



IAPD Report

MARY PAT MULLEN

CRD# 6394573

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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

MARY PAT MULLEN (CRD# 6394573)

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 **01/29/2026**.

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 **6** 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	SIOUX FALLS, SD	10/25/2019 - 09/05/2025
B	AVANTAX INVESTMENT SERVICES, INC.	13686	SIOUX FALLS, SD	10/25/2019 - 09/05/2025
IA	1ST GLOBAL ADVISORS INC	111133	SIOUX FALLS, SD	01/17/2018 - 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
Financial	6



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 **6** 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
	Florida	Agent	Approved	01/06/2026
	Georgia	Agent	Approved	01/05/2026
	Iowa	Agent	Approved	01/02/2026
	Minnesota	Agent	Approved	01/02/2026
	Oklahoma	Agent	Approved	01/05/2026
	South Dakota	Agent	Approved	09/05/2025

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
6009 S. SHARON AVENUE
SUITE 101
SIOUX FALLS, SD 57108

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
 South Dakota	Investment Adviser Representative	Approved	09/05/2025

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC

6009 S. SHARON AVENUE

SUITE 101

SIOUX FALLS, SD 57108



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	11/21/2017

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	01/13/2018



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	SIOUX FALLS, SD
B	10/25/2019 - 09/05/2025	AVANTAX INVESTMENT SERVICES, INC.	CRD# 13686	SIOUX FALLS, SD
IA	01/17/2018 - 10/25/2019	1ST GLOBAL ADVISORS INC	CRD# 111133	SIOUX FALLS, SD
B	11/21/2017 - 10/25/2019	1ST GLOBAL CAPITAL CORP.	CRD# 30349	SIOUX FALLS, SD

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	SIOUX FALLS, SD, United States
03/2010 - Present	KMWF Financial Services, LLC	member/referring advisor	N	Sioux Falls, SD, United States
08/2002 - Present	KMWF & ASSOCIATES, PC	OWNER	N	SIOUX FALLS, SD, United States
08/2002 - Present	KMWF & Associates, PC	owner/employee	N	Sioux Falls, SD, United States
10/2019 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	SIOUX FALLS, SD, United States
10/2019 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	SIOUX FALLS, SD, United States
11/2017 - 09/2025	AVANTAX INSURANCE SERVICES, INC.	INSURANCE AGENT	Y	SIOUX FALLS, SD, United States
11/2017 - 10/2019	1ST GLOBAL ADVISORS, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	SIOUX FALLS, SD, United States
11/2017 - 10/2019	1ST GLOBAL CAPITAL, CORP.	REGISTERED REPRESENTATIVE	Y	SIOUX FALLS, SD, 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) KMWF PROPERTIES LLC; POSITION: Member NATURE: Property rental of accounting practice building INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2010; 6009 S. Sharon Ave., Ste 101, Sioux Falls SD 57108, Us; assistance with management of building rental including payment of bills/monitoring of repairs/maintenance needs.

2) KMWF FINANCIAL SERVICES, LLC; POSITION: member/referring advisor NATURE: full service financial services (investments/retirement planning) INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 1 START DATE: 03/01/2010; 6009 S. Sharon Ave., Ste. 101, Sioux Falls SD 57108, Us; DESCRIPTION: referring advisor for tax clients of associated CPA firm.

3) CARROLL INSTITUTE

POSITION: Treasurer / Member of Board of Directors NATURE: Treasurer / Member of the Board of Directors for the non-profit Organization. Attend monthly meetings INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 02/29/2024

ADDRESS: 310 S 1ST AVENUE, Ste 101, Sioux Falls SD 57104, United States

DESCRIPTION: Attend monthly meetings to guide the Organization, as the treasurer / member of the board, in achieving its non-profit mission

4) NAME OF OTHER BUSINESS: KMWF & ASSOCIATES, PC;

INVESTMENT RELATED: NO;

ADDRESS: SAME AS REGISTERED LOCATION;

NATURE OF BUSINESS: TAX & ACCOUNTING;

START DATE: 8/2002;

POSITION/TITLE/RELATIONSHIP: OWNER;

APX NUMBER OF HOURS PER WEEK: 50;

APX NUMBER OF HOURS DURING TRADING HOURS: 32.5;

BRIEF DESCRIPTION OF DUTIES: CERTIFIED PUBLIC ACCOUNTANT RESPONSIBLE FOR DAY-TO-DAY OPERATIONS;



