



IAPD Report

ALEXANDER JAMES DINSER

CRD# 5332685

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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

ALEXANDER JAMES DINSER (CRD# 5332685)

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 **08/21/2025**.

CURRENT EMPLOYERS

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

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **35** 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	06/09/2021 - 06/29/2023
B	VOYA FINANCIAL ADVISORS, INC.	2882	TROY, MI	11/08/2017 - 06/09/2021
IA	VOYA FINANCIAL ADVISORS, INC.	2882	TROY, MI	11/08/2017 - 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
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 **35** 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
	FINRA	General Securities Representative	Approved	06/09/2021
	Alabama	Agent	Approved	06/09/2021
	Arizona	Agent	Approved	06/09/2021
	Arkansas	Agent	Approved	06/09/2021
	California	Agent	Approved	06/09/2021
	Colorado	Agent	Approved	06/09/2021
	Delaware	Agent	Approved	02/11/2022
	District of Columbia	Agent	Approved	06/09/2021
	Florida	Agent	Approved	06/11/2021
	Georgia	Agent	Approved	06/09/2021
	Illinois	Agent	Approved	06/09/2021
	Indiana	Agent	Approved	06/09/2021
	Iowa	Agent	Approved	06/09/2021



Qualifications

	Regulator	Registration	Status	Date
B	Kentucky	Agent	Approved	06/09/2021
B	Louisiana	Agent	Approved	06/09/2021
B	Maryland	Agent	Approved	06/09/2021
B	Michigan	Agent	Approved	06/09/2021
B	Minnesota	Agent	Approved	06/09/2021
B	Mississippi	Agent	Approved	06/09/2021
B	Missouri	Agent	Approved	07/18/2022
B	Nebraska	Agent	Approved	06/09/2021
B	Nevada	Agent	Approved	06/28/2022
B	New Jersey	Agent	Approved	06/09/2021
B	New York	Agent	Approved	06/09/2021
B	North Carolina	Agent	Approved	06/09/2021
B	Ohio	Agent	Approved	06/09/2021
B	Oregon	Agent	Approved	02/23/2022
B	Pennsylvania	Agent	Approved	08/04/2025
B	South Carolina	Agent	Approved	06/09/2021
B	Tennessee	Agent	Approved	06/09/2021
B	Texas	Agent	Approved	06/09/2021
B	Utah	Agent	Approved	04/26/2024



Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	06/09/2021
B	Washington	Agent	Approved	06/09/2021
B	West Virginia	Agent	Approved	06/09/2021
B	Wisconsin	Agent	Approved	05/10/2022

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
757 S MAIN STREET
PLYMOUTH, MI 48170

CETERA ADVISOR NETWORKS LLC
50 W BIG BEAVER RD SUITE 600
TROY, MI 48084

CETERA ADVISOR NETWORKS LLC
5206 GATEWAY CENTRE SUITE 200
FLINT, MI 48507

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	Michigan	Investment Adviser Representative	Approved	06/29/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
757 S MAIN STREET
PLYMOUTH, MI 48170

CETERA INVESTMENT ADVISERS LLC
5206 GATEWAY CENTRE SUITE 200
FLINT, MI 48507

CETERA INVESTMENT ADVISERS LLC
50 W BIG BEAVER RD SUITE 600
TROY, MI 48084



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 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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	07/11/2007

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/04/2007



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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
B	11/08/2017 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	TROY, MI
IA	11/08/2017 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	TROY, MI
IA	03/08/2012 - 11/07/2017	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	TROY, MI
B	02/23/2012 - 11/07/2017	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	TROY, MI
IA	09/03/2010 - 02/27/2012	METLIFE SECURITIES INC.	CRD# 14251	STERLING HEIGHTS, M
B	07/12/2007 - 02/27/2012	METLIFE SECURITIES INC.	CRD# 14251	STERLING HEIGHTS, M

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
04/2016 - Present	HORIZON ADVISERS	OWNER/INVESTMENT ADVISER	Y	TROY, MI, United States
04/2012 - Present	DINSER FINANCIAL GROUP	OWNER	Y	TROY, MI, United States
05/2013 - 04/2022	OAKLAND UNIVERSITY	TEACHER	N	ROCHESTER, MI, United States
09/2014 - 06/2021	VOYA FINANCIAL ADVISORS	REG REP	Y	TROY, MI, 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) NAME OF ENTITY: Dinser Financial Group; Yes; 5455 CORPORATE DR STE 210; TROY; MI; 48098; DBA; Owner; 5/1/2012; 240; 160; sales and service of fixed insurance products]

