

BrokerCheck Report

Vernon Edwin Unger III

CRD# 2361113

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8
Disclosure Events	9



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.



Vernon E. Unger III

CRD# 2361113

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

IA CETERA INVESTMENT ADVISERS LLC
ALPHARETTA, GA
CRD# 105644
Registered with this firm since: 02/20/2025

B CETERA WEALTH SERVICES, LLC
Alpharetta, GA
CRD# 13572
Registered with this firm since: 02/20/2025

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
- 26 U.S. states and territories

This broker has passed:

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

Registration History

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

- IA CONCOURSE FINANCIAL GROUP ADVISORS**
CRD# 15708
BIRMINGHAM, AL
05/2007 - 02/2025
- B CONCOURSE FINANCIAL GROUP SECURITIES, INC.**
CRD# 15708
Alpharetta, GA
11/2005 - 02/2025
- B USALLIANZ SECURITIES, INC.**
CRD# 40875
MINNEAPOLIS, MN
08/2002 - 11/2005

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
Regulatory Event	1
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 26 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	Georgia	Investment Adviser Representative	Approved	02/20/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	04/01/2025

Branch Office Locations

ALPHARETTA, GA

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	02/20/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	02/20/2025
B	FINRA	Investment Co./Variable Contracts Prin	Approved	02/20/2025

Broker Qualifications



Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	02/20/2025
B	California	Agent	Approved	02/20/2025
B	Colorado	Agent	Approved	02/20/2025
B	Connecticut	Agent	Approved	02/20/2025
B	Florida	Agent	Approved	02/20/2025
B	Georgia	Agent	Approved	02/20/2025
B	Illinois	Agent	Approved	02/20/2025
B	Indiana	Agent	Approved	02/20/2025
B	Kansas	Agent	Approved	02/20/2025
B	Kentucky	Agent	Approved	02/20/2025
B	Louisiana	Agent	Approved	02/20/2025
B	Maryland	Agent	Approved	07/14/2025
B	Massachusetts	Agent	Approved	02/20/2025
B	Michigan	Agent	Approved	02/20/2025
B	Minnesota	Agent	Approved	02/20/2025
B	Mississippi	Agent	Approved	02/20/2025
B	Missouri	Agent	Approved	02/20/2025
B	Nevada	Agent	Approved	02/20/2025
B	New York	Agent	Approved	02/20/2025
B	North Carolina	Agent	Approved	02/20/2025
B	South Carolina	Agent	Approved	02/20/2025

Broker Qualifications



Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Tennessee	Agent	Approved	02/20/2025
B	Texas	Agent	Approved	02/20/2025
B	Utah	Agent	Approved	02/20/2025
B	Washington	Agent	Approved	02/20/2025
B	Wisconsin	Agent	Approved	02/20/2025

Branch Office Locations

CETERA WEALTH SERVICES, LLC
Alpharetta, GA



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, 3 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination	Series 26	12/28/1995

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	03/28/2006
B Investment Company Products/Variable Contracts Representative Examination	Series 6	06/08/1993

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	11/27/2006
IA Uniform Investment Adviser Law Examination	Series 65	12/01/1999
B Uniform Securities Agent State Law Examination	Series 63	06/08/1993

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
IA 05/2007 - 02/2025	CONCOURSE FINANCIAL GROUP ADVISORS	15708	Alpharetta, GA
B 11/2005 - 02/2025	CONCOURSE FINANCIAL GROUP SECURITIES, INC.	15708	Alpharetta, GA
B 08/2002 - 11/2005	USALLIANZ SECURITIES, INC.	40875	MINNEAPOLIS, MN
B 04/2002 - 08/2002	WORLD GROUP SECURITIES, INC.	114473	DULUTH, GA
B 11/1999 - 04/2002	WMA SECURITIES, INC.	32625	DULUTH, GA
B 02/1999 - 11/1999	PFS INVESTMENTS INC.	10111	DULUTH, GA
B 06/1993 - 12/1998	PFS INVESTMENTS INC.	10111	DULUTH, GA