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
Financial	6

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 6

Reporting Source: Individual

Action Type: Compromise

Action Date: 12/11/2019

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/09/2020

If a compromise with creditor, provide:

Name of Creditor: BARCLAY'S BANK/ CKS FINANCIAL-OLIPHANT

Original Amount Owed: \$8,062.08

Terms Reached with Creditor: AMOUNT SETTLED UPON IS \$4,031.04 TO BE PAID IN 18 MONTHLY INSTALLMENTS TO BEGIN ON 12/31/19. PAYMENTS BEING MADE FROM RR'S ACCOUNT VIA FREEDOM DEBT RELIEF. LAST PAYMENT ORIGINALLY TO BE MADE 05/28/21 HOWEVER LAST PAYMENT WAS MADE ON 06-09-2020.

Broker Statement BARCLAY'S BANK WAS A LOAN OBTAINED TO COVER EXPENSES DURING A TIME THE RR HAD EXCESSIVE MEDICAL BILLS DUE TO AN ACCIDENT.

Disclosure 2 of 6

Reporting Source: Individual

Action Type: Compromise

Action Date: 09/10/2019

**Organization Investment-Related?**

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/10/2020

If a compromise with creditor, provide:

Name of Creditor: SYNCHRONY BANK/ CREDIT CORP SOLUTIONS INC.

Original Amount Owed: \$2,266.37

Terms Reached with Creditor: AMOUNT SETTLED UPON IS \$1359.82 TO BE PAID IN 35 MONTHLY INSTALLMENTS WHICH BEGAN ON 09/10/19. PAYMENTS BEING MADE FROM RR'S ACCOUNT VIA FREEDOM DEBT RELIEF. LAST PAYMENT ORIGINALLY TO BE MADE 07/29/22 HOWEVER LAST PAYMENT WAS MADE ON 06-10-2020.

Broker Statement SYNCHRONY BANK WAS A LOAN OBTAINED TO COVER EXPENSES DURING A TIME THE RR HAD EXCESSIVE MEDICAL BILLS DUE TO AN ACCIDENT.

Disclosure 3 of 6

Reporting Source: Individual

Action Type: Compromise

Action Date: 10/24/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 09/30/2019

If a compromise with creditor, provide:

Name of Creditor: Lending Point, LLC

Original Amount Owed: \$13,719.00

Terms Reached with Creditor: Settlement amount is \$6859.79 to be paid in 24 installments directly from RR Freedom Debt Relief Account. Last payment is to be 09/30/19. Debt reduction total \$6343.21

Broker Statement Lending Point, LLC is a loan obtained to cover expenses during a time the RR had excessive medical bills due to an accident.

Disclosure 4 of 6

Reporting Source: Individual

Action Type: Compromise

Action Date: 07/23/2018

Organization Investment-Related?



Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 08/26/2019

If a compromise with creditor, provide:

Name of Creditor: Citibank

Original Amount Owed: \$1,133.00

Terms Reached with Creditor: Settlement amount= \$453.36
Debt reduction total- \$370.64

Broker Statement Citibank was a loan obtained to cover expenses during a time RR had excessive medical bills due to an accident.

Disclosure 5 of 6

Reporting Source: Individual

Action Type: Compromise

Action Date: 02/01/2018

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 03/29/2018

If a compromise with creditor, provide:

Name of Creditor: Credit First National Assoc.

Original Amount Owed: \$779.00

Terms Reached with Creditor: Settlement amount of \$389.59 paid in 2 installments directly from RR's Freedom Debt Account.
Debt reduction total= \$210.41

Broker Statement Credit First was a loan obtained to cover expenses during a time RR had excessive medical bills due to an accident.

Disclosure 6 of 6

Reporting Source: Individual

Action Type: Compromise

Action Date: 09/25/2017

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released



Disposition Date: 11/26/2019

**If a compromise with creditor,
provide:**

Name of Creditor: Avant Credit

Original Amount Owed: \$6,243.67

Terms Reached with Creditor: Amount settled upon is \$3500 to be paid in 10 monthly installments which began 9/25/17. The original amount owed was re-negotiated in 02/2019 to \$5466.44. Payments being made via Freedom Debt Relief out of RR's account. Last payment to be made 11/26/19.

Broker Statement Avant Credit was a loan obtained to cover expenses during a time the RR had excessive medical bills due to an accident.



End of Report

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