BrokerCheck Report

PETER BOWE MARMARAS

CRD# 1856636

Section Title	Page(s)

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

For additional information about the contents of this report, please refer to the User Guidance or 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.

PETER B. MARMARAS

CRD# 1856636

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

IA **VICUS CAPITAL, INC.**
3101 EMRICK
SUITE 315
BETHLEHEM, PA 18020
CRD# 116021
Registered with this firm since: 07/07/2005

B **CETERA WEALTH SERVICES, LLC**
3101 EMRICK BLVD STE 315
BETHLEHEM, PA 18020
CRD# 13572
Registered with this firm since: 09/03/2013

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
- 30 U.S. states and territories

This broker has passed:

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

Registration History

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

B **WALNUT STREET SECURITIES, INC.**
CRD# 15840
BETHLEHEM, PA
08/2003 - 09/2013

IA **MARMARAS & SMITH, LLC.**
CRD# 123256
BETHLEHEM, PA
05/2001 - 01/2013

B **NATHAN & LEWIS SECURITIES, INC.**
CRD# 8503
NEW YORK, NY
01/1996 - 08/2003

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? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	1

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 30 U.S. states and territories through his or her employer.

Employment 1 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	Corporate Securities Represent	Approved	09/03/2013
B	FINRA	Direct Participation Programs	Approved	09/03/2013
B	FINRA	General Securities Principal	Approved	09/03/2013
B	FINRA	Invest. Co and Variable Contracts	Approved	09/03/2013

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	01/05/2021
B	Arizona	Agent	Approved	07/05/2024
B	California	Agent	Approved	09/03/2013
B	Connecticut	Agent	Approved	09/03/2013
B	Delaware	Agent	Approved	08/23/2016
B	District of Columbia	Agent	Approved	09/03/2013
B	Florida	Agent	Approved	09/03/2013
B	Georgia	Agent	Approved	09/03/2013
B	Hawaii	Agent	Approved	09/03/2013

Broker Qualifications

Employment 1 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Illinois	Agent	Approved	01/05/2021
B	Kansas	Agent	Approved	09/03/2013
B	Louisiana	Agent	Approved	04/07/2025
B	Maine	Agent	Approved	09/03/2013
B	Maryland	Agent	Approved	09/03/2013
B	Massachusetts	Agent	Approved	09/03/2013
B	Michigan	Agent	Approved	03/17/2017
B	New Hampshire	Agent	Approved	07/15/2024
B	New Jersey	Agent	Approved	09/03/2013
B	New York	Agent	Approved	09/03/2013
B	North Carolina	Agent	Approved	06/14/2022
B	Ohio	Agent	Approved	09/03/2013
B	Oregon	Agent	Approved	01/11/2018
B	Pennsylvania	Agent	Approved	09/03/2013
B	South Carolina	Agent	Approved	09/03/2013
B	Tennessee	Agent	Approved	04/07/2023
B	Texas	Agent	Approved	09/03/2013
B	Vermont	Agent	Approved	01/05/2021
B	Virginia	Agent	Approved	09/03/2013
B	Washington	Agent	Approved	05/21/2019
B	Wisconsin	Agent	Approved	02/06/2018

Broker Qualifications

Employment 1 of 2, continued

Branch Office Locations

CETERA WEALTH SERVICES, LLC
3101 EMRICK BLVD STE 315
BETHLEHEM, PA 18020

Employment 2 of 2

Firm Name:	**VICUS CAPITAL, INC.**
Main Office Address:	**476 ROLLING RIDGE DRIVE** **SUITE 315** **STATE COLLEGE, PA 16801**
Firm CRD#:	**116021**

	U.S. State/ Territory	Category	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	07/12/2005
IA	Pennsylvania	Investment Adviser Representative	Approved	07/07/2005
IA	Texas	Investment Adviser Representative	Approved	05/04/2006

Branch Office Locations

3101 EMRICK
SUITE 315
BETHLEHEM, PA 18020

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 1 principal/supervisory exam, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination	Series 24	01/04/2005

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	Corporate Securities Limited Representative Examination	Series 62	11/02/1998
B	Direct Participation Programs Representative Examination	Series 22	09/10/1991
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	08/16/1988

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	03/30/2000
B	Uniform Securities Agent State Law Examination	Series 63	08/16/1988

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/.

Broker Qualifications

Professional Designations

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner
Chartered Financial Consultant

This representative holds or did hold **2** 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	08/2003 - 09/2013	WALNUT STREET SECURITIES, INC.	15840	BETHLEHEM, PA
IA	05/2001 - 01/2013	MARMARAS & SMITH, LLC.	123256	ALLENTOWN , PA
B	01/1996 - 08/2003	NATHAN & LEWIS SECURITIES, INC.	8503	NEW YORK, NY
B	08/1988 - 01/1996	W. S. GRIFFITH & CO., INC.	10410	HARTFORD, CT
B	08/1988 - 10/1992	HOME LIFE INSURANCE COMPANY	4184	

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
09/2013 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REP.	Y	EL SEGUNDO, CA, United States
07/2005 - Present	VICUS CAPITAL, INC. (FORMERLY PFG FINANCIAL ADVISORS)	INVESTMENT ADVISOR REPRESENTATIVE	Y	STATE COLLEGE, PA, United States
06/2005 - Present	MARMARAS AND SMITH, LLC	FINANCIAL PROFESSIONAL	Y	BETHLEHEM, PA, United States
12/2004 - Present	PETER MARMARAS & CO. LLC	OWNER	N	Pen Argyl, PA, United States
11/2015 - 12/2020	CORE INCOME ADVISORS LLC	REPRESENTATIVE	Y	ST LOUIS PARK, MN, 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. FIXED INSURANCE WITH VARIOUS COMPANIES,

