



## IAPD Report

# Tammara Marie Upton

CRD# 4846562

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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

### Tammara Marie Upton (CRD# 4846562)

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 **05/27/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	03/07/2022
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	EL SEGUNDO, CA	03/08/2022 - 06/29/2023
IA	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	Meridian, ID	03/12/2019 - 12/03/2020
B	PRUCO SECURITIES, LLC.	5685	Meridian, ID	02/25/2019 - 12/03/2020

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
Civil Event	1
Financial	1
Judgment/Lien	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 8 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>B</b> FINRA	General Securities Representative	Approved	03/07/2022
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	03/07/2022
<b>B</b> Arizona	Agent	Approved	04/01/2022
<b>B</b> Idaho	Agent	Approved	03/08/2022
<b>B</b> Maryland	Agent	Approved	08/07/2024
<b>B</b> Nevada	Agent	Approved	06/10/2025
<b>B</b> New Jersey	Agent	Approved	03/09/2022
<b>B</b> Oregon	Agent	Approved	05/02/2023
<b>B</b> South Carolina	Agent	Approved	03/09/2022
<b>B</b> Texas	Agent	Approved	07/27/2023

### Branch Office Locations

**CETERA ADVISOR NETWORKS LLC**  
6115 W Overland Rd  
Boise, ID 83709

**CETERA ADVISOR NETWORKS LLC**  
608 E Ustick Road  
Caldwell, ID 83605

**CETERA ADVISOR NETWORKS LLC**  
3000 12th Avenue Road



### Qualifications

Nampa, ID 83686

**CETERA ADVISOR NETWORKS LLC**  
2350 S Broadway Avenue  
Boise, ID 83706

**CETERA ADVISOR NETWORKS LLC**  
841 N Main Street  
Hailey, ID 83333

**CETERA ADVISOR NETWORKS LLC**  
850 East Fairview Ave  
Meridian, ID 83642

**CETERA ADVISOR NETWORKS LLC**  
1865 S. LINCOLN AVENUE  
JEROME, ID 83338

**CETERA ADVISOR NETWORKS LLC**  
Caldwell, ID

### 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 Idaho	Investment Adviser Representative	Approved	06/29/2023
IA Texas	Investment Adviser Representative	Restricted Approval	09/01/2023

### Branch Office Locations

**CETERA INVESTMENT ADVISERS LLC**  
2350 S Broadway Avenue  
Boise, ID 83706

**CETERA INVESTMENT ADVISERS LLC**  
3000 12th Avenue Road  
Nampa, ID 83686

**CETERA INVESTMENT ADVISERS LLC**  
841 N Main Street  
Hailey, ID 83333

**CETERA INVESTMENT ADVISERS LLC**  
6115 W Overland Rd  
Boise, ID 83709

**CETERA INVESTMENT ADVISERS LLC**  
Caldwell, ID



## 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, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	11/16/2006
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/18/2005

#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	08/07/2009
Uniform Securities Agent State Law Examination (S63)	Series 63	12/23/2004

### 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	03/08/2022 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	03/12/2019 - 12/03/2020	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	Meridian, ID
B	02/25/2019 - 12/03/2020	PRUCO SECURITIES, LLC.	CRD# 5685	Meridian, ID
B	04/24/2012 - 03/06/2019	KEY INVESTMENT SERVICES LLC	CRD# 136300	EAGLE, ID
IA	04/24/2012 - 03/06/2019	KEY INVESTMENT SERVICES LLC	CRD# 136300	EAGLE, ID
IA	08/11/2009 - 06/24/2011	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	BLACKFOOT, ID
B	01/20/2005 - 06/24/2011	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	BLACKFOOT, ID

#### 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
12/2025 - Present	PIONEER INVESTMENT SERVICES	FINANCIAL PROFESSIONAL	Y	MERIDIAN, ID, United States
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
03/2022 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2022 - Present	PIONEER FEDERAL CREDIT UNION	FINANCIAL PROFESSIONAL	Y	MERIDIAN, ID, United States
09/2021 - 05/2024	DICKEYS BBQ / WCE LLC	MANAGER ASSISTANT	N	GARDEN CITY, ID, United States
11/2020 - 05/2024	DOOR DASH	DOOR DASH DRIVER	N	SAN FRANCISCO, CA, United States
04/2021 - 10/2021	Boise Premier Cleaning	house cleaning	N	Boise, ID, United States
06/2020 - 11/2020	UNEMPLOYED	UNEMPLOYED	N	MERIDIAN, ID, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2019 - 06/2020	PRUCO SECURITIES, LLC	REGISTERED REPRESENTATIVE	Y	SPOKANE, WA, United States
02/2019 - 06/2020	THE PRUDENTIAL INSURANCE CO. OF AMERICA	FINANCIAL PROFESSIONAL	N	SPOKANE, WA, United States
04/2012 - 02/2019	KEY INVESTMENTS	FINANCIAL ADVISOR	Y	POCATELLO, ID, 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: 02/2022;  
 APX NUMBER OF HOURS PER WEEK: 40;  
 APX NUMBER OF HOURS DURING TRADING HOURS: 40;  
 POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;  
 BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, HEALTH, DISABILITY, ANNUITIES AND LONG-TERM CARE;
2. NAME OF OTHER BUSINESS: PIONEER FEDERAL CREDIT UNION;  
 INVESTMENT RELATED: YES;  
 ADDRESS: SAME AS REGISTERED LOCATION;  
 NATURE OF BUSINESS: CREDIT UNION;  
 START DATE: 02/2022;  
 POSITION/TITLE/RELATIONSHIP: FINANCIAL PROFESSIONAL;  
 APX NUMBER OF HOURS PER WEEK: 40;  
 APX NUMBER OF HOURS DURING TRADING HOURS: 40;  
 BRIEF DESCRIPTION OF DUTIES: FINANCIAL PROFESSIONAL - NOT EMPLOYED BY THE INSTITUTION;
3. NAME OF OTHER BUSINESS: PIONEER INVESTMENT SERVICES;  
 INVESTMENT RELATED: YES,  
 ADDRESS: SAME AS REGISTERED LOCATION,  
 NATURE OF BUSINESS: FINANCIAL SERVICES,  
 START DATE: 12/2025,  
 POSITION/TITLE/RELATIONSHIP: FINANCIAL PROFESSIONAL,  
 APX NUMBER OF HOURS PER WEEK: 40,  
 APX NUMBER OF HOURS DURING TRADING HOURS: 32.5,  
 BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;



## 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
Civil Event	1
Financial	1
Judgment/Lien	1

### Civil Event

This disclosure event involves an injunction issued by a foreign or domestic court in connection with investment-related activity, a finding by a domestic or foreign court of a violation of any investment-related statute or regulation, or an action dismissed by a domestic or foreign court pursuant to a settlement agreement.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Initiated By:</b>	VAUGHN C. CHATTERTON
<b>Relief Sought:</b>	Monetary Penalty other than Fines Other: COURT AND ATTORNEY FEES
<b>Date Court Action Filed:</b>	11/20/2013
<b>Product Type:</b>	Insurance
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	DISTRICT COURT OF THE SIXTH JUDICIAL DISTRICT OF THE STATE OF IDAHO, COUNTY OF BANNOCK
<b>Location of Court:</b>	BANNOCK, ID
<b>Docket/Case #:</b>	CV-2013-0003249-OC
<b>Employing firm when activity occurred which led to the action:</b>	US BANCORP
<b>Allegations:</b>	THE PERSONAL REPRESENTATIVE OF THE ESTATE OF THE INSURED ALLEGES ACLAIM FOR BREACH OF LIFE INSURANCE CONTRACTS, NEGLIGENCE, AND VIOLATION OF THE IDAHO CONSUMER PROTECTION ACT
<b>Current Status:</b>	Final
<b>Resolution:</b>	Dismissed
<b>Resolution Date:</b>	11/13/2015



**Sanctions Ordered or Relief  
Granted:**



## Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	07/07/2022
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	07/07/2022
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Chase
<b>Original Amount Owed:</b>	\$3,000.00
<b>Terms Reached with Creditor:</b>	One time payment of \$953.31 to pay off



## Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	One Main
<b>Judgment/Lien Amount:</b>	\$7,132.00
<b>Judgment/Lien Type:</b>	Civil
<b>Date Filed with Court:</b>	06/24/2020
<b>Date Individual Learned:</b>	12/31/2021
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Ada County
<b>Location of Court:</b>	Boise Id
<b>Docket/Case #:</b>	CV011919376
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	I had a perfect storm in my personal and professional life that caused financial hardship



## End of Report

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