2) NAME OF ENTITY: HORIZON ADVISERS; Yes; 5455 CORPORATE DR STE 210; TROY; MI; 48098; FINANCIAL SERVICES/dba; OWNER/INVESTMENT ADVISER; 4/1/2016; 160; 160; SALE OF FIXED INSURANCE, SECURITIES, INVESTMENT PRODUCTS/GENERAL CPA PRACTICE. Horizon Adviser University (HAU) is part of the Horizon Adviser DBA, and the purpose of HAU is to educate. We keep our approved videos, podcast, blogs, etc. all here in one central place]

3) NAME OF ENTITY: Independent Insurance Agent; Yes; 5455 CORPORATE DR STE 210; TROY; MI; 48098; Fixed Insurance Sales; Independent Insurance Agent; 2/23/2012; 40; 30; Sales of fixed insurance products]

4) NAME OF ENTITY: ST MARY CATHOLIC CHURCH; No; 730 S LAFAYETTE ST; ROYAL OAK; MI; 48067; FINANCE COMMITTEE; FINANCE COUNCIL MEMBER; 2/1/2012; 3; 0; MEET MONTHLY TO DISCUSS THE WELL BEING OF THE CHURCHES UPKEEP.]

5) NAME OF ENTITY: 757 S Main St LLC; No; 757 S. Main St; Plymouth; MI; 48170; LLC Office; Vice President; 1/11/2021; 3; 3; Paying Rent and maintaining the office.]



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: METLIFE
Termination Type: Voluntary Resignation
Termination Date: 02/16/2012
Allegations: REGISTERED REPRESENTATIVE DID NOT FOLLOW COMPANY POLICIES WITH RESPECT TO ELECTRONIC COMMUNICATIONS, COMMUNICATIONS WITH THE PUBLIC AND INSTRUCTED ANOTHER TO SIGN HIS NAME ON A FIXED LIFE INSURANCE APPLICATION.
Product Type: Insurance

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Reporting Source: Individual
Firm Name: METLIFE SECURITIES, INC.
Termination Type: Voluntary Resignation
Termination Date: 02/16/2012
Allegations: REGISTERED REPRESENTATIVE DID NOT FOLLOW COMPANY POLICIES WITH RESPECT TO ELECTRONIC COMMUNICATIONS, COMMUNICATIONS WITH THE PUBLIC AND INSTRUCTED ANOTHER TO SIGN HIS NAME ON A FIXED LIFE INSURANCE APPLICATION.
Product Type: Insurance

Broker Statement MANY OF MY CLIENTS ARE FRIENDS AND FAMILY WHO HAVE MY PERSONAL EMAIL ADDRESS. OCCASIONALLY, I WOULD RECEIVE EMAILS FROM CLIENTS ADDRESSED TO BOTH MY METLIFE EMAIL ADDRESS AND MY PERSONAL EMAIL ADDRESS. CLIENTS, NOT KNOWING ANY BETTER AND LOOKING FOR THE QUICKEST WAY TO REACH ME WOULD OFTEN DO



THIS, NO MATTER HOW MANY TIMES I ASKED THEM NOT TO SEND BUSINESS RELATED CONTENT TO MY PERSONAL EMAIL ADDRESS. I TYPICALLY DID NOT INITIATE OR RESPOND VIA PERSONAL EMAIL TO CLIENT BUSINESS INQUIRIES BUT WOULD USUALLY CALL CLIENTS BACK OR SPEAK WITH THEM DIRECTLY.

WHILE REVIEWING A LIFE INSURANCE APPLICATION WITH MY ADMINISTRATIVE ASSISTANT WHILE I WAS OUT OF THE OFFICE, IT WAS DISCOVERED THAT I HAD MISSED SIGNING MY NAME IN ONE OF THE SIGNATURE BLOCKS ON THE APPLICATION. I REQUESTED THAT MY ASSISTANT SIGN MY NAME WITHOUT REALIZING THIS WAS A VIOLATION OF METLIFE POLICY. I NOW UNDERSTAND THAT ONLY I CAN SIGN MY NAME TO DOCUMENTS AND WILL NEVER DO THIS AGAIN. NONE OF MY ACTIONS WERE TO INTENTIONALLY DEFY ANY METLIFE POLICY, OR HIDE ANYTHING THAT WAS RELATED TO MY BUSINESS.



End of Report

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