



## IAPD Report

# JAMES NATHAN HENDERSON

CRD# 5059023

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8



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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

### JAMES NATHAN HENDERSON (CRD# 5059023)

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 **04/27/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CETERA WEALTH SERVICES, LLC	CRD# 13572	06/09/2021
<b>IA</b>	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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>IA</b>	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	06/09/2021 - 06/29/2023
<b>IA</b>	VOYA FINANCIAL ADVISORS, INC.	2882	COLUMBIA, MO	05/03/2017 - 06/09/2021
<b>B</b>	VOYA FINANCIAL ADVISORS, INC.	2882	COLUMBIA, MO	03/24/2017 - 06/09/2021

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



## 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 **25** 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	06/09/2021
<b>B</b>	Alabama	Agent	Approved	07/13/2023
<b>B</b>	Arizona	Agent	Approved	06/09/2021
<b>B</b>	California	Agent	Approved	01/21/2026
<b>B</b>	Colorado	Agent	Approved	10/08/2021
<b>B</b>	Florida	Agent	Approved	06/29/2023
<b>B</b>	Georgia	Agent	Approved	04/28/2026
<b>B</b>	Illinois	Agent	Approved	06/21/2023
<b>B</b>	Iowa	Agent	Approved	04/04/2025
<b>B</b>	Kansas	Agent	Approved	04/16/2024
<b>B</b>	Maine	Agent	Approved	01/02/2026
<b>B</b>	Maryland	Agent	Approved	02/20/2024
<b>B</b>	Michigan	Agent	Approved	06/09/2021



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Missouri	Agent	Approved	06/09/2021
<b>B</b> Montana	Agent	Approved	06/18/2024
<b>B</b> Nevada	Agent	Approved	01/05/2026
<b>B</b> New York	Agent	Approved	01/02/2026
<b>B</b> Oklahoma	Agent	Approved	01/07/2026
<b>B</b> Pennsylvania	Agent	Approved	02/28/2025
<b>B</b> South Carolina	Agent	Approved	01/20/2026
<b>B</b> Tennessee	Agent	Approved	06/09/2021
<b>B</b> Texas	Agent	Approved	08/19/2025
<b>B</b> Utah	Agent	Approved	12/19/2024
<b>B</b> Virginia	Agent	Approved	09/07/2022
<b>B</b> Washington	Agent	Approved	08/02/2024
<b>B</b> Wisconsin	Agent	Approved	01/09/2024

### Branch Office Locations

**CETERA ADVISOR NETWORKS LLC**  
 630 E GREEN MEADOWS ROAD  
 COLUMBIA, MO 65201

### 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



## Qualifications

Regulator	Registration	Status	Date
IA Missouri	Investment Adviser Representative	Approved	06/29/2023
IA Texas	Investment Adviser Representative	Restricted Approval	08/19/2025

### Branch Office Locations

**CETERA INVESTMENT ADVISERS LLC**  
630 E GREEN MEADOWS ROAD  
COLUMBIA, MO 65201



## 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	03/23/2017
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/28/2005

#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	04/28/2017
Uniform Securities Agent State Law Examination (S63)	Series 63	03/02/2006

### 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	06/09/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	05/03/2017 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	COLUMBIA, MO
B	03/24/2017 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	COLUMBIA, MO
B	07/19/2006 - 12/24/2008	METLIFE SECURITIES INC.	CRD# 14251	COLUMBIA, MO
B	07/19/2006 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	COLUMBIA, MO
B	01/01/2006 - 06/23/2006	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	COLUMBIA, MO

### 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
06/2021 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2010 - Present	Michael McCuiston Office	Non-Registered Associated Person - Admin	N	Columbus, MO, United States
02/2010 - 06/2021	Voya Financial Advisors, Inc.	Reg Rep	Y	Columbia, MO, 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: 12/2022;



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

APX NUMBER OF HOURS PER WEEK: LESS THAN 1;  
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1;  
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;  
BRIEF DESCRIPTION OF DUTIES: SELLS LIFE, DISABILITY, FIXED ANNUITIES & LONG-TERM CARE;

2) NAME OF ENTITY: PCSatCom; No; 2309 Primrose; Columbia; MO; 65202; computer/information technology equipment.;  
Installer; 3/23/2020; 1; 1; Run line, install and deploy computers, peripheral appliances, servers, run network wire. |

3) NAME OF ENTITY: Rock Bridge Financial Advisors; Yes; 3610 Buttonwood Dr., Suite 310; Columbia; MO; 65201; Financial  
Services/DBA; Financial Advisor; 5/11/2021; 160; 160; SALE AND SERVICE INSURANCE, SECURITIES AND INVESTMENT  
PRODUCTS. |



## 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
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Criminal	1
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### 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

<b>Reporting Source:</b>	Individual
<b>Formal Charges were brought in:</b>	Circuit
<b>Name of Court:</b>	14th Judicial Curcuit
<b>Location of Court:</b>	Randolph
<b>Docket/Case #:</b>	06RA-CR00023
<b>Charge Date:</b>	05/06/2005
<b>Charge(s) 1 of 1</b>	
<b>Formal Charge(s)/Description:</b>	Passing bad check - \$500 or more - No account/insufficient funds
<b>No of Counts:</b>	1
<b>Felony or Misdemeanor:</b>	Felony
<b>Plea for each charge:</b>	Plead guilty
<b>Disposition of charge:</b>	Amended
<b>Date of Amended Charge:</b>	05/06/2005
<b>Charge was Amended or reduced to:</b>	Passing bad check - less than \$500
<b>Amended No of Counts:</b>	1
<b>Amended Charge:</b>	Misdemeanor
<b>Amended Plea:</b>	Plead guilty
<b>Disposition of Amended Charge:</b>	Pled guilty
<b>Current Status:</b>	Final



<b>Status Date:</b>	12/02/2009
<b>Disposition Date:</b>	05/06/2005
<b>Sentence/Penalty:</b>	Suspended Imposition of Sentence, case fully discharged 12/02/2009.
<b>Broker Statement</b>	Insufficient funds were paid to vendor prior to the case going to court. Amounts paid to court were court fees to amount to \$184.50.



## End of Report

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