

BrokerCheck Report

HOSS ESMAEILI

CRD# 5581440

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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



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)

HOSS ESMAEILI

CRD# 5581440

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

IA CETERA INVESTMENT ADVISERS LLC
 RALEIGH, NC
 CRD# 105644
 Registered with this firm since: 09/05/2025

B CETERA WEALTH SERVICES, LLC
 RALEIGH, NC
 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
- 8 U.S. states and territories

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
 11/2023 - 09/2025

B AVANTAX INVESTMENT SERVICES, INC.
 CRD# 13686
 Raleigh, NC
 11/2023 - 09/2025

IA CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
 CRD# 134139
 FAIRFIELD, IA
 04/2021 - 11/2023

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 8 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	North Carolina	Investment Adviser Representative	Approved	09/05/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	09/05/2025

Branch Office Locations

RALEIGH, NC

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	09/05/2025

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	09/05/2025



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Connecticut	Agent	Approved	09/05/2025
B	District of Columbia	Agent	Approved	09/05/2025
B	Missouri	Agent	Approved	09/05/2025
B	New York	Agent	Approved	09/05/2025
B	North Carolina	Agent	Approved	09/05/2025
B	Pennsylvania	Agent	Approved	09/05/2025
B	Texas	Agent	Approved	09/05/2025

Branch Office Locations

CETERA WEALTH SERVICES, LLC
 RALEIGH, NC



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 Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	10/02/2008

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	10/17/2008

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	11/2023 - 09/2025	AVANTAX ADVISORY SERVICES	104556	Raleigh, NC
B	11/2023 - 09/2025	AVANTAX INVESTMENT SERVICES, INC.	13686	Raleigh, NC
IA	04/2021 - 11/2023	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	Raleigh, NC
B	04/2021 - 11/2023	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	Raleigh, NC
B	12/2019 - 04/2021	LINCOLN FINANCIAL SECURITIES CORPORATION	3870	RALEIGH, NC
IA	12/2019 - 04/2021	LINCOLN FINANCIAL SECURITIES CORPORATION	3870	RALEIGH, NC
B	11/2017 - 01/2020	WELLS FARGO CLEARING SERVICES, LLC	19616	CARY, NC
IA	11/2017 - 01/2020	WELLS FARGO CLEARING SERVICES, LLC	19616	CARY, NC
B	11/2012 - 11/2017	PNC INVESTMENTS	129052	FAYETTEVILLE, NC
IA	11/2012 - 11/2017	PNC INVESTMENTS	129052	FAYETTEVILLE, NC
IA	11/2008 - 09/2012	EDWARD JONES	250	RALEIGH, NC
B	10/2008 - 09/2012	EDWARD JONES	250	RALEIGH, NC

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



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
09/2025 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	Raleigh, NC, United States
02/2020 - Present	Clever Financial Services Inc, LLC dba Clever Financial	President	Y	Raleigh, NC, United States
02/2020 - Present	Clever Financial Solutions Inc, LLC dba Clever Financial Solutio	President	Y	Raleigh, NC, United States
11/2023 - 09/2025	Avantax Advisory Services	Investment Advisor Representative	Y	Raleigh, NC, United States
11/2023 - 09/2025	Avantax Insurance Agency, LLC	Insurance Agent	Y	Raleigh, NC, United States
11/2023 - 09/2025	Avantax Investment Services Inc.	Registered Representative	Y	Raleigh, NC, United States
04/2021 - 11/2023	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Raleigh, NC, United States
04/2021 - 11/2023	Cambridge Investment Research, Inc.	Registered Representative	Y	Raleigh, NC, United States
12/2019 - 04/2021	LINCOLN FINANCIAL SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	RALEIGH, NC, United States
11/2017 - 12/2019	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	RALEIGH, NC, United States
10/2012 - 11/2017	PNC INVESTMENTS	BRANCH FINANCIAL ADVISOR	Y	PITTSBURGH, PA, 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) CLEVER FINANCIAL SERVICES INC, LLC DBA CLEVER FINANCIAL POSITION: President NATURE: I offer investment planning, retirement planning, estate planning, financial planning and tax planning services through this entity INVESTMENT RELATED: Yes NUMBER OF HOURS: 130 SECURITIES TRADING HOURS: 130 START DATE: 02/20/2020 ADDRESS: 2104 Channel Branch Dr, Raleigh NC 27614; DESCRIPTION: I meet (face-to-face or Zoom) with all clients quarterly to conduct review of last quarter's/YTD performance. Update financial information. Present suitable investment options and review/update allocation and strategies.

2) CLEVER FINANCIAL LLC DBA CLEVER FINANCIAL POSITION: CEO NATURE: I offer investment planning, retirement planning, estate planning, financial planning and tax planning services through this entity INVESTMENT RELATED: Yes NUMBER OF HOURS: 130 SECURITIES TRADING HOURS: 130 START DATE: 02/20/2020 ADDRESS: 701 Mutual Ct, Suite 200, Raleigh NC 27615 DESCRIPTION: I meet (face-to-face

Registration and Employment History



Other Business Activities, continued

or Zoom) with all clients quarterly to conduct review of last quarter's/YTD performance compared to benchmark. Update financial information (such as Cash & Assets Held Away balances for any accounts not linked to E-Money) Review systematic contribution/withdrawal plans. We perform regular and on-demand account maintenance, such as contact info & beneficiary updates. Present suitable investment options and review/update allocation and strategies.



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	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.

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:	CAMBRIDGE INVESTMENT RESEARCH, INC.
Allegations:	Client alleges unauthorized sale and transfer of funds from her account resulting in loss.
Product Type:	Equity Listed (Common & Preferred Stock) Mutual Fund
Alleged Damages:	\$439,114.00
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:	06/26/2025
Complaint Pending?	No
Status:	Denied
Status Date:	08/19/2025

**Settlement Amount:****Individual Contribution Amount:****Firm Statement**

RR asserts no concerns were expressed to him in the prior 30 months. That RR met with the client regularly to do portfolio reviews, discuss strategies, and make changes based on her input.

Reporting Source:

Broker

Employing firm when activities occurred which led to the complaint:

CAMBRIDGE INVESTMENT RESEARCH, INC.

Allegations:

Client alleges unauthorized sale and transfer of funds from her account resulting in loss.

Product Type:

Equity Listed (Common & Preferred Stock)
Mutual Fund

Alleged Damages:

\$439,114.00

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:**

06/26/2025

Complaint Pending?

No

Status:

Denied

Status Date:

08/19/2025

Settlement Amount:**Individual Contribution Amount:****Broker Statement**

RR asserts no concerns were expressed to him in the prior 30 months. That RR met with the client regularly to do portfolio reviews, discuss strategies, and make changes based on her input.

End of Report



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