



## IAPD Report

# Adam Detweiler Savanick

CRD# 5312786

<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

**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

### Adam Detweiler Savanick (CRD# 5312786)

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 **03/23/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CETERA WEALTH SERVICES, LLC	CRD# 13572	02/20/2025
<b>IA</b>	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	02/20/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** 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>	CONCOURSE FINANCIAL GROUP ADVISORS	15708	Harrisonburg, VA	09/06/2012 - 02/20/2025
<b>B</b>	CONCOURSE FINANCIAL GROUP SECURITIES, INC.	15708	Harrisonburg, VA	09/05/2012 - 02/20/2025
<b>IA</b>	FIRST HEARTLAND CONSULTANTS, INC.	110377	HARRISONBURG, VA	10/05/2011 - 09/06/2012

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 **28** 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	02/20/2025
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	02/20/2025
<b>B</b> Arizona	Agent	Approved	01/02/2026
<b>B</b> Arkansas	Agent	Approved	02/20/2025
<b>B</b> Colorado	Agent	Approved	02/20/2025
<b>B</b> District of Columbia	Agent	Approved	02/20/2025
<b>B</b> Florida	Agent	Approved	02/20/2025
<b>B</b> Georgia	Agent	Approved	02/20/2025
<b>B</b> Illinois	Agent	Approved	02/20/2025
<b>B</b> Indiana	Agent	Approved	02/20/2025
<b>B</b> Kansas	Agent	Approved	02/20/2025
<b>B</b> Kentucky	Agent	Approved	02/20/2025
<b>B</b> Louisiana	Agent	Approved	03/11/2025



### Qualifications

Regulator	Registration	Status	Date
B Maryland	Agent	Approved	02/20/2025
B Massachusetts	Agent	Approved	02/20/2025
B Michigan	Agent	Approved	02/20/2025
B Minnesota	Agent	Approved	02/20/2025
B Mississippi	Agent	Approved	01/02/2026
B Montana	Agent	Approved	02/20/2025
B North Carolina	Agent	Approved	02/20/2025
B Ohio	Agent	Approved	02/20/2025
B Oklahoma	Agent	Approved	02/20/2025
B Oregon	Agent	Approved	02/20/2025
B Pennsylvania	Agent	Approved	02/20/2025
B South Carolina	Agent	Approved	02/20/2025
B Tennessee	Agent	Approved	02/20/2025
B Texas	Agent	Approved	02/20/2025
B Virginia	Agent	Approved	02/20/2025
B West Virginia	Agent	Approved	02/20/2025
B Wisconsin	Agent	Approved	02/20/2025

### Branch Office Locations

**CETERA ADVISOR NETWORKS LLC**  
205 A South Liberty Street



## Qualifications

Harrisonburg, VA 22801

### 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	Texas	Investment Adviser Representative	Approved	04/01/2025
IA	Virginia	Investment Adviser Representative	Approved	02/20/2025

### Branch Office Locations

**CETERA INVESTMENT ADVISERS LLC**  
205 A SOUTH LIBERTY STREET  
HARRISONBURG, VA 22801



## 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
------	----------	------

No information reported.

#### General Industry/Product Exams

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

<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
<b>B</b> General Securities Representative Examination (S7)	Series 7	10/18/2010
<b>B</b> Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/17/2007

#### State Securities Law Exams

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

<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	09/12/2008
<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	11/08/2007

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## 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	09/06/2012 - 02/20/2025	CONCOURSE FINANCIAL GROUP ADVISORS	CRD# 15708	Harrisonburg, VA
B	09/05/2012 - 02/20/2025	CONCOURSE FINANCIAL GROUP SECURITIES, INC.	CRD# 15708	Harrisonburg, VA
IA	10/05/2011 - 09/06/2012	FIRST HEARTLAND CONSULTANTS, INC.	CRD# 110377	HARRISONBURG, VA
B	10/04/2011 - 09/05/2012	FIRST HEARTLAND CAPITAL, INC.	CRD# 32460	HARRISONBURG, VA
IA	07/02/2009 - 09/29/2011	INVESTMENT ADVISORS	CRD# 15708	HARRISONBURG, VA
B	10/18/2007 - 09/29/2011	PROEQUITIES, INC.	CRD# 15708	HARRISONBURG, VA
IA	09/15/2008 - 07/02/2009	MMA TRUST COMPANY	CRD# 113179	HARRISONBURG, VA

### 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
02/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
02/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Harrisonburg, VA, United States
08/2011 - Present	(dba) LD&B Insurance Agency	Investment Adviser	Y	Harrisonburg, VA, United States
08/2011 - Present	LD&B Insurance and Financial Services	Investment Adviser	Y	Harrisonburg, VA, United States
10/2007 - Present	BNA Stores Inc	Treasurer	N	Scottsdale, PA, United States
09/2012 - 02/2025	Concourse Financial Group Securities Inc	Financial Professional	Y	Harrisonburg, VA, 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.

