BrokerCheck Report

Matthew Todd Flynn

CRD# 2285454

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.
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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.

Matthew T. Flynn

CRD# 2285454

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

IA **CETERA INVESTMENT ADVISERS LLC**
1450 W. Long Lake Rd
Ste 370
Troy, MI 48098
CRD# 105644
Registered with this firm since: 02/24/2025

B **CETERA WEALTH SERVICES, LLC**
1450 West Long Lake Road Suite 370
Troy, MI 48098
CRD# 13572
Registered with this firm since: 02/24/2025

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
- 10 U.S. states and territories

This broker has passed:

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

Registration History

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

B **AMERIPRISE FINANCIAL SERVICES, LLC**
CRD# 6363
Troy, MI
07/2019 - 02/2025

IA **AMERIPRISE FINANCIAL SERVICES, LLC**
CRD# 6363
MINNEAPOLIS, MN
07/2019 - 02/2025

IA **CONCORDE ASSET MANAGEMENT, LLC**
CRD# 140367
ANN ARBOR, MI
08/2018 - 07/2019

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	2
Termination	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 10 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	Michigan	Investment Adviser Representative	Approved	02/26/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	02/24/2025

Branch Office Locations

1450 W. Long Lake Rd
Ste 370
Troy, MI 48098

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	General Securities Representative	Approved	02/24/2025

Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Georgia	Agent	Approved	04/04/2025
B	Illinois	Agent	Approved	06/16/2025
B	Iowa	Agent	Approved	03/28/2025
B	Kansas	Agent	Approved	02/28/2025
B	Michigan	Agent	Approved	03/03/2025
B	New Jersey	Agent	Approved	03/31/2025
B	North Carolina	Agent	Approved	03/26/2025
B	Tennessee	Agent	Approved	03/31/2025
B	Texas	Agent	Approved	02/24/2025
B	Virginia	Agent	Approved	03/04/2025

Branch Office Locations

CETERA WEALTH SERVICES, LLC
1450 West Long Lake Road Suite 370
Troy, MI 48098

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, 2 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	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	11/03/1992

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	02/12/2010
B	Uniform Securities Agent State Law Examination	Series 63	10/07/1992

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 **0** professional designation(s).

No information reported.

Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	07/2019 - 02/2025	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Troy, MI
IA	07/2019 - 02/2025	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Troy, MI
IA	08/2018 - 07/2019	CONCORDE ASSET MANAGEMENT, LLC	140367	Troy, MI
B	08/2018 - 07/2019	CONCORDE INVESTMENT SERVICES, LLC	151604	Troy, MI
IA	11/2014 - 08/2018	L.M. KOHN & COMPANY	27913	TROY, MI
B	10/2014 - 08/2018	L.M. KOHN & COMPANY	27913	TROY, MI
IA	10/2014 - 11/2014	L.M. KOHN & COMPANY	27913	TROY, MI
IA	10/2012 - 10/2014	FIFTH THIRD SECURITIES, INC.	628	HIGHLAND, MI
B	10/2012 - 10/2014	FIFTH THIRD SECURITIES, INC.	628	HIGHLAND, MI
IA	02/2011 - 10/2012	MORGAN STANLEY	149777	TROY, MI
B	02/2011 - 10/2012	MORGAN STANLEY	149777	TROY, MI
IA	03/2010 - 02/2011	NEW ENGLAND SECURITIES CORPORATION	615	SOUTHFIELD, MI
B	12/2009 - 02/2011	NEW ENGLAND SECURITIES	615	SOUTHFIELD, MI
B	10/2005 - 12/2009	WRP INVESTMENTS, INC.	7365	PLYMOUTH, MI
B	01/2003 - 10/2005	NEW ENGLAND SECURITIES	615	NEW YORK, NY
B	08/2001 - 01/2003	ALLMERICA INVESTMENTS, INC.	3960	WORCESTER, MA
B	08/2000 - 08/2001	MICHIGAN SECURITIES, INC.	101600	ALBANY, NY
B	11/1992 - 08/2000	GREGORY J. SCHWARTZ & CO., INC.	7294	BLOOMFIELD HILLS, MI

