

## BrokerCheck Report

### GARY BRYAN FRISCH

CRD# 5037164

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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.

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



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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).



## GARY B. FRISCH

CRD# 5037164

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

**IA CETERA INVESTMENT ADVISERS LLC**  
 12455 W BELL ROAD  
 SURPRISE,, AZ 85378  
 CRD# 105644  
 Registered with this firm since: 09/05/2025

**B CETERA WEALTH SERVICES, LLC**  
 12455 W BELL ROAD  
 SURPRISE, AZ 85378  
 CRD# 13572  
 Registered with this firm since: 09/05/2025

## 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
- 1 U.S. state or territory

#### This broker has passed:

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

### Registration History

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

**IA AVANTAX ADVISORY SERVICES**  
 CRD# 104556  
 DALLAS, TX  
 10/2019 - 09/2025

**B AVANTAX INVESTMENT SERVICES, INC.**  
 CRD# 13686  
 SURPRISE, AZ  
 10/2019 - 09/2025

**IA 1ST GLOBAL ADVISORS INC**  
 CRD# 111133  
 DALLAS, TX  
 08/2013 - 10/2019

### 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	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 1 U.S. state or territory 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
<b>IA</b>	Arizona	Investment Adviser Representative	Approved	09/05/2025

### Branch Office Locations

12455 W BELL ROAD  
SURPRISE,, AZ 85378

SCOTTSDALE, AZ

SURPRISE, AZ

### 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>B</b>	FINRA	General Securities Representative	Approved	09/05/2025



## Broker Qualifications

### Employment 2 of 2, continued

U.S. State/ Territory	Category	Status	Date
<b>B</b> Arizona	Agent	Approved	09/05/2025

### Branch Office Locations

**CETERA WEALTH SERVICES, LLC**  
12455 W BELL ROAD  
SURPRISE, AZ 85378

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## 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 1 state securities law exam.

### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	07/16/2013

### State Securities Law Exams

Exam	Category	Date
<b>B IA</b> Uniform Combined State Law Examination	Series 66	08/12/2013

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/](http://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 10/2019 - 09/2025	AVANTAX ADVISORY SERVICES	104556	SURPRISE,, AZ
B 10/2019 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	13686	SURPRISE, AZ
IA 08/2013 - 10/2019	1ST GLOBAL ADVISORS INC	111133	SURPRISE, AZ
B 07/2013 - 10/2019	1ST GLOBAL CAPITAL CORP.	30349	SURPRISE, AZ

### 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
09/2025 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	SURPRISE, AZ, United States
07/2024 - Present	The John H. Murray and Mary K. Murray Charitable Trust FBO John	Successor Trustee	Y	Surprise, AZ, United States
05/2024 - Present	Revocable Trust for Richard L. Schnereger and Donnallee G. Schne	Trustee	Y	Surprise, AZ, United States
01/2023 - Present	Marsha L Frisch Estate	Trustee	Y	Surprise, AZ, United States
01/2021 - Present	Madison & Southern Realty Company, Inc	President	Y	Surprise, AZ, United States
12/2012 - Present	CAF INVESTMENTS, LLLP	MANAGING PARTNER	Y	Surprise, AZ, United States
08/2008 - Present	Monheit Life Insurance Trust	Trustee	Y	SURPRISE, AZ, United States
12/2001 - Present	MONHEIT ZONGOLOWICZ FRISCH, CPAS PLC	CPA, PARTNER	Y	Surprise, AZ, United States



## Registration and Employment History

### Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
10/2019 - 09/2025	AVANTAX ADVISORY SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	SURPRISE, AZ, United States
10/2019 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	SURPRISE, AZ, United States
05/2015 - 07/2025	AVANTAX INSURANCE SERVICES, INC.	INSURANCE AGENT	Y	SURPRISE, AZ, United States
07/2013 - 10/2019	1ST GLOBAL ADVISORS, INC	Investment Adviser Representative	Y	Surprise, AZ, United States
07/2013 - 10/2019	1ST GLOBAL CAPITAL CORP.	Registered Representative	Y	Surprise, AZ, 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) 12455 W. BELL ROAD, LLC; MEMBER; REAL ESTATE/PROPERTY INVESTMENT INV RELATED: Yes; HRS 4; HRS 1; 08/28/2014; 12455 W Bell Road, Surprise AZ DESCRIPTION: Property owner and management
- 2) MONHEIT FRISCH GROUP; OWNER; MARKETING ENTITY INV RELATED: Yes; HRS 10; HRS: 1; 06/01/2015 ADDRESS: 12455 W Bell Road, Surprise AZ; THIS IS A MARKETING ENTITY FOR WEALTH MANAGEMENT AND TAX SERVICES.
- 3) FRISCH FINANCIAL GROUP, LLC; Manager; Financial Services & Consulting INV RELATED: Yes; HRS: 40; HRS 2; 03/20/2014 Owner and Manager.
- 4) MONHEIT LIFE INSURANCE TRUST; Trustee NATURE: ILIT INV RELATED: HRS 1; HRS: 0; 08/20/2008 ADDRESS: 13801 W Camino del Sol, Sun City West AZ; Send premium payments, CRUMMY letters.
- 5) CAF INVESTMENTS, LLLP POSITION; PARTNER; Family Partnership INV RELATED: Yes; HRS: 1; HRS: 1; 12/14/2012; 8868 E Calle de las Brisas, Scottsdale AZ; Family Asset Management
- 6) MONHEIT FRISCH WEALTH MANAGEMENT, LLC; Referring CPA; Financial Services Entity INV RELATED: Yes; HRS: 20; HRS: 1; 08/12/2013; 12455 W BELL ROAD, SURPRISE AZ 85378, Referring CPA for financial services
- 7) EB ILIT; TRUSTEE; TRUST; IR; HRS 1; HRS 1; 05/13/2007; 12455 W. BELL ROAD, SURPRISE AZ; PAY LIFE INSURANCE PREMIUMS, SUBMIT CRUMMEY LETTERS TO BENEFICIARIES



