



IAPD Report

Matthew Ludack

CRD# 5140484

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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

Matthew Ludack (CRD# 5140484)

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 **04/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	01/04/2022
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	01/03/2022 - 06/29/2023
IA	WELLS FARGO CLEARING SERVICES, LLC	19616	HUNTINGTON, NY	01/23/2018 - 10/26/2021
B	WELLS FARGO CLEARING SERVICES, LLC	19616	HUNTINGTON, NY	01/22/2018 - 10/26/2021

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
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 4 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	01/04/2022
B FINRA	Invest. Co and Variable Contracts	Approved	01/04/2022
B Florida	Agent	Approved	08/26/2022
B New Jersey	Agent	Approved	02/03/2023
B New York	Agent	Approved	01/08/2022
B Pennsylvania	Agent	Approved	04/10/2026

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
1895 WALT WHITMAN RD STE 6
MELVILLE, NY 11747

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 New York	Investment Adviser Representative	Approved	06/29/2023



Qualifications

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
1895 WALT WHITMAN RD STE 6
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, 4 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
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Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	08/20/2007
General Securities Representative Examination (S7)	Series 7	08/14/2006

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	05/29/2007
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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	01/03/2022 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	01/23/2018 - 10/26/2021	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	HUNTINGTON, NY
B	01/22/2018 - 10/26/2021	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	HUNTINGTON, NY
IA	04/10/2014 - 12/20/2017	TD AMERITRADE INVESTMENT MANAGEMENT, LLC	CRD# 111514	GARDEN CITY, NY
IA	04/08/2014 - 12/20/2017	TD AMERITRADE, INC.	CRD# 7870	GARDEN CITY, NY
B	04/07/2014 - 12/20/2017	TD AMERITRADE, INC.	CRD# 7870	GARDEN CITY, NY
IA	12/05/2012 - 03/24/2014	THE MUTUAL FUND STORE	CRD# 148857	OVERLAND PARK, KS
B	06/08/2009 - 10/10/2012	NATIONAL SECURITIES CORPORATION	CRD# 7569	HUNTINGTON, NY
B	08/21/2008 - 04/29/2009	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	NEW YORK, NY
IA	08/21/2008 - 04/29/2009	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	NEW YORK, NY
IA	05/30/2007 - 03/18/2008	MORGAN STANLEY & CO., INCORPORATED	CRD# 8209	NEW YORK, NY
B	04/02/2007 - 03/18/2008	MORGAN STANLEY & CO., INCORPORATED	CRD# 8209	NEW YORK, NY
B	08/15/2006 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	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
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
01/2022 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
12/2021 - Present	NORTH RIDGE WEALTH PLANNING LLC	OPERATIONS ASSOCIATE	Y	MELVILLE, NY, United States
01/2018 - 10/2021	WELLS FARGO BANK, NA	PREMIER BANKER	Y	HUNTINGTON, NY, United States
01/2018 - 10/2021	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	LAKE RONKONKOMA, NY, United States
04/2014 - 12/2017	TD AMERITRADE	INVESTMENT CONSULTANT	Y	GARDEN CITY, NY, 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: NORTH RIDGE WEALTH PLANNING LLC
 INVESTMENT RELATED: YES
 ADDRESS: SAME AS REGISTERED LOCATION
 NATURE OF BUSINESS: WEALTH MANAGEMENT AND FINANCIAL PLANNING
 POSITION/TITLE/RELATIONSHIP: OPERATIONS ASSOCIATE
 START DATE: 12/2021
 APX NUMBER OF HOURS PER WEEK: 40
 APX NUMBER OF HOURS DURING TRADING HOURS: 35
 BRIEF DESCRIPTION OF DUTIES: BACK-OFFICE OPERATIONS AND PROCESSING;
2. NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES;
 INVESTMENT RELATED: YES;
 ADDRESS: SAME AS REGISTERED LOCATION;
 NATURE OF BUSINESS: FIXED INSURANCE;
 START DATE: 6/2024;
 APX NUMBER OF HOURS PER WEEK: 1;
 APX NUMBER OF HOURS DURING TRADING HOURS: 1;
 POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
 BRIEF DESCRIPTION OF DUTIES: SALES OF FIXED INSURANCE 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
Termination	1

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: Firm

Firm Name: WELLS FARGO CLEARING SERVICES, LLC

Termination Type: Voluntary Resignation

Termination Date: 10/01/2021

Allegations: Wells Fargo Bank, N.A. banker resigned after allegations that he signed a bank customer's name to a bank Customized Summary Form. The bank Customized Summary Form required the bank customer's signature in order to complete the form. This activity was not related to the securities business of Wells Fargo Clearing Services, LLC.

Product Type: No Product

Reporting Source: Individual

Firm Name: WELLS FARGO CLEARING SERVICES, LLC

Termination Type: Voluntary Resignation

Termination Date: 10/01/2021

Allegations: Resigned after allegations that he signed a bank customers name to a bank Customized Summary Form. The bank Customized Summary Form required the bank customers signature in order to complete the form. This activity was not related to the securities business of Wells Fargo Clearing Services, LLC.

Product Type: No Product

Broker Statement The disclosure on my U-4 involves a situation where, in an attempt to accommodate my bank client, I took his verbal authorization and signed his name on an administrative form. It occurred during the pandemic at a time where my client needed to correct an alias in the Wells Fargo systems as part of his



administration of his deceased father's estate. His signature was needed but he was reluctant to come to the branch due to where he lived and the dangers threatened by COVID. It was a mistake I should not have made. I understand what is and isn't permitted, and it will not happen again.

I would like to be clear that I was only trying to help my client. The client eventually did submit a "one and the same" letter, confirming the details of that form. There is no allegation I did anything to harm my client's interests or to benefit my own. It did not involve securities. There was no complaint - in fact I've never had a single complaint or other disciplinary issue in my 13+ years in the industry. It was simply a misguided attempt to be accommodating.

When I voluntarily resigned from my position at Wells Fargo I was not under the impression my position was in jeopardy and I was surprised to subsequently learn of the disclosure. Nonetheless, I acknowledge what happened and look forward to putting this incident behind me and continuing my work in this industry.



End of Report

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