

BrokerCheck Report

RACHEL Sitzman Bonner

CRD# 4097232

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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.](http://www.finra.org)



RACHEL S. Bonner

CRD# 4097232

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

IA CETERA INVESTMENT ADVISERS LLC
 550 N. 31ST STREET
 SUITE 530
 BILLINGS, MT 59101
 CRD# 105644
 Registered with this firm since: 06/29/2023

B CETERA WEALTH SERVICES, LLC
 550 N. 31ST STREET
 SUITE 530
 BILLINGS, MT 59101
 CRD# 13572
 Registered with this firm since: 04/20/2022

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
- 1 State Securities Law Exam

Registration History

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

IA CETERA ADVISOR NETWORKS LLC
 CRD# 13572
 EL SEGUNDO, CA
 04/2022 - 06/2023

IA FIRST FINANCIAL EQUITY CORPORATION
 CRD# 16507
 SCOTTSDALE, AZ
 09/2008 - 04/2022

B FIRST FINANCIAL EQUITY CORPORATION
 CRD# 16507
 BILLINGS, MT
 09/2008 - 04/2022

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 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	Montana	Investment Adviser Representative	Approved	06/29/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	06/29/2023

Branch Office Locations

550 N. 31ST STREET
SUITE 530
BILLINGS, MT 59101

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 Principal	Approved	04/20/2022
B	FINRA	General Securities Representative	Approved	04/20/2022



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	04/20/2022
B	Alaska	Agent	Approved	01/02/2026
B	Arizona	Agent	Approved	07/31/2024
B	California	Agent	Approved	04/20/2022
B	Colorado	Agent	Approved	04/20/2022
B	Idaho	Agent	Approved	03/18/2025
B	Illinois	Agent	Approved	07/22/2022
B	Iowa	Agent	Approved	12/23/2024
B	Kansas	Agent	Approved	01/02/2025
B	Kentucky	Agent	Approved	04/20/2022
B	Maine	Agent	Approved	12/23/2024
B	Maryland	Agent	Approved	07/22/2022
B	Minnesota	Agent	Approved	08/21/2024
B	Missouri	Agent	Approved	04/20/2022
B	Montana	Agent	Approved	04/20/2022
B	Nevada	Agent	Approved	04/20/2022
B	New Mexico	Agent	Approved	04/20/2022
B	North Dakota	Agent	Approved	07/22/2022
B	Oklahoma	Agent	Approved	07/22/2022
B	Oregon	Agent	Approved	01/02/2025
B	Pennsylvania	Agent	Approved	01/02/2026



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Texas	Agent	Approved	07/22/2022
B	Utah	Agent	Approved	07/22/2022
B	Washington	Agent	Approved	04/20/2022
B	Wisconsin	Agent	Approved	05/15/2025
B	Wyoming	Agent	Approved	04/20/2022

Branch Office Locations

CETERA WEALTH SERVICES, LLC

550 N. 31ST STREET
SUITE 530
BILLINGS, MT 59101



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	01/14/2016

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Futures Managed Funds Examination	Series 31	12/07/2006
B General Securities Representative Examination	Series 7	10/09/2006

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	11/21/2006

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 04/2022 - 06/2023	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA
IA 09/2008 - 04/2022	FIRST FINANCIAL EQUITY CORPORATION	16507	BILLINGS, MT
B 09/2008 - 04/2022	FIRST FINANCIAL EQUITY CORPORATION	16507	BILLINGS, MT
B 04/2007 - 09/2008	MORGAN STANLEY & CO. INCORPORATED	8209	BILLINGS, MT
IA 04/2007 - 09/2008	MORGAN STANLEY & CO. INCORPORATED	8209	BILLINGS, MT
IA 11/2006 - 04/2007	MORGAN STANLEY	7556	BILLINGS, MT
B 10/2006 - 04/2007	MORGAN STANLEY DW INC.	7556	BILLINGS, MT

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
05/2025 - Present	RACHEL ESS	OWNER/TALENT	N	BILLINGS, MT, United States
09/2024 - Present	THE SAVVY WEALTH PLANNERS	OWNER	Y	BILLINGS, MT, United States
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
04/2022 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	BILLINGS, MT, United States
04/2022 - Present	FFEC WEALTH PARTNERS	BRANCH MANAGER/MARKETIN G SPECIALIST/VICE PRESIDENT INVESTMENTS	Y	BILLINGS, MT, United States
04/2022 - Present	SITZY INVESTMENTS	OWNER	Y	Billings, MT, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
10/2018 - Present	SITZMAN BONNER WEALTH MANAGEMENT	VICE PRESIDENT INVESTMENTS	Y	BILLINGS, MT, United States
09/2008 - 04/2022	FIRST FINANCIAL EQUITY CORPORATION	REGISTERED REPRESENTATIVE	Y	BILLING, MT, 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: FIXED INSURANCE WITH VARIOUS COMPANIES

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: FIXED INSURANCE

POSITION/TITLE/RELATIONSHIP: AGENT

START DATE: 5/2017

APX NUMBER OF HOURS PER WEEK: 5

APX NUMBER OF HOURS DURING TRADING HOURS: .2

BRIEF DESCRIPTION OF DUTIES: SALES OF LIFE, ANNUITIES, AND LONG-TERM CARE;