Employment History

Registration and Employment History

Employment History, continued

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
02/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
02/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
02/2025 - Present	SENTIA WEALTH	DIRECTOR	Y	TROY, MI, United States
07/2021 - Present	MTF MANAGEMENT, INC.	DIRECTOR	Y	TROY, MI, United States
03/2020 - 02/2025	Ameriprise Financial Services, LLC	Registered Rep	Y	Troy, MI, United States
07/2019 - 03/2020	Ameriprise Financial Services Inc	Registerd Rep	Y	Troy, MI, United States
08/2018 - 07/2019	Concorde Asset Management, LLC	Investment Advisor Representative	Y	Livonia, MI, United States
08/2018 - 07/2019	Concorde Investment Services, LLC	Registered Representative	Y	Livonia, MI, United States
10/2014 - 08/2018	L.M. KOHN & COMPANY	REGISTERED REPRESENTATIVE	Y	CINCINNATI, OH, 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. NAME OF OTHER BUSINESS: TROY CHAMBER
INVESTMENT RELATED: NO
ADDRESS: 3838 LIVERNOIS SUITE 123 TROY, MI 48083
NATURE OF BUSINESS: CHAMBER OF COMMERCE
START DATE: 07/2021
POSITION/TITLE/RELATIONSHIP: BOARD MEMEBER
APX NUMBER OF HOURS PER WEEK: 1
APX NUMBER OF HOURS DURING TRADING HOURS: 0
BRIEF DESCRIPTION OF DUTIES: ATTEND MEETINGS GIVE INPUT;

Registration and Employment History

Other Business Activities, continued

2. NAME OF OTHER BUSINESS: MTF MANAGEMENT, INC.
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: THIS IS AN S-CORP TO MANAGE THE PAYROLL AND EXPENSES FOR THE OFFICE
START DATE: 07/2021
POSITION/TITLE/RELATIONSHIP: DIRECTOR
APX NUMBER OF HOURS PER WEEK: 5
APX NUMBER OF HOURS DURING TRADING HOURS: 0
BRIEF DESCRIPTION OF DUTIES: BOOKKEEPING/BACK-OFFICE MANAGEMENT;
3. NAME OF OTHER BUSINESS: SENTIA WEALTH
INVESTMENT RELATED: YES
ADDRESS: SAME AS REGISTERED LOCATION
NATURE OF BUSINESS: MARKETING
START DATE: 02/2025
POSITION/TITLE/RELATIONSHIP: DIRECTOR
APX NUMBER OF HOURS PER WEEK: 40
APX NUMBER OF HOURS DURING TRADING HOURS: 40
BRIEF DESCRIPTION OF DUTIES: SALES, ASSET MANAGEMENT;

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:**
   - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - 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.
   -
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - 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.
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4. **There are different statuses and dispositions for disclosure events:**
   - 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.
   - 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	1	1	N/A
Termination	N/A	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:	Firm
Employing firm when activities occurred which led to the complaint:	WRP INVESTMENTS,INC.
Allegations:	COMPLAINANT ALLLEGED THAT THE REPRESENTATIVE ESTABLISHED AN ACCOUNT WITHOUT HER SIGNATURE AND CLOSED AN ACCOUNT AT FIDELITY FUNDS THAT COMPLAINANT DID NOT SIGN OR GIVE AUTHORIZATION. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW.
Product Type:	Other: REIT
Alleged Damages:	$14,000.00
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:	01/20/2011
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	02/01/2011

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS, INC.

Allegations: COMPLAINANT ALLEGED THAT THE REPRESENTATIVE ESTABLISHED AN ACCOUNT WITHOUT HER SIGNATURE AND CLOSED AN ACCOUNT AT FIDELITY FUNDS THAT COMPLAINANT DID NOT SIGN OR GIVE AUTHORIZATION. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW.

