

## BrokerCheck Report

**VICTOR JAMES HAZARD III**

CRD# 1617276

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8



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.

## About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

**Thank you for using FINRA BrokerCheck.**



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at [brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit [www.finra.org](http://www.finra.org).

**VICTOR J. HAZARD III**

CRD# 1617276

**Currently employed by and registered with the following Firm(s):**

**IA CETERA INVESTMENT ADVISERS LLC**  
 1450 AMERICAN LANE  
 6TH FLOOR, SUITE 650  
 SCHAUMBURG, IL 60173  
 CRD# 105644  
 Registered with this firm since: 09/05/2025

**B CETERA WEALTH SERVICES, LLC**  
 LOMITA, CA  
 CRD# 13572  
 Registered with this firm since: 09/05/2025

**Report Summary for this Broker**

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

**Broker Qualifications****This broker is registered with:**

- 1 Self-Regulatory Organization
- 21 U.S. states and territories

**This broker has passed:**

- 0 Principal/Supervisory Exams
- 4 General Industry/Product Exams
- 2 State Securities Law Exams

**Registration History****This broker was previously registered with the following securities firm(s):**

**IA AVANTAX ADVISORY SERVICES**  
 CRD# 104556  
 DALLAS, TX  
 06/2004 - 09/2025

**B AVANTAX INVESTMENT SERVICES, INC.**  
 CRD# 13686  
 LOMITA, CA  
 01/1987 - 09/2025

**Disclosure Events**

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 1 SRO and is licensed in 21 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Office Address: **1450 AMERICAN LANE  
6TH FLOOR, SUITE 650  
SCHAUMBURG, IL 60173-2096**

Firm CRD#: **105644**

	U.S. State/ Territory	Category	Status	Date
IA	California	Investment Adviser Representative	Approved	09/05/2025
IA	Texas	Investment Adviser Representative	Approved	09/05/2025

### Branch Office Locations

1450 AMERICAN LANE  
6TH FLOOR, SUITE 650  
SCHAUMBURG, IL 60173-2096

### Employment 2 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**

Main Office Address: **2301 ROSECRANS AVE #5100  
EL SEGUNDO, CA 90245**

Firm CRD#: **13572**

	SRO	Category	Status	Date
B	FINRA	Direct Participation Programs	Approved	09/05/2025
B	FINRA	General Securities Representative	Approved	09/05/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	09/05/2025

## Broker Qualifications



### Employment 2 of 2, continued

SRO	Category	Status	Date
U.S. State/ Territory	Category	Status	Date
<b>B</b> Arizona	Agent	Approved	09/05/2025
<b>B</b> California	Agent	Approved	09/05/2025
<b>B</b> Colorado	Agent	Approved	09/05/2025
<b>B</b> Florida	Agent	Approved	09/05/2025
<b>B</b> Georgia	Agent	Approved	09/05/2025
<b>B</b> Hawaii	Agent	Approved	09/05/2025
<b>B</b> Idaho	Agent	Approved	09/05/2025
<b>B</b> Illinois	Agent	Approved	09/05/2025
<b>B</b> Kentucky	Agent	Approved	09/05/2025
<b>B</b> Montana	Agent	Approved	09/05/2025
<b>B</b> Nevada	Agent	Approved	09/05/2025
<b>B</b> New Hampshire	Agent	Approved	09/05/2025
<b>B</b> New York	Agent	Approved	09/05/2025
<b>B</b> North Carolina	Agent	Approved	09/05/2025
<b>B</b> Oregon	Agent	Approved	09/05/2025
<b>B</b> South Dakota	Agent	Approved	09/05/2025
<b>B</b> Tennessee	Agent	Approved	09/05/2025
<b>B</b> Texas	Agent	Approved	09/05/2025
<b>B</b> Utah	Agent	Approved	09/05/2025
<b>B</b> Virginia	Agent	Approved	09/05/2025

Broker Qualifications



Employment 2 of 2, continued

U.S. State/ Territory		Category	Status	Date
B	Wisconsin	Agent	Approved	09/05/2025

Branch Office Locations

CETERA WEALTH SERVICES, LLC  
LOMITA, CA

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## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

**This individual has passed 0 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	07/10/1995
<b>B</b> Direct Participation Programs Representative Examination	Series 22	01/12/1987
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	01/12/1987

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	05/13/2004
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	08/02/1995

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).



## Broker Qualifications

### Professional Designations

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

#### Personal Financial Specialist

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>IA</b> 06/2004 - 09/2025	AVANTAX ADVISORY SERVICES	104556	RANCHO PALOS VERDES, CA
<b>B</b> 01/1987 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	13686	LOMITA, CA

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

Employment	Employer Name	Position	Investment Related	Employer Location
09/2025 - Present	CETERA WEALTH SERVICES, LLC	Mass Transfer	Y	LOMITA, CA, United States
06/2004 - Present	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	LOMITA, CA, United States
01/1994 - Present	AVANTAX INSURANCE AGENCY, LLC.	INSURANCE AGENT	Y	LOMITA, CA, United States
01/1987 - Present	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	LOMITA, CA, United States
12/1982 - Present	HAZARD FINANCIAL	OWNER/SOLE PROPRIETOR	N	LOMITA, CA, United States
12/2007 - 07/2017	Fiduciary Trust	OTHER	N	LOMITA, CA, United States
10/2003 - 07/2017	Fiduciary Trust	Trustee	N	Lomita, CA, United States

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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) Avantax Insurance Agency, LLC Lomita CA Equity Indexed Annuity 7/6/2016 5hrs~0hrs Sales of Equity Indexed Annuities

2) Narbonne Plaza 25124 Narbonne Av Lomita CA 90717 Rental Property Owner/Management Partner/GAvantax 1/1/1997 4hrs~0hrs Property Management, Approve Leases, Pay Bills



## Registration and Employment History

### Other Business Activities, continued

3) Name: Fiduciary Appointment Position: Trustee Nature: Fiduciary Appointment Investment Related: No Hours: 4 Securities Trading Hours: 0 Start Date: Address: , CA , United States

4) AVANTAX INSURANCE SERVICES AND/OR AVANTAX INSURANCE AGENCY

POSITION: Insurance Agent NATURE: Sales of Insurance and Annuities through Avantax Insurance Services and/or Avantax Insurance Agency

INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 10/25/2021

ADDRESS: 25124 Narbonne Ave., Suite 205, Lomita CA 90717, DESCRIPTION: Meeting with clients and assisting their needs when it comes to Insurance.

5) Avantax Insurance Services - EQUITY INDEX ANNUITIES

POSITION: Agent NATURE: Fixed Indexed Annuities are non-security products and are thus considered to be sold "outside" of Avantax's broker/dealer. INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 12/19/2023

ADDRESS: 25124 Narbonne Ave., Suite 205, Lomita CA 90717, United States

DESCRIPTION: I may have the ability to sell fixed indexed annuities that are approved on the Avantax platform.

6) Hazard, Iwai, Moon & Associates; Partner/General Partner; Tax Preparation/Accounting; NIR; ; 01/01/2003; 25124 Narbonne Av Lomita CA 90717; Tax Prepatation

7) Hazard Financial; Owner/Sole Proprietor; Professional Services - Business/Individual; NIR; 0; 01/01/2007; 25124 Narbonne Av Lomita CA 90717; Consulting

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## End of Report



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