## Registration and Employment History

### Other Business Activities, continued

8) LANDMARK FINANCIAL MANAGEMENT, LLC; Advisor; Engage licensed financial advisors in the practice of providing financial, securities, brokerage, investment advisory, and insurance services; NIR; HRS 40; HRS 5; 01/01/2021; 12455 West Bell Road, Surprise AZ; Financial advisor/referring advisor to clients to conduct business

9) MONHEIT FRISCH LLC; MEMBER; REAL ESTATE/PROPERTY INVESTMENT; IR; HRS 2; HRS 1; 08/28/2014; 12455 W Bell Road, Surprise AZ; Property owner and management

10) LANDMARK PLC, CPAS; Principal; Tax preparation, bookkeeping and audit/attest services; NIR; HRS 130; HRS 125; 01/01/2021; 12455 West Bell Road, Surprise AZ; Working with clients as their CPA specifically advising them on income tax matters, estate planning, business consulting, retirement plans.

11) SUN CITY AREA INTERFAITH SERVICES, INC. DBA BENEVILLA; Treasurer on Board of Directors; Enriching lives by offering supportive programs; IR; HRS 5; HRS 2; 01/01/2016; 16752 N. Greasewood St., Surprise AZ 85378; Support administrator; Setting policy; guiding long-range planning & development

12) MARSHA L FRISCH ESTATE; Trustee; This includes administration of the Administrative Trust to settle the estate; NIR; HRS 5; HRS 5; 01/22/2023; 8868 E Calle de las Brisas, Scottsdale AZ 85255; All duties and responsibility associated with settlement of the estate

13) MF INVESTMENTS FLAGSTAFF LLC; Member; This entity is purchasing a residential rental property in Flagstaff; IR; HRS 1; HRS 1; 09/14/2023; 12455 West Bell Road, Surprise AZ 85378; I am a 50% owner of the entity

14) MADISON & SOUTHERN REALTY COMPANY, INC; President; This is an investment company that was owned by my parents which has been officially dissolved as of 11/30/23; NIR; HRS 1; HRS 1; 01/28/2021; 8868 E Calle de las Brisas, Scottsdale AZ 85255; I was asked to oversee the entity.

15) REVOCABLE TRUST FOR RLS AND DGS DTD 5/12/93; Trustee; Successor Trustee; NIR; HRS 2; HRS 2; 05/29/2024; 12455 West Bell Road, Surprise AZ 85378, United States; Manage all affairs including investments, payment of bills/debts, Represent Trustor in all matters due to incapacity, Work with POA

16) The JHM and MKM Charitable Trust FBO John; Successor Trustee; I have been named as Successor Trustee of the aforementioned CRUT. IR; HRS 2; HRS: 2; 07/23/2024; 12455 West Bell Road Surprise AZ 85378; DESC: Winding up activities of the CRUT.

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## 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.
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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	0	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.

### 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

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	AVANTAX INVESTMENT SERVICES, INC.
<b>Allegations:</b>	Customer alleges 2021 trading strategy and funding were not authorized
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$112,766.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA
<b>Docket/Case #:</b>	26-00257
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	02/06/2026

### Customer Complaint Information

**Date Complaint Received:** 02/06/2026



**Complaint Pending?** No

**Status:** Evolved into Arbitration/CFTC reparation (the individual is a named party)

**Status Date:** 02/02/2026

**Settlement Amount:**

**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):** FINRA

**Docket/Case #:** 26-00257

**Date Notice/Process Served:** 02/02/2026

**Arbitration Pending?** Yes

## End of Report



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