Product Type: Other: REIT

Alleged Damages: $14,000.00

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: 01/20/2011

Complaint Pending? No

Status: Closed/No Action

Status Date: 02/01/2011

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS, INC

Allegations: COMPLAINANT ALLEGED THAT THE REPRESENTATIVE ESTABLISHED AN

ACCOUNT WITHOUT HER SIGNATURE AND CLOSED AN ACCOUNT AT FIDELITY FUNDS THAT COMPLAINANT DID NOT SIGN OR GIVE AUTHORIZATION. CUSTOMER HAS ALLEGED DAMAGES AS NOTED BELOW.

Product Type: Other: REIT

Alleged Damages: $14,000.00

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: 01/20/2011

Complaint Pending? No

Status: Closed/No Action

Status Date: 02/01/2011

Settlement Amount:

Individual Contribution Amount:

Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WRP INVESTMENTS,INC.

Allegations: CLIENT ALLEGES THAT FLYNN SOLD HER NON PUBLICLT TRADED REIT THAT WERE UNSUITABLE

Product Type: Real Estate Security

Alleged Damages: $275,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 13-03391

Filing date of arbitration/CFTC reparation or civil litigation: 11/15/2013

Customer Complaint Information

Date Complaint Received: 02/03/2014

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Broker

Employing firm when WRP INVESTMENT, INC.

activities occurred which led to the complaint:	
Allegations:	CLIENT ALLEGES THAT THE REPRESENTATIVE SOLD HER NON-PUBLIC TRADE REIT THAT WERE UNSUITABLE.
Product Type:	Real Estate Security
Alleged Damages:	$275,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	13-03391
Filing date of arbitration/CFTC reparation or civil litigation:	11/15/2013

Customer Complaint Information

Date Complaint Received:	02/03/2014
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	FIFTH THIRD SECURITIES
Termination Type:	Discharged
Termination Date:	09/10/2014
Allegations:	THE FIRM TERMINATED THE REGISTERED REPRESENTATIVE AS A RESULT OF AN EXAMINATION WHICH FOUND THE REGISTERED REPRESENTATIVE VIOLATED FIRM POLICIES AND PROCEDURE, INCLUDING BUT NOT LIMITED TO, THE ALTERATION OF A CLIENT DOCUMENT.
Product Type:	No Product

Reporting Source:	Broker
Employer Name:	FIFTH THIRD SECURITIES
Termination Type:	Discharged
Termination Date:	09/10/2014
Allegations:	THE FIRM TERMINATED THE REGISTERED REPRESENTATIVE AS A RESULT OF AN EXAMINATION WHICH FOUND THE REGISTERED REPRESENTATIVE VIOLATED FIRM POLICIES AND PROCEDURE, INCLUDING BUT NOT LIMITED TO, THE ALTERATION OF A CLIENT DOCUMENT.
Product Type:	No Product
Broker Statement	I EFFECTUATED THE URGENT REQUEST OF A VERY ELDERLY CLIENT WHO EXPRESSED A NEED TO QUICKLY SETTLE HIS AFFAIRS FOR A SURVIVING SPOUSE. I COMPLETED A SIGNATURE LINE THAT THE CLIENT INADVERTENTLY OVERLOOKED AMONG DOZENS OF OTHER SIGNATURES. THE CLIENT HAD SIGNED THE SAME FORMS MULTIPLE TIMES TO OPEN MULTIPLE ACCOUNTS AND OVERLOOKED A SIGNATURE LINE. I HAVE NOT PREVIOUSLY COMPLETED THE SIGNATURE FOR A CLIENT IN OVER 22 YEARS WORKING IN THE SECURITIES INDUSTRY AND ONLY DID SO BECAUSE OF THE UNIQUE URGENCY EXPRESSED BY THIS CLIENT

End of Report

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