE HUNDRED DOLLARS (\$1,500.00)



Broker Statement THE FORMAL HEARING SCHEDULED ON THIS MATTER IS HEREBY DISMISSED WITHOUT FURTHER PROCEEDINGS. IF YOU HAVE ANY QUESTIONS, CONTACT ENFORCEMENT ATTORNEY DANIEL TUNICK AT (312)793-3384.

Disclosure 2 of 2

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 02/02/2009

Docket/Case Number: 2007010813201

Employing firm when activity occurred which led to the regulatory action: BANC OF AMERICA INVESTMENT SERVICES, INC.

Product Type: Mutual Fund

Allegations: NASD RULE 2110: RESPONDENT ALTERED MUTUAL FUND SHARE CLASS DISCLOSURES FORMS FOR PURPOSES OF FACILITATING A MARRIED COUPLE'S MUTUAL FUND TRANSACTIONS BY "WHITING OUT" THE DATE AND THE AMOUNT OF THE INVESTMENT ON AN EARLIER DISCLOSURE FORM, PHOTOCOPYING THE FORM, AND THEN FILLING IN A NEW PURCHASE AMOUNT AND DATE, INSTEAD OF HAVING THE COUPLE EXECUTE NEW FORMS. RESPONDENT DID NOT DISCLOSE TO HER FIRM OR THE COUPLE THAT SHE HAD ALTERED THE DISCLOSURE FORM.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

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: 02/02/2009

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Regulator Statement WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, RESPONDENT IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 30 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FROM MARCH 2, 2009 THROUGH APRIL 13, 2009. FINES PAID ON MARCH 5, 2009.

Reporting Source: Individual

Regulatory Action Initiated By: FINRA

Sanction(s) Sought: Suspension



Other Sanction(s) Sought: FINED \$5000.00

Date Initiated: 02/02/2009

Docket/Case Number: 2007010813201

Employing firm when activity occurred which led to the regulatory action: BANC OF AMERICA INVESTMENT SERVICES, INC.

Product Type: Mutual Fund(s)

Other Product Type(s):

Allegations: NASD RULE 2110: RESPONDENT ALTERED MUTUAL FUND SHARE CLASS DISCLOSURES FORMS FOR PURPOSES OF FACILITATING A MARRIED COUPLE'S MUTUAL FUND TRANSACTIONS BY "WHITING OUT" THE DATE AND THE AMOUNT OF THE INVESTMENT ON AN EARLIER DISCLOSURE FORM, PHOTOCOPIING THE FORM, AND THEN FILLING IN A NEW PURCHASE AMOUNT AND DATE, INSTEAD OF HAVING THE COUPLE EXECUTE NEW FORMS. RESPONDENT DID NOT DISCLOSE TO HER FIRM OR THE COUPLE THAT SHE HAD ALTERED THE DISCLOSURE FORM.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 02/02/2009

Sanctions Ordered: Monetary/Fine \$5,000.00
Suspension

Other Sanctions Ordered:

Sanction Details: WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE RESPONDENT IS FINED \$5000 AND SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR 30 BUSINESS DAYS. THE SUSPENSION IS IN EFFECT FROM MARCH 2, 2009 THROUGH APRIL 13, 2009.



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:	Individual
Firm Name:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Termination Type:	Voluntary Resignation
Termination Date:	09/20/2007
Allegations:	INTERNAL INVESTIGATION WAS ONGOING AT TIME OF TERMINATION REGARDING MANAGEMENT BEING MADE AWARE OF ONE INSTANCE OF FALSIFICATION OF DOCUMENTATION. INTERNAL INVESTIGATION COMPLETED ON 9/26/2007 CONFIRMED THAT THIS INCIDENT AS WELL AS ONE ADDITIONAL INCIDENT DID INVOLVE FALSIFICATION OF DOCUMENTATION.
Product Type:	Money Market Fund(s)
Other Product Types:	
Broker Statement	IN ORDER TO EXPEDITE AN UNSOLICITED CLIENT REQUEST, I UPDATED A FORM PREVIOUSLY SIGNED BY CLIENT. THIS WAS A VIOLATION OF FIRM POLICY HOWEVER THERE WAS NO CLIENT DAMAGES, NO CLIENT COMPLAINT AND NO MISAPPROPRIATION OF FUNDS.



End of Report

This page is intentionally left blank.