



IAPD Report

JOHN LAWRENCE BRACKETT

CRD# 832912

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

JOHN LAWRENCE BRACKETT (CRD# 832912)

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 **04/13/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	08/03/1983
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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	MONTEREY, CA	07/08/1997 - 06/29/2023
B	TALBOT FINANCIAL SERVICES, INC.	46345	ALBUQUERQUE, NM	06/01/1999 - 01/27/2006
B	SAFECO INVESTMENT SERVICES, INC.	19061	BOSTON, MA	04/23/1999 - 06/01/1999

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	4



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 1 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 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 California	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
2300 First Street STE 350
Livermore, CA 94550

Employment 2 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	08/03/1983
B FINRA	General Securities Principal	Approved	07/02/1986
B California	Agent	Approved	03/24/1984

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
2300 First Street STE 350
Livermore, CA 94550



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 1 principal/supervisory exam, 3 general industry/product exams, and 0 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	07/01/1986

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	11/17/1979
Registered Representative Examination (S1)	Series 1	01/02/1977

State Securities Law Exams

Exam	Category	Date
No information reported.		

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	07/08/1997 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	MONTEREY, CA
B	06/01/1999 - 01/27/2006	TALBOT FINANCIAL SERVICES, INC.	CRD# 46345	ALBUQUERQUE, NM
B	04/23/1999 - 06/01/1999	SAFECO INVESTMENT SERVICES, INC.	CRD# 19061	BOSTON, MA
B	06/09/1978 - 08/22/1983	UNIVERSITY SECURITIES CORPORATION	CRD# 6518	
B	02/01/1977 - 07/09/1978	PUTNAM FUND DISTRIBUTORS, INC.	CRD# 7325	

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
01/2013 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2022 - 01/2024	B&B RANCH & CATTLE, LLC	PARTNER/OWNER	N	LIVERMORE, CA, United States
01/2005 - 02/2021	BAR FINANCIAL, LLC	PARTNER	Y	PLEASANT HILL, CA, United States
04/1989 - 12/2020	GBA FINANCIAL PROG & INS MKTNG INC	PRESIDENT - President	N	PLEASANT HILL, CA, 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: BAR FINANCIAL, LLC
 INVESTMENT RELATED: YES
 ADDRESS: SAME AS REGISTERED LOCATION
 NATURE OF BUSINESS: FINANCIAL SERVICES
 START DATE: 01/2005
 POSITION/TITLE/RELATIONSHIP: REGIONAL DIRECTOR



Registration & Employment History



OTHER BUSINESS ACTIVITIES

NUMBER OF HOURS PER WEEK: 40
APX NUMBER OF HOURS DURING TRADING HOURS: 40
BRIEF DESCRIPTION OF DUTIES: REGIONAL DIRECTOR;



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	4

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 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: FINANCIAL NETWORK INVESTMENT CORP.

Allegations: BRCH OF FIDUCIARY DT; OMISSION OF FACTS; MISREPRESENTATION; SUITABILITY

Product Type:

Alleged Damages:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #96-03643](#)

Date Notice/Process Served: 10/02/1996

Arbitration Pending? No

Disposition: Other

Disposition Date: 10/09/1998

Disposition Detail: AWARD AGAINST PARTY
** RESPONDENT JOHN BRACKETT IS LIABLE FOR AND SHALL PAY TO CLAIMANTS THE SUM OF \$22,259.00 EXACTLY IN SATISFACTION OF ALL CLAIMS. **

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: FINANCIAL NETWORK INVESTMENT CORP.

Allegations: UNSUITABLE RECOMMENDATIONS, MISREPRESENTATION WITH RESPECT TO SALES OF LIMITED PARTNERSHIPS.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 10/09/1998

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD; 96-03643](#)

Date Notice/Process Served: 10/02/1996

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 10/09/1998

Monetary Compensation Amount: \$22,259.00

Individual Contribution Amount: \$22,259.00

Broker Statement RESPONDENT TO PAY CLAIMANT THE SUM OF \$22,259.00 IN SATISFACTION OF ALL CLAIMS. ALL OTHER CLAIMS ARE DENIED. PETITION FOR ORDER VACATING ARBITRATION AWARD FILED NOVEMBER 6, 1998 AT THE SUPERIOR COURT OF CALIFORNIA.

