

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

COLLEEN TOBEY
635 SUNNY LANE
BALLSTON SPA, NY 12020
(518) 399-3372

Cetera Investment Advisers LLC
1450 American Lane
6th Floor, Suite # 650
Schaumburg, IL60173
888.528.2987
www.ceteraholdings.com

This brochure supplement is provided for Cetera Investment Advisers LLC (CIA) Investment Adviser Representative (Advisor), COLLEEN TOBEY (CRD #4264202).

This brochure supplement provides information about COLLEEN TOBEY that supplements the CIA ADV Part 2A. You should have received a copy of the ADV Part 2A. Please contact COLLEEN TOBEY or their Designated Supervisor (contact information below) if you did not receive a copy or if you have any questions about the content contained in this supplement.

Additional information about COLLEEN TOBEY is available on the SEC's website at adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

YOUR ADVISOR'S HIGHEST LEVEL OF EDUCATIONAL ACHIEVEMENT

ASSOCIATE'S DEGREE
ASSOCIATE OF SCIENCE IN LIBERAL ARTS, STATE UNIVERSITY NEW YORK COBLESKILL

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING SECURITIES REGISTRATIONS

S24 - The General Securities Principal exam (Series 24) qualifies individuals as general securities principals who can manage or supervise the member's (Broker Dealer firm's) investment banking or securities business for corporate securities, direct participation programs, and investment company products/variable contracts.

S52TO - The Municipal Securities Representative (Series 52) covers municipal securities, municipal fund securities (e.g., 529 College Savings Plans, Local Government Investment Pools (LGIPs)) and municipal markets, this examination covers U.S. government, federal agency, and other financial instruments, economic activity, government policy, the behavior of interest rates, and applicable federal securities laws and regulations.

S53 - The Municipal Securities Principal (Series 53) tests a holder's knowledge of the rules and statutory provisions applicable to a municipal securities broker or dealer and to the supervision of the activities of municipal securities representatives. This exam also enables the principal to supervise municipal fund securities activities (i.e., selling 529 College Savings Plan or Local Government Investment Pools (LGIPs)).

S6 - The Investment Company Products/Variable Contracts Limited Representative (Series 6) qualifies a holder for the solicitation, purchase, and/or sale of redeemable securities of companies registered pursuant to the Investment Company Act of 1940; securities of closed-end companies registered pursuant to the Investment Company Act of 1940 during the period of original distribution only; and variable contracts and insurance premium funding programs and other contracts issued by an insurance company.

S63 - The Uniform Securities Agent State Law (Series 63) qualifies holders as securities agents. The examination covers the principles of state securities regulation reflected in the Uniform Securities Act.

S65 - The Uniform Investment Adviser Law (Series 65) qualifies holders as investment adviser representatives.

S7TO - The General Securities Representative (Series 7) