



IAPD Report

ANN MARIE REAGAN

CRD# 5597215

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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

ANN MARIE REAGAN (CRD# 5597215)

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 **04/15/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	09/05/2025
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	09/05/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	AVANTAX ADVISORY SERVICES	104556	SURPRISE, AZ	10/25/2019 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	SURPRISE, AZ	10/25/2019 - 09/05/2025
IA	1ST GLOBAL ADVISORS INC	111133	SURPRISE, AZ	03/12/2013 - 10/25/2019

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 2 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	09/05/2025
	Arizona	Agent	Approved	09/05/2025
	California	Agent	Approved	09/05/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
VISTA, CA

CETERA ADVISOR NETWORKS LLC
12455 W BELL ROAD
SURPRISE, AZ 85378

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
	Arizona	Investment Adviser Representative	Approved	09/05/2025
	California	Investment Adviser Representative	Approved	09/05/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
12455 W BELL ROAD



Qualifications

SURPRISE, AZ 85378

CETERA INVESTMENT ADVISERS LLC
VISTA,, CA



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	02/25/2013

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	03/11/2013



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	10/25/2019 - 09/05/2025	AVANTAX ADVISORY SERVICES	CRD# 104556	SURPRISE, AZ
B	10/25/2019 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	SURPRISE, AZ
IA	03/12/2013 - 10/25/2019	1ST GLOBAL ADVISORS INC	CRD# 111133	SURPRISE, AZ
B	02/26/2013 - 10/25/2019	1ST GLOBAL CAPITAL CORP.	CRD# 30349	SURPRISE, AZ

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
09/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	SURPRISE, AZ, United States
01/2021 - Present	Landmark Financial Management, LLC	Executive Assistant/Client Services Coordinator	Y	Surprise, AZ, United States
01/2020 - Present	Landmark Financial Management, LLC	Executive Assistant/Client Services Coordinator	Y	Surprise, AZ, United States
09/2008 - Present	MONHEIT ZONGOLOWICZ FRISCH, CPAS PLC	ADMINISTRATIVE ASSISTANT	N	SUN CITY WEST, AZ, United States
10/2019 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	SURPRISE, AZ, United States
10/2019 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	SURPRISE, AZ, United States
04/2013 - 09/2025	AVANTAX INSURANCE SERVICES, INC.	INSURANCE AGENT	Y	SURPRISE, AZ, United States
04/2013 - 09/2025	Avantax Insurance Agency and/or Avantax Insurance Services	Assistant only, no sales of my own	Y	Surprise, AZ, United States
02/2013 - 10/2019	1ST GLOBAL ADVISORS INC.	IAR	Y	SUN CITY WEST, AZ, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2013 - 10/2019	1ST GLOBAL CAPITAL CORP.	REGISTERED REP	Y	SUN CITY WEST, AZ, 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) MONHEIT FRISCH GROUP PLC

POSITION: ASSISTANT NATURE: CPA FIRM INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING

HOURS: 0 START DATE: 06/09/2015

ADDRESS: 12455 W Bell Road, Surprise AZ 85378, United States

DESCRIPTION: Assistant, no job duties related to this firm as of yet

2) NOT FOR PROFIT RENTAL OR EXPENSE SHARING WITH FAMILY

POSITION: Home Owner NATURE: I believe I discussed this with someone in Compliance before but I want to make sure it's properly disclosed. We have a guesthouse (same address as our residence), which our daughter, son-in-law and grandson live in. It is not a for profit rental, they simply reimburse us for expense. INVESTMENT RELATED: No NUMBER OF HOURS: 0

SECURITIES TRADING HOURS: 0 START DATE: 07/01/2020

ADDRESS: 1663 San Luis Rey Ave, Vista CA 92084, United States

DESCRIPTION: None. They simply reimburse us for expense.

3) LANDMARK FINANCIAL MANAGEMENT, LLC

POSITION: Executive Assistant/Client Services Coordinator NATURE: The purpose, nature and character of the Company is to engage licensed financial advisors in the practice of providing financial, securities, brokerage, investment advisory, and insurance services to clients as allowed by the State of Arizona or the laws of any jurisdiction in which the Company may do business, and to transact any or all lawful business for which limited liability companies may be organized under the applicable law. I will be employed by the Company in an administrative capacity. INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 90 START DATE: 01/01/2021

ADDRESS: 12455 West Bell Road, Surprise AZ 85378, United States

DESCRIPTION: I will work in an administrative capacity with Advisors, clients, and other staff members.

4) MONHEIT FRISCH WEALTH MANAGEMENT, LLC DBA LANDMARK FINANCIAL MANAGEMENT

POSITION: WEALTH MANAGEMENT ASSISTANT NATURE: WEALTH MANAGEMENT INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 140 START DATE: 07/16/2008

ADDRESS: 12455 W Bell Road, Surprise AZ 85378, United States

DESCRIPTION: I am a licensed administrative assistant.

I prepare draft communications and reports and gather documents for the Advisor, David Monheit, to use in his ongoing relationship with his clients.



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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AVANTAX INVESTMENT SERVICES, INC.
Allegations:	Customer alleges 2021 trading strategy and funding were not authorized.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$112,766.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	26-00257
Filing date of arbitration/CFTC reparation or civil litigation:	02/06/2026

Customer Complaint Information

Date Complaint Received:	02/06/2026
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)



Status Date: 02/02/2026

Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/CFTC reparation
claim filed with (FINRA, AAA,
CFTC, etc.):** FINRA

Docket/Case #: 26-00257

Date Notice/Process Served: 02/02/2026

Arbitration Pending? Yes



End of Report

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