Disclosure 2 of 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: FINANCIAL NETWORK INVESTMENT CORP

Allegations: MISREPRESENTATION; SUITABILITY; BRCH OF FIDUCIARY DT; ACCOUNT RELATED-BREACH OF CONTRACT

Product Type:

Alleged Damages:

Arbitration Information



Arbitration/Reparation Claim filed with and Docket/Case No.: UNKNOWN - CASE #95-03084

Date Notice/Process Served: 07/05/1995

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/30/1996

Disposition Detail: CASE CLOSED,SETTLED/OTHER ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND SEVERALLY; INTEREST, RELIEF REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND SEVERALLY; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS OVER FOR OTHER REASONS, AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FINANCIAL NETWORK INVESTMENT CORP

Allegations: CLAIMANT ALLEGED THAT SHE WAS SOLD CERTAIN UNSUITABLE LIMITED PARTNERSHIPS INCLUDING REIT'S FROM SEPTEMBER 1984 THROUGH FEBRUARY 1988 AND THAT THE RISKS OF THESE INVESTMENTS WERE MISREPRESENTED TO HER.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Assoc. of Securities Dealers; 95-03084

Date Notice/Process Served: 07/05/1995

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/30/1996



Monetary Compensation Amount: \$12,000.00

Individual Contribution Amount:

Broker Statement CLAIMANT AGREED TO DISMISS ALL CLAIMS AGAINST RESPONDANT WITH PREJUDICE; CASE SETTLED FOR \$12,000.00 I DENY ALL ALLEGATIONS MADE BY THE CLAIMANT. CLAIMANT WAS PROVIDED WITH ALL THE NECESSARY INFORMATION AND PROSPECTUSES. I ASSERT THAT THE INVESTMENTS WERE SUITABLE AT THE TIME THEY WERE PURCHASED.

Disclosure 3 of 4

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: FINANCIAL NETWORK INVESTMENT CORP

Allegations: >01/17/01 FRAUD, NEGLIGENCE, BREACH OF CONTRACT AND FIDUCIARY DUTY

Product Type: Other

Other Product Type(s): UNKNOWN TYPE OF SECURITIES

Alleged Damages: \$310,555.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #95-00239](#)

Date Notice/Process Served: 01/12/1995

Arbitration Pending? No

Disposition: Award

Disposition Date: 12/27/2000

Disposition Detail: RESPONDENT BRACKETT IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANT THE SUM OF \$35,000.00 IN COMPENSATORY DAMAGES, PLUS \$20,000.00 IN INTEREST.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: FINANCIAL NETWORK INVESTMENT CORP

Allegations: MISREPRESENTATION; OMISSION OF FACTS; SUITABILITY; ACCOUNT RELATED NEGLIGENCE

Product Type: Mutual Fund(s)

Alleged Damages: \$482,000.00

Customer Complaint Information

Date Complaint Received: 01/20/1995

Complaint Pending? No



Status: Arbitration/Reparation

Status Date: 12/28/2000

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [ARBITRATION/REPARATION CLAIM FILED WITH \(NASD, AAA, NYSE, CBOE, CFTC, ETC.\) AND DOCKET/CASE NUMBER NASD 95-00239](#)

Date Notice/Process Served: 01/20/1995

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 12/28/2000

Monetary Compensation Amount: \$55,000.00

Individual Contribution Amount: \$5,000.00

Broker Statement

JOINT AND SEVERAL ASSESSMENT OF COMPENSATORY DAMAGES (\$35000.00) AND INTEREST (\$20000.00) BETWEEN RESPONDENTS FNIC AND BRACKETT.
AT NO TIME DID I HAVE DISCRETIONARY AUTHORITY TO PURCHASE SECURITIES FOR CLAIMANT OR THE TRUST WHICH SHE ESTABLISHED WITHOUT HER CONSENT. MANY OF THE INVESTMENTS AT ISSUE IN THE STATEMENT OF CLAIM WERE RECOMMENDED BY REGISTERED REPRESENTATIVES WHO ARE NO LONGER AFFILIATED WITH FNIC. THE CLAIMANT EXECUTED ALL NECESSARY DOCUMENTATION AND APPROVED AND ACKNOWLEDGED EACH INVESTMENT THAT WAS PURCHASED ON BEHALF OF HER TRUST AND HER IRA ACCOUNT. ALL SECURITIES WHICH I RECOMMENDED TO CLAIMANT WERE SUITABLE IN THAT THE INVESTMENTS MATCHED HER OBJECTIVES. I DENY EACH AND EVERY WRONGDOING DIRECTED AGAINST ME.

Disclosure 4 of 4

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: FINANCIAL NETWORK INVESTMENT CORP.

Allegations: MISREPRESENTATION; SUITABILITY; CHURNING; OMISSION OF FACTS

Product Type:

Alleged Damages: \$88,000.00

Arbitration Information



Arbitration/Reparation Claim filed with and Docket/Case No.: UNKNOWN - CASE #94-00710

Date Notice/Process Served: 04/14/1994

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/1995

Disposition Detail: CASE CLOSED,SETTLED/OTHER ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FINANCIAL NETWORK INVESTMENT CORP.

Allegations: Not Provided

Product Type:

Alleged Damages: \$88,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 94-00710

Date Notice/Process Served: 04/14/1994

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/31/1995

Monetary Compensation Amount: \$22,500.00

Individual Contribution Amount:

Broker Statement SETTLED FOR F\$22,500.00



EACH AND EVERY INVESTMENT FOR THESE CLIENTS WAS APPROPRIATE PER MY DISCUSSIONS WITH THEM REGARDING THEIR SUITABILITY. I WILL REFUTE ALL THEIR ALLEGATIONS.



End of Report

This page is intentionally left blank.