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
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	Alpharetta, GA, United States
05/2007 - 02/2025	Concourse Financial Group Securities Inc	Investment Adviser Representative	Y	Alpharetta, GA, United States
11/2005 - 02/2025	Concourse Financial Group Securities Inc	Registered Representative	Y	Alpharetta, GA, United States
11/2016 - 12/2021	(dba) Legacy Investment Advisors	Financial Professional	Y	Alpharetta, GA, United States



Registration and Employment History

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) ED UNGER & ASSOCIATES; Investment Related; Alpharetta, GA; Insurance; Agent; Start Date 09/1999; 2 hours per month, more or less, with those hours per month occurring during trading hours; Offer primarily term life insurance products and services but may offer other insurance product types (health, disability, and/or annuity) to prospective insurance clients with various insurance carriers. >>

2) LAKE WINDWARD YACHT CLUB; Non-Investment Related; Lake Windward, Alpharetta, GA; Neighborhood Social Club; Vice Commodore; Start Date 12/2020; 4 hours per month with 1 hour more/less occurring during trading hours; In the event that the Commodore is not able to lead a meeting, I as the Vice Commodore, lead the meeting in his/her absence. >>

3) WINDWARD HOA BOARD; Non-Investment Related; 1100 North Meadow Pkwy, Ste 114, Roswell, GA 30076; HOA; Board Member; Start Date 03/2022; 20 - 30 hours per month with minimal hours occurring during trading hours; Serve as Board Member as well as liaison to the Windward Lake Committee and member of the Amenities Sub-Committee. >>

4) POA; Non-Investment Related; Alpharetta, GA 30005; Co-Power of Attorney for my parents; Start Date 03/2002; No hours per month presently; Co-Power of Attorney for my parents.

5) NAME OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FIXED INSURANCE;
START DATE: 05/1993;
APX NUMBER OF HOURS PER WEEK: 1;
APX NUMBER OF HOURS DURING TRADING HOURS: 1;
POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT;
BRIEF DESCRIPTION OF DUTIES: SALES OF FIXED INSURANCE PRODUCTS;

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.
 -
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
Regulatory Event	0	1	0
Customer Dispute	0	1	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure 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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	08/02/2007
Docket/Case Number:	E0420040369-06
Employing firm when activity occurred which led to the regulatory action:	USALLIANZ SECURITIES, INC.
Product Type:	CD Unit Investment Trust Other: UNSPECIFIED ANNUITY
Allegations:	NASD RULE 2110: WITHOUT NOTIFYING HIS MEMBER FIRM, UNGER FORWARDED \$648.43 TO ANOTHER FIRM TO BE PLACED IN C.D.'S INVESTMENT. HE PAID CUSTOMERS \$144 AND \$300 FOR ERRORS THAT HAD OCCURRED IN THEIR ACCOUNTS, WITHOUT NOTIFYING HIS MEMBER FIRM.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

08/02/2007

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00

Payment Plan:

**Is Payment Plan Current:****Date Paid by individual:** 08/23/2007**Was any portion of penalty waived?** No**Amount Waived:****Regulator Statement**

WITHOUT ADMITTING OR DENYING THE FINDINGS, RESPONDENT
 CONSENTED TO THE DESCRIBED SANCTION AND TO THE ENTRY OF
 FINDINGS; THEREFORE, HE IS FINED \$5,000.

Reporting Source: Broker**Regulatory Action Initiated By:** FINRA**Sanction(s) Sought:** Civil and Administrative Penalt(ies) /Fine(s)**Other Sanction(s) Sought:****Date Initiated:** 08/02/2007**Docket/Case Number:** E0420040369-06**Employing firm when activity occurred which led to the regulatory action:** USALLIANZ SECURITIES, INC.**Product Type:** Unit Investment Trust(s)**Other Product Type(s):** CD(S)/ANNUITY**Allegations:** PER AWC, FINRA ALLEGES THAT, WITHOUT NOTIFYING HIS MEMBER FIRM, RR FORWARDED \$648.43 TO ANOTHER FIRM TO BE PLACED IN CD INVESTMENT. HE PAID CUSTOMERS \$144 AND \$300 FOR ERRORS THAD OCCURRED IN THEIR ACCOUNTS.**Current Status:** Final**Resolution:** Acceptance, Waiver & Consent(AWC)**Resolution Date:** 08/02/2007**Sanctions Ordered:** Monetary/Fine \$5,000.00**Other Sanctions Ordered:****Sanction Details:** WITHOUT ADMITTING OR DENYING THE FINDINGS, RR CONSENTED TO



THE DESCRIBED SANCTION AND TO THE ENTRY OF FINDINGS; AND
THEREFORE IS FINED \$5,000.00.