2. NAME OF OTHER BUSINESS: ASPENS ANGELS GRIEF RECOVERY

INVESTMENT RELATED: NO

ADDRESS: 71 25TH ST W #12, BILLINGS, MT 59102

NATURE OF BUSINESS: BOARD FIDUCIARY POSITIONS

START DATE: 5/2015

POSITION/TITLE/RELATIONSHIP: BOARD MEMBER

APX NUMBER OF HOURS PER WEEK: 1

APX NUMBER OF HOURS DURING TRADING HOURS: 0

BRIEF DESCRIPTION OF DUTIES: BOARD MEMBER, FUND RAISING, INTERVIEWING CANDIDATES FOR THE PROGRAM AND

INTERVIEW INTERESTED PARTIES WHO WOULD LIKE TO BECOME A CERTIFIED SPECIALIST;

3. NAME OF OTHER BUSINESS: SITZMAN BONNER WEALTH MANAGEMENT

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: BRANDING MYSELF WITH MY CLIENTS

START DATE: 10/2018

POSITION/TITLE/RELATIONSHIP: VICE PRESIDENT INVESTMENTS

APX NUMBER OF HOURS PER WEEK: 40

APX NUMBER OF HOURS DURING TRADING HOURS: 40

BRIEF DESCRIPTION OF DUTIES: DBA WILL GO 100% THRU CETERA/ WORKING WITH CLIENTS, INVESTING, GIVING ADVICE ETC.;

4. NAME OF OTHER BUSINESS: RADIO, TV, MAGAZINE, YOU TUBE, SOCIAL MEDIA



Registration and Employment History

Other Business Activities, continued

INVESTMENT RELATED: NO

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: I MAKE LOCAL APPEARANCES ON ALL OF THE ABOVE REFERENCED WITH MY HUSBAND// WE ARE KNOWN IN THE COMMUNITY// WE DO INTERVIEWS ABOUT HIS BUSINESS AND MINE AND ABOUT OUR FAMILY AND LEADERSHIP

START DATE: 4/2021

POSITION/TITLE/RELATIONSHIP: NO TITLE.

APX NUMBER OF HOURS PER WEEK: 1

APX NUMBER OF HOURS DURING TRADING HOURS: 1

BRIEF DESCRIPTION OF DUTIES: I MAKE LOCAL APPEARANCES ON ALL OF THE ABOVE REFERENCED WITH MY HUSBAND// WE ARE KNOWN IN THE COMMUNITY// WE DO INTERVIEWS ABOUT HIS BUSINESS AND MINE AND ABOUT OUR FAMILY AND LEADERSHIP;

5. NAME OF OTHER BUSINESS: FFEC WEALTH PARTNERS

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: FINANCIAL SERVICES

START DATE: 4/2022

POSITION/TITLE/RELATIONSHIP: BRANCH MANAGER, MARKETING SPECIALIST, VICE PRESIDENT INVESTMENTS

APX NUMBER OF HOURS PER WEEK: 40

APX NUMBER OF HOURS DURING TRADING HOURS: 40

BRIEF DESCRIPTION OF DUTIES: SUPERVISORY OVER BILLINGS, WYOMING & FARGO OFFICES, I OVER SEE A TEAM OF 2 OTHERS IN DEVELOPING OUR WEBSITE AND SOCIAL MEDIA IN ADDITION TO ANY OTHER FIRM BRANDING AND MARKETING, FINANCIAL ADVISOR;

6. NAME OF OTHER BUSINESS: SITZY INVESTMENTS;

INVESTMENT RELATED: YES,

ADDRESS: SAME AS REGISTERED LOCATION,

NATURE OF BUSINESS: LLC,

START DATE: 04/2022,

POSITION/TITLE/RELATIONSHIP: OWNER;

APX NUMBER OF HOURS PER WEEK: 0,

APX NUMBER OF HOURS DURING TRADING HOURS: 0,

BRIEF DESCRIPTION OF DUTIES: LLC FOR 1099 INCOME;

7. NAME OF OTHER BUSINESS: ATARAXIA

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: INSURANCE

POSITION/TITLE/RELATIONSHIP: INSURANCE AGENT

START DATE: 3/2021

APX NUMBER OF HOURS PER WEEK: 10

APX NUMBER OF HOURS DURING TRADING HOURS: 5

BRIEF DESCRIPTION OF DUTIES: INSURANCE AGENT;

8. NAME OF OTHER BUSINESS: RACHEL ESS,

INVESTMENT RELATED: NO,

ADDRESS: SAME AS REGISTERED LOCATION,

NATURE OF BUSINESS: ENTERTAINMENT AND PUBLIC APPEARANCES,



Registration and Employment History

Other Business Activities, continued

START DATE: 05/2025,
POSITION/TITLE/RELATIONSHIP: OWNER/TALENT,
APX NUMBER OF HOURS PER WEEK: 10, NOT DURING TRADING HOURS,
BRIEF DESCRIPTION OF DUTIES: INFLUENCER, CONTENT CREATOR, MODEL, ACTOR, SINGER OR SPEAKER TO PROMOTE PRODUCTS, LIFESTYLE, & LEADERSHIP

8. NAME OF OTHER BUSINESS: THE SAVVY WEALTH PLANNERS,
INVESTMENT RELATED: YES,
ADDRESS: SAME AS REGISTERED LOCATION,
NATURE OF BUSINESS: FINANCIAL SERVICES,
START DATE: 09/2024,
POSITION/TITLE/RELATIONSHIP: OWNER,
APX NUMBER OF HOURS PER WEEK: 40,
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5,
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;

End of Report



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