IAPD Report

GARY WILLIAM HOLLAND

CRD# 852976

Section Title	Page(s)

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

GARY WILLIAM HOLLAND (CRD# 852976)

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 **12/22/2025**.

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 **10** 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
IA	VOYA FINANCIAL ADVISORS, INC.	2882	Leominster, MA	05/14/2015 - 06/09/2021
B	VOYA FINANCIAL ADVISORS, INC.	2882	Leominster, MA	05/01/2015 - 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
Customer Dispute	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 **10** 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	Massachusetts	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
324 Grove Street
Worcester, MA 01605

CETERA INVESTMENT ADVISERS LLC
975 Merriam Ave Ste 201
Leominster, MA 01453

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	06/09/2021
B	Arizona	Agent	Approved	06/09/2021
B	Connecticut	Agent	Approved	06/09/2021
B	Florida	Agent	Approved	06/11/2021
B	Georgia	Agent	Approved	06/09/2021
B	Kentucky	Agent	Approved	01/07/2022

Qualifications

	Regulator	Registration	Status	Date
B	Maine	Agent	Approved	06/09/2021
B	Massachusetts	Agent	Approved	06/09/2021
B	New Hampshire	Agent	Approved	06/09/2021
B	Rhode Island	Agent	Approved	06/09/2021
B	South Carolina	Agent	Approved	01/04/2023

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
324 Grove Street
Worcester, MA 01605

CETERA ADVISOR NETWORKS LLC
975 Merriam Ave Ste 201
Leominster, MA 01453

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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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	04/25/1987
B	Registered Representative Examination (S1)	Series 1	05/22/1978

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/01/1987

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
IA	05/14/2015 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Leominster, MA
B	05/01/2015 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Leominster, MA
B	04/29/1987 - 05/07/2015	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	Leominster, MA
B	04/29/1987 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
05/2015 - 06/2021	VOYA FINANCIAL ADVISORS, INC.	REG REP	Y	LEOMINSTER, MA, 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.

NAME OF ENTITY:Archstone Financial; Yes; 346 GROVE ST; WORCESTER; MA; 1605; FINANCIAL SERVICES/DBA; Partner, Financial Advisor; 5/1/2015; 160; 160; sales and service of insurance,securities and investment products.|NAME OF ENTITY: Independent Insurance Agent; Yes; 975 MERRIAM AVE STE 201; LEOMINSTER; MA; 1453; fixed insurance; Independent Insurance Agent; 5/1/2015; 1; 1; sales of fixed insurance products|NAME OF ENTITY:133 COMMONWEALTH CONDOMINIUM; No; 133 Commonwealth Ave; Boston; MA; 02116; CONDO ASSOCIATION; Trustee; 2/10/2021; 1; 0; Oversea the running of the condo association, monitor the accounts, and act in the best interest of the condo owners|

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	6

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 6

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, LLC
Allegations:	The client alleged the advisor misrepresented the risks of a 2014 real estate investment trust purchase.
Product Type:	Real Estate Security
Alleged Damages:	$14,064.32
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/05/2024
Complaint Pending?	No
Status:	Denied
Status Date:	05/16/2024
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, LLC
Allegations:	The client alleged the advisor misrepresented the risks of a 2014 real estate investment trust purchase.
Product Type:	Real Estate Security
Alleged Damages:	$14,064.32
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	05/05/2024
Complaint Pending?	No
Status:	Denied
Status Date:	05/16/2024
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CETERA ADVISOR NETWORKS LLC
Allegations:	Client alleges failure to follow instructions.
Product Type:	Mutual Fund
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Alleged to be $5,000 or more.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	09/05/2023
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	10/12/2023

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES,INC.
Allegations:	CLIENT'S ATTORNEY ALLEGED THE ADVISOR INCORRECTLY DIRECTED PROCEEDS OF THE CLIENT'S DECEASED HUSBAND'S TRUST AS WELL AS OTHER ASSETS,TO A VARIABLE ANNUITY IN MARCH 2010.
Product Type:	Annuity-Variable
Alleged Damages:	$38,060.12
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/04/2010
Complaint Pending?	No
Status:	Settled
Status Date:	06/20/2011
Settlement Amount:	$27,786.30
Individual Contribution Amount:	$0.00
Broker Statement	FIRM SETTLED WITH CLIENT-OFFERED WAIVER OF SURRENDER CHARGES FOLLOWING FINDING THAT TRUSTEE EXCEEDED AUTHORITY WITH REGARD TO ANNUITY TRANSACTION.

Disclosure 4 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	THE CLIENT ALLEGES THAT THE ADVISOR PLACED HIM INTO SECURITIES WHICH MAY NOT HAVE BEEN APPROPRIATE FOR HIS FINANCIAL GOALS AND OBJECTIVES. THE CLIENT CLAIMS THE ADVISOR DID NOT PROACTIVELY SERVICE HIM WHEN HIS ACCOUNT VALUES WERE DECREASING.
Product Type:	Mutual Fund(s)
Other Product Type(s):	INSURANCE
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	11/01/2005
Complaint Pending?	No
Status:	Denied
Status Date:	01/18/2006
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM FOUND THE CLIENT HAD A RETIREMENT GOAL OF THREE YEARS FROM WHEN HE BEGAN INVESTING WITH AMP. THE CLIENT WAS PRESENTED WITH THREE INVESTMENT STRATEGIES,CONSERVATIVE,MODERATE AND AGGRESSIVE. THE INVESTMENT STRATEGY WHICH GAVE HIME THE MOST OPPORTUNITY TO ACHIEVE HIS RETIREMENT GOAL WAS THE AGGRESSIVE APPROACH. THE CLIENT CHOSE TO MAINTAIN THIS STRATEGY,RATHER THATN ADJUST HIS RETIREMENT GOAL OR LIFESTYLE. THE FIRM FOUND I HAD AN AVERAGE OF 10 INTERACTIONS PER YEAR WITH THE CLIENT FROM 1994-2002.

Disclosure 5 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS INC.
Allegations:	CLIENT ALLEGES THE SALE OF A VARIABLE UNIVERSAL LIFE INSURANCE POLICY IN MAY OF 1996 WAS UNSUITABLE.
Product Type:	Other
Other Product Type(s):	VARIABLE UNIVERSAL LIFE
Alleged Damages:	$156,065.85

Customer Complaint Information

Date Complaint Received:	11/18/2004
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	12/29/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM FOUND THAT THE MAY 1996 SALE OF A VARIABLE UNIVERSAL LIFE POLICY WAS SUITABLE FOR THE CLIENT. IT WAS SOLD FOR THE PURPOSE OF CREATING A CAPITAL TRANSFER TO THE CLIENT'S HERIS AT THE TIME OF HER DEATH. THE CLIENT HAD SUFFICIENT INCOME FROM OTHER SOURCES AND DID NOT NEED INCOME FROM THE FUNDS USED TO PURCHASE THE POLICY.

Disclosure 6 of 6

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENTS ALLGED THEY WERE NOT INFORMED OF WRAP FEES FOR THEIR ACCOUNTS AND DID NOT RECEIVE SERVICE ON THIER ACCOUNTS.
Product Type:	Mutual Fund(s)
Alleged Damages:	$6,016.00

Customer Complaint Information

Date Complaint Received:	05/20/2003
Complaint Pending?	No
Status:	Denied
Status Date:	06/25/2003
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM FOUND THE CLIENT RECEIVED FULL AND FAIR DISCLOSURE REGARDING THE FEES IN THEIR ACCOUNT. IN ADDITION, THE CLIENTS DID NOT RESPOND TO REQUESTING FOR MEETING WITH ME.

End of Report

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