Broker Statement

UPON REVIEW OF CUSTOMER ACCOUNTS, RR NOTED AN ERROR, AT
WHICH TIME HE NOTIFIED THE CLIENT AND LOCAL PRINCIPAL.
REPRESENTATIVE MAINTAINS THAT HE HAD APPROVAL FROM THE LOCAL
SUPERVISING PRINCIPAL TO MAKE THE SETTLEMENT IN CORRECTION OF
THE ERROR. HE AGREED TO THE AWC, HOWEVER, TO AVOID FURTHER
HEARINGS AND UNCERTAINTY REGARDING THIS MATTER.



Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	PROEQUITIES, INC
Allegations:	CLAIMANTS' ALLEGATIONS INCLUDE, BUT ARE NOT LIMITED TO: WRONGFUL CONDUCT; UNSUITABILITY; MISREPRESENTATION; OMISSION OF MATERIAL RISKS; BREACH OF FIDUCIARY DUTY; NEGLIGENT CONDUCT; RECKLESS CONDUCT; AND FAILURE TO SUPERVISE IN REGARD TO THEIR INVESTING INTO SEVERAL REITS AND TWO LIMITED PARTNERSHIPS PURCHASED IN/ABOUT MARCH AND APRIL OF 2009. I AM THE SUBJECT OF THE CLAIM. MY FIRM IS THE NAMED RESPONDENT.
Product Type:	Annuity-Variable Debt-Municipal Real Estate Security Other: LIMITED PARTNERSHIP INVESTMENTS
Alleged Damages:	\$1,030,865.00
Alleged Damages Amount Explanation (if amount not exact):	CLAIMANTS SEEK RESCISSION OF THESE INVESTMENTS, OR IN THE ALTERNATIVE, DAMAGES, INCLUDING WELL-MANAGED ACCOUNT DAMAGES, IN AN AMOUNT TO BE PROVEN AT THE ARBITRATION HEARING. IN ADDITION TO THESE COMPENSATORY DAMAGES, CLAIMANTS ALSO SEEK DISGORGEMENT OF COMMISSIONS, INTEREST ON THE CLAIMS FROM THE TIME THAT THEY ACCRUED, PUNITIVE DAMAGES IN AN AMOUNT TO BE DETERMINED BY THE ARBITRATION PANEL, THE COSTS OF THE ARBITRATION PROCEEDING, AND REASONABLE ATTORNEYS FEES.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA DISPUTE RESOLUTION
Docket/Case #:	13-00256



Filing date of arbitration/CFTC reparation or civil litigation: 01/24/2013

Customer Complaint Information

Date Complaint Received: 02/11/2013

Complaint Pending? No

Status: Settled

Status Date: 05/13/2014

Settlement Amount: \$185,881.00

Individual Contribution Amount: \$0.00

Broker Statement

VERNON E. UNGER VEHEMENTLY DENIES THE ALLEGATIONS IN SECTION 4. AND WAS NOT INVOLVED IN THE DECISION TO SETTLE. PROEQUITIES, INC. AND [CUSTOMER] (INDIVIDUALLY AND AS BENEFICIARY OF THE [CUSTOMER] IRA) REACHED A FULL AND FINAL SETTLEMENT SET FORTH IN FINRA ARBITRATION #13-00256 THROUGH PRIVATE MEDIATION IN THE AMOUNT OF \$185,881.00. FIRM NEITHER ADMITTED NOR DENIED THE CLAIMS BUT SETTLED THE MATTER RATHER THAN PROCEED WITH FURTHER INHERENT UNCERTAINTY AND COSTS ASSOCIATED WITH CONTINUED LITIGATION.

End of Report



This page is intentionally left blank.