BrokerCheck Report

BARBARA KESTERSON

CRD# 2747533

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.
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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.

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This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

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

B **CETERA ADVISORS LLC**
CRD# 10299
WEST DES MOINES, IA
02/2014 - 11/2025

B **CETERA FINANCIAL SPECIALISTS LLC**
CRD# 10358
WEST DES MOINES, IA
02/2014 - 11/2025

B **CETERA INVESTMENT SERVICES LLC**
CRD# 15340
WEST DES MOINES, IA
02/2014 - 11/2025

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 broker is not currently registered.

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 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination	Series 24	11/24/2003
B	Financial and Operations Principal Examination	Series 27	10/28/1999
B	Registered Options Principal Examination	Series 4	02/16/1998

General Industry/Product Exams

	Exam	Category	Date
B	Operations Professional Examination	Series 99TO	01/02/2023
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	General Securities Representative Examination	Series 7	06/04/1996

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination	Series 65	07/03/1996
B	Uniform Securities Agent State Law Examination	Series 63	06/12/1996

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 02/2014 - 11/2025	CETERA ADVISORS LLC	10299	WEST DES MOINES, IA
B 02/2014 - 11/2025	CETERA FINANCIAL SPECIALISTS LLC	10358	WEST DES MOINES, IA
B 02/2014 - 11/2025	CETERA INVESTMENT SERVICES LLC	15340	WEST DES MOINES, IA
B 02/2014 - 11/2025	CETERA WEALTH SERVICES, LLC	13572	WEST DES MOINES, IA
B 07/2024 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	13686	WEST DES MOINES, IA
B 03/2017 - 09/2022	FIRST ALLIED SECURITIES, INC.	32444	W Des Moines, IA
B 07/2015 - 12/2019	SUMMIT BROKERAGE SERVICES, INC.	34643	W Des Moines, IA
B 07/2015 - 11/2017	GIRARD SECURITIES, INC.	18697	W DES MOINES, IA
B 07/2015 - 11/2016	INVESTORS CAPITAL CORP.	30613	WEST DES MOINES, IA
B 07/2015 - 11/2016	VSR FINANCIAL SERVICES, INC.	14503	West Des Moines, IA
B 09/2011 - 12/2012	DIRECTED SERVICES LLC	21675	DES MOINES, IA
B 09/2011 - 05/2012	ING AMERICA EQUITIES, INC.	36259	WEST CHESTER, PA
B 09/2011 - 05/2012	ING INVESTMENT ADVISORS, LLC	3989	WINDSOR, CT
B 09/2011 - 05/2012	SYSTEMATIZED BENEFITS ADMINISTRATORS, INC.	19242	WINDSOR, CT
B 07/2010 - 05/2012	ING FINANCIAL ADVISERS, LLC	34815	DES MOINES, IA
B 11/2005 - 05/2012	ING FINANCIAL PARTNERS, INC.	2882	DES MOINES, IA
B 03/2006 - 02/2010	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	DES MOINES, IA
B 03/2006 - 02/2010	MULTI-FINANCIAL SECURITIES CORPORATION	10299	DES MOINES, IA
B 08/2003 - 10/2005	H&R BLOCK FINANCIAL ADVISORS, INC.	5979	DETROIT, MI
B 04/1997 - 08/2003	LOCUST STREET SECURITIES, INC.	1703	DES MOINES, IA

Registration and Employment History

Registration History, continued

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
B	06/1996 - 04/1997	BRENTON INVESTMENTS, INC.	29462	PLYMOUTH, MN

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
07/2015 - Present	SUMMIT BROKERAGE SERVICES, INC.	Head of Shared Operations	Y	BOCA RATON, FL, United States
04/2014 - Present	CETERA ADVISORS LLC	Head of Shared Operations	Y	DENVER, CO, United States
04/2014 - Present	CETERA FINANCIAL SPECIALISTS LLC	Head of Shared Operations	Y	SCHAUMBURG, IL, United States
04/2014 - Present	CETERA INVESTMENT SERVICES LLC	Head of Shared Operations	Y	SAINT CLOUD, MN, United States
04/2014 - Present	CETERA WEALTH SERVICES, LLC	Head of Shared Operations	Y	EL SEGUNDO, CA, United States
03/2017 - 09/2022	FIRST ALLIED SECURITIES, INC.	Head of Shared Operations	Y	SAN DIEGO, CA, United States
07/2015 - 11/2017	GIRARD SECURITIES, INC.	Head of Shared Operations	Y	SAN DIEGO, CA, United States
07/2015 - 11/2016	INVESTORS CAPITAL CORP.	HEAD OF OPERATIONS SERVICE QUALITY	Y	LYNNFIELD, MA, United States
07/2015 - 11/2016	VSR FINANCIAL SERVICES, INC.	HEAD OF OPERATIONS SERVICE QUALITY	Y	OVERLAND PARK, KS, 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)OFFICER OF CK ELECTRIC, LLC - ELECTRICAL BUSINESS OWNED AND OPERATED BY MY HUSBAND. SPEND NOMINAL TIME ON THE BUSINESS - 2 HOURS/MONTH, NONE DURING SECURITIES TRADING HOURS.1. 2)NAME OF OTHER BUSINESS: CK ELECTRIC LLC INVESTMENT RELATED: NO ADDRESS: 9477 NW CHERRY GLEN LANE POLK CITY IA 50226 NATURE OF BUSINESS: ELECTRICAL SERVICES START DATE: APX NUMBER OF HOURS PER WEEK: MINIMAL APX NUMBER OF HOURS DURING TRADING HOURS: NONE BRIEF DESCRIPTION OF DUTIES: OFFICER - NO FORMAL DUTIES OR RESPONSIBILITIES 3) NAME OF OTHER BUSINESS: CONSULTING SOLUTIONS LLC INVESTMENT RELATED: YES ADDRESS: 9477 NW CHERRY GLEN LANE POLK CITY IA 50226 NATURE OF BUSINESS: CONSULTING SERVICE - FINANCIAL START DATE: APX NUMBER OF HOURS PER WEEK: 0 APX NUMBER OF HOURS DURING TRADING HOURS: 0 BRIEF DESCRIPTION OF DUTIES: PRESIDENT, SOLE EMPLOYEE PROVIDING CONSULTING SERVICES, CURRENTLY INACTIVE

End of Report

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