Registration and Employment History

Other Business Activities, continued

INVESTMENT RELATED,
SAME AS REGISTERED ADDRESS,
FIXED INSURANCE,
START 11/1987,
<1HR/WK (TRADING HOURS),
INSURANCE AGENT - SELLS LIFE, HEALTH, DISABILITY, ANNUITIES, FIXED INDEX ANNUITIES, AND LONG-TERM CARE;

2. VICUS CAPITAL, INC.,
INVESTMENT RELATED,
SAME AS REGISTERED ADDRESS,
OUTSIDE RIA - ADVISORY BUSINESS,
START 11/1998,
40HRS/WK (32.5 TRADING HOURS),
INVESTMENT ADVISOR REPRESENTATIVE;

3. MARMARAS & SMITH, LLC,
INVESTMENT RELATED,
SAME AS REGISTERED ADDRESS,
DBA NAME FOR FINANCIAL SERVICES (SECURITIES/ADVISORY/INSURANCE),
START 06/2005,
40HRS/WK (32.5 TRADING HOURS),
FOUNDING PARTNER, PROVIDE FINANCIAL SERVICES;

4. WESLEY UNITED METHODIST CHURCH,
NOT INVESTMENT RELATED,
2540 CENTER ST., BETHLEHEM, PA 18017,
CHURCH,
START 2003,
2HRS/WK (NON-TRADING HOURS),
FINANCE TEAM LEADER;

5. FIGHTING CHILDREN'S CANCER FOUNDATION,
NOT INVESTMENT RELATED,
1700 ROUTE 23 NORTH, SUITE# 300, WAYNE, NJ 07470,
CHARITY,
START 2008,
1HRS/WK (NON-TRADING HOURS),
BOARD MEMBER;

6. BERTHA BOWE TRUST,
INVESTMENT RELATED,
200 STETSON RD., APT 511, AUBURN, ME 04210,
TRUST ACCOUNTS AT SEI AND FIDELITY,

Registration and Employment History

Other Business Activities, continued

START 03/1996,
1HR/WK (NON-TRADING HOURS),
TRUSTEE, ADVISOR;

7. NAME OF OTHER BUSINESS: TRUEBLOOD PERFORMING ARTS CENTER INC.;
INVESTMENT RELATED: NO;
ADDRESS: PO BOX 136, WASHINGTON ISLAND, WI 54246;
NATURE OF BUSINESS: PERFORMING ARTS;
START DATE: 09/2019;
POSITION/TITLE/RELATIONSHIP: TREASURER;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1;
BRIEF DESCRIPTION OF DUTIES: ADVISE BOARD ON FINANCIAL MATTERS, BOOK-KEEPING;

8. NAME OF OTHER BUSINESS: MARMARAS & SMITH CASH BALANCE PLAN TRUST;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: RETIREMENT TRUST;
START DATE: 2/2020;
POSITION/TITLE/RELATIONSHIP: PLAN ADMIN/TRUSTEE;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1;
APX NUMBER OF HOURS DURING TRADING HOURS: LESS THAN 1;
BRIEF DESCRIPTION OF DUTIES: DIRECTING CONTRIBUTIONS, OVERSEEING INVESTMENT STRATEGY, RULES AND REGULATIONS;

9. NAME OF OTHER BUSINESS: PETER MARMARAS & CO. LLC,
INVESTMENT RELATED: NO,
ADDRESS: SAME AS RESIDENTIAL LOCATION,
NATURE OF BUSINESS: ACCOUNTING PURPOSES,
START DATE: 12/2004,
POSITION/TITLE/RELATIONSHIP: OWNER,
APX NUMBER OF HOURS PER WEEK: 1,
APX NUMBER OF HOURS DURING TRADING HOURS: 0,
BRIEF DESCRIPTION OF DUTIES: BUSINESS OWNER, FOR ACCOUNTING PURPOSES;

10. NAME OF OTHER BUSINESS: N/A;
INVESTMENT RELATED: NO;
ADDRESS: 2368 WEST SILVERTON DR, FLAGSTAFF, AZ 86001;
NATURE OF BUSINESS: RENTAL PROPERTY;
START: 11/2024;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: LESS THAN 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
DUTIES: RECEIVE RENTAL INCOME;

Registration and Employment History

Disclosure Events

What you should know about reported disclosure events:

1. 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.

2. **Certain thresholds must be met before an event is reported to CRD, for example:**
    - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
    - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.
    - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
    - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
    - o
4. **There are different statuses and dispositions for disclosure events:**
    - o A disclosure event may have a status of *pending, on appeal,* or *final.*
        - ▪ A "pending" event involves allegations that have not been proven or formally adjudicated.
        - ▪ An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
        - ▪ A "final" event has been concluded and its resolution is not subject to change.
    - o A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
        - ▪ A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	1	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least $5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Cetera Advisor Networks LLC
Allegations:	Client alleges registered representative shared personal and financial information with an unauthorized family member
Product Type:	No Product
Alleged Damages:	$47,000.00
Alleged Damages Amount Explanation (if amount not exact):	Client provided estimates of what she believes this has cost her to date.
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:	08/21/2017
Complaint Pending?	No
Status:	Denied

Status Date:	12/12/2017
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	Representative did not disclose any personal or confidential data without client's permission

End of Report

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