



IAPD Report

KEVIN SCOTT SMITH

CRD# 2090934

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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.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

KEVIN SCOTT SMITH (CRD# 2090934)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **06/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	08/19/2014
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **24** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	02/09/2021 - 06/29/2023
B	SIGNATOR INVESTORS, INC.	468	DICKSON, TN	06/17/2003 - 02/08/2008
B	NEW ENGLAND SECURITIES	615	NEW YORK, NY	11/03/2000 - 06/10/2003

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative?

No



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **24** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**
Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096
Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	Tennessee	Investment Adviser Representative	Approved	06/29/2023
IA	Texas	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
110 MATHIS DR STE 106
DICKSON, TN 37055

Employment 2 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**
Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245
Firm ID#: 13572

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/19/2014
B	Alabama	Agent	Approved	02/26/2020
B	Arkansas	Agent	Approved	01/29/2015
B	California	Agent	Approved	02/23/2023
B	District of Columbia	Agent	Approved	04/22/2015



Qualifications

	Regulator	Registration	Status	Date
B	Florida	Agent	Approved	02/23/2023
B	Georgia	Agent	Approved	06/28/2021
B	Hawaii	Agent	Approved	02/23/2023
B	Illinois	Agent	Approved	02/23/2023
B	Indiana	Agent	Approved	02/23/2023
B	Kentucky	Agent	Approved	01/26/2015
B	Maryland	Agent	Approved	06/28/2021
B	Mississippi	Agent	Approved	02/23/2023
B	Missouri	Agent	Approved	02/23/2023
B	Nevada	Agent	Approved	02/23/2023
B	New York	Agent	Approved	10/29/2019
B	North Carolina	Agent	Approved	09/26/2022
B	Ohio	Agent	Approved	02/23/2023
B	Oklahoma	Agent	Approved	02/23/2023
B	Oregon	Agent	Approved	02/23/2023
B	South Carolina	Agent	Approved	02/23/2023
B	Tennessee	Agent	Approved	01/26/2015
B	Texas	Agent	Approved	02/23/2023
B	Virginia	Agent	Approved	02/26/2019



Qualifications

Regulator	Registration	Status	Date
B Wyoming	Agent	Approved	01/03/2023

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
110 MATHIS DR STE 106
DICKSON, TN 37055



Qualifications



PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	11/06/1997

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/19/2014
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/15/1990

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	10/05/2020
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/24/2015



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	02/09/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
B	06/17/2003 - 02/08/2008	SIGNATOR INVESTORS, INC.	CRD# 468	DICKSON, TN
B	11/03/2000 - 06/10/2003	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY
B	02/22/1995 - 11/09/2000	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	DES MOINES, IA
B	01/06/1994 - 03/03/1995	AMERISTAR CAPITAL MARKETS, INC.	CRD# 17068	
B	11/16/1990 - 12/16/1993	W. S. GRIFFITH & CO., INC.	CRD# 10410	HARTFORD, CT
B	11/16/1990 - 10/19/1992	HOME LIFE INSURANCE COMPANY	CRD# 4184	

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
08/2014 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
11/2002 - Present	BENEFITS, INC	PRESIDENT	N	DICKSON, TN, United States
01/2001 - Present	MORRISON, FUSON, SMITH & WHITE BENEFITS, INC.	PRESIDENT	N	DICKSON, TN, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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 BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES
INVESTMENT RELATED: YES
SAME AS REGISTERED LOCATION



Registration & Employment History



OTHER BUSINESS ACTIVITIES

NATURE OF BUSINESS: FIXED INSURANCE

START DATE: 8/2014

APX # OF HRS PER WEEK: 10

APX # OF HRS DURING TRADING HRS: 10

POSITION: INSURANCE AGENT

BRIEF DESCRIPTION: SELLS LIFE, HEALTH, DISABILITIES, ANNUITIES AND LONG TERM CARE

2) NAME OF BUSINESS: INNOVATIVE BENEFITS GROUP, LLC

INVESTMENT RELATED: NO

ADDRESS: 110 MATHIS DRIVE, SUITE 106, DICKSON, TN 37055

NATURE OF BUSINESS: GROUP HEALTH INSURANCE AND ANCILLARY PRODUCTS

START DATE: 06/2003

APX # OF HRS PER WEEK: 3

APX # OF HRS DURING TRADING HRS: 3

BRIEF DESCRIPTION: MANAGEMENT OF COMPANY

3) NAME OF BUSINESS: BENEFITS, INC.

INVESTMENT RELATED: NO

ADDRESS: 110 MATHIS DRIVE, SUITE 106, DICKSON, TN 37055

NATURE OF BUSINESS: EMPLOYEE BENEFITS

START DATE: 11/2002

APX # OF HRS PER WEEK: 30

APX # OF HRS DURING TRADING HOURS: 30

BRIEF DESCRIPTION: PRESIDENT, OFFERS GROUP AND INDIVIDUAL HEALTH, AND OTHER ANCILLARY HEALTH INSURANCE PRODUCTS

4) NAME OF BUSINESS: MORRISON, FUSON, SMITH AND WHITE BENEFITS, INC.