- 1) (dba) LD&B INSURANCE AGENCY; Investment Related; 205 A South Liberty Street, Harrisonburg, VA 22801; Insurance and Financial Services; Insurance Agent; 160 hours per month; Start Date 08/2011; Sales and service of life insurance and fixed annuity products. >>
- 2) LD&B INSURANCE AND FINANCIAL SERVICES; Investment Related; 205 South Liberty Street, Harrisonburg, VA 22801; Insurance and Financial Services; Insurance Agent; Start Date 09/2011; 160 hours per month; Sales and service of life, disability, investments, and annuity insurance products. >>
- 3) BNA STORES INC; Non-Investment Related; 165 Pittsburgh Street, Scottsdale, PA 15683; Retail Sales; Treasurer; Start Date 10/2007; 1 hour per month; Periodic board meetings to discuss the operations of the corporation. >>
- 4) BNA PROPERTIES LLC; Non-Investment Related; 165 Pittsburgh Street, Scottsdale, PA 15683; Real Estate; Partner; Start Date 09/2011; No hours per month; This LLC was established to hold real estate properties related to our family business, BNA Stores Inc. >>
- 5) LANDLORD; Non-Investment Related; 1244 Frost Pl, Harrisonburg, VA 22802; Real Estate; Owner; Start Date 02/2017; No hours per month; Rental property in Harrisonburg, VA. A property manager oversees the real estate duties. >>
- 6) LD&B ESOP; Non-Investment Related; 205 S Liberty Street, Harrisonburg, VA 22801; Other; Trustee; Start Date 04/2023; 4 hours per month with no hours occurring during trading hours; As one of three trustees for this employee stock ownership plan my duties include reviewing the valuation of the company and the corresponding stock price each year and appointing the LD&B board of directors. >>
- 7) (dba) LD&B FINANCIAL GROUP; Investment Related; 205 S Liberty Street, Harrisonburg, VA 22801; Insurance; Financial Planner; Start Date 08/2023; 16 hours per month with part of those hours per month occurring during trading hours; Sales and service of fixed annuity, life, disability and long-term care insurance products. >>
- 8) ON THE ROAD COLLABORATIVE; Non-Investment Related; 85 West Gay Street, Harrisonburg, VA 22802; Board Member; Treasurer; Start Date 07/2024; 2 hours per month with no hours per month occurring during trading hours; Participant in periodic board meetings, review financial statements and report to the board of directors.
- 9) NAME OF OTHER BUSINESS: BOYS AND GIRLS CLUB HARRISONBURG ROCKINGHAM;  
INVESTMENT RELATED: NO;  
ADDRESS: 620 SIMMS AVE HARRISONBURG, VA 22802;  
NATURE OF BUSINESS: NON PROFIT;  
START DATE: 02/2025;  
POSITION/TITLE/RELATIONSHIP: BOARD MEMBER;  
APX NUMBER OF HOURS PER WEEK: 1;  
APX NUMBER OF HOURS DURING TRADING HOURS: 1;  
BRIEF DESCRIPTION OF DUTIES: ATTEND BOARD MEETINGS WITH GOAL OF ACHIEVING YOUTH DEVELOPMENT WITHIN THE COMMUNITY;
- 10) NAME OF OTHER BUSINESS: RENTAL PROPERTY  
INVESTMENT RELATED: N  
ADDRESS: 353 LOWER CAMP RD MCHENRY MD 21541  
NATURE OF BUSINESS: SHORT TERM RENTAL  
START DATE: 03/15/2026  
POSITION/TITLE/RELATIONSHIP: OWNER  
APX NUMBER OF HOURS PER WEEK: 1  
APX NUMBER OF HOURS DURING TRADING HOURS: 0  
BRIEF DESCRIPTION OF DUTIES: LANDLORD RESPONSIBILITIES



## 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
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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	ProEquities Securities
<b>Allegations:</b>	Client is concerned regarding performance of limited partnership.
<b>Product Type:</b>	Direct Investment-DPP & LP Interests
<b>Alleged Damages:</b>	\$14,100.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Firm estimate of investment loss.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	10/21/2020
<b>Complaint Pending?</b>	No
<b>Status:</b>	Withdrawn
<b>Status Date:</b>	11/17/2020
<b>Settlement Amount:</b>	



**Individual Contribution  
Amount:**



## End of Report

This page is intentionally left blank.