INVESTMENT RELATED:

ADDRESS: 110 MATHIS DRIVE, SUITE 106, DICKSON, TN 37055

NATURE OF BUSINESS: EMPLOYEE BENEFITS

START DATE: 01/2001

APX # OF HRS PER WEEK: MINIMAL

APX # OF HRS DURING TRADING HRS: MINIMAL

BRIEF DESCRIPTION: PRESIDENT, OFFERS GROUP AND INDIVIDUAL HEALTH, AND OTHER ANCILLARY HEALTH INSURANCE PRODUCTS

5) NAME OF BUSINESS: TRISTAR BANK

INVESTMENT RELATED: NO

ADDRESS: 719 E. COLLEGE STREET, DICKSON, TN 37055

NATURE OF BUSINESS: BANK

START DATE: 04/2011

APX # OF HRS PER WEEK: MINIMAL

APX # OF HRS DURING TRADING HRS: 0

BRIEF DESCRIPTION: MINIMAL OWNERSHIP, OUTSIDE BOARD OF DIRECTOR POSITION

6) NAME OF BUSINESS: WEISS, SMITH & WHITE, GP

INVESTMENT RELATED: NO

ADDRESS: 110 MATHIS DRIVE, SUITE 106, DICKSON, TN 37055

NATURE OF BUSINESS:

START DATE: 03/2006

APX # OF HRS PER WEEK: 2

APX # OF HRS DURING TRADING HRS: 0

BRIEF DESCRIPTION: COMMERCIAL REAL ESTATE RENTAL AND MAINTENANCE ;

7) NAME OF BUSINESS: DEVELOPMENTAL SERVICES OF DICKSON COUNTY; INVESTMENT RELATED: NO;

ADDRESS: 115 LUTHOR ROAD, DISCKSON, TN 37055



Registration & Employment History



OTHER BUSINESS ACTIVITIES

NATURE OF BUSINESS: NON-PROFIT / WORKING WITH MENTALLY DISADVANTAGED ADULTS;
START DATE: 08/2019;
POSITION: BOARD MEMBER;
APX # OF HRS PER WEEK: LESS THAN 1;
APX # OF HRS DURING TRADING HOURS: LESS THAN 1;
BRIEF DESCRIPTION: ADVISORY ROLE;
8) NAME OF BUSINESS: JACK B. TURNER AND ASSOCIATES, INC.;
INVESTMENT RELATED: YES;
SAME AS REGISTERED LOCATION,
NATURE OF BUSINESS: FINANCIAL SERVICES;
START DATE: 3/2021;
POSITION: FINANCIAL PROFESSIONAL;
APX # OF HRS PER WEEK: 40;
APX # OF HRS DURING TRADING HRS: 32.5;
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;
9) NAME OF BUSINESS: JACK B TURNER & ASSOCIATES. INC
INVESTMENT RELATED: NO
SAME AS REGISTERED LOCATION,
START DATE: 01/2021 ;
POSITION: OWNER / PRESIDENT / AGENT ;
APX # OF HOURS PER WEEK: 30 ;
APX # OF HOURS DURING TRADING HOURS: 30 ;
BRIEF DESCRIPTION: RESPONSIBLE FOR DAY TO DAY OPERATIONS ;
10) GOODLARK EDUCATIONAL FOUNDATION;
INVESTMENT RELATED: NO;
ADDRESS: 445 HWY 46 S, SUITE 29, BOX 213, DICKSON, TN 37055;
NATURE OF BUSINESS: BOARD;
START: 6/2023;
TITLE: DIRECTOR;
APX # OF HRS/WK & DUR TRD HRS: VARIES;
DUTIES: DETERMINE WHO RECEIVES FUNDING BASED ON SELECTION CRITERIA ESTABLISHED BY THE FOUNDATION;
11) NAME OF OTHER BUSINESS: DICKSON COUNTY CHAMBER OF COMMERCE,
INVESTMENT RELATED: NO,
ADDRESS: 205 S. MAIN STREET, DICKSON, TN 37055,
NATURE OF BUSINESS: NON-PROFIT,
START: 07/2024,
TITLE: BOARD MEMBER,
APX NUMBER OF HOURS PER WEEK:1,
APX NUMBER OF HOURS DURING TRADING HOURS: 1,
BRIEF DESCRIPTION OF DUTIES: ATTEND BOARD MEETINGS MONTHLY.;
12) NAME OF OTHER BUSINESS: KMTJ PROPERTIES;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: COMMERCIAL LOT;
START: 6/2025;
TITLE: PARTNER;
APX # OF HRS/WK: 1;
APX # OF HRS DUR TRAD HRS: 0;
DUTIES: ONE OF 4 PARTNERS WHO ARE PURCHASING A COMMERCIAL LOT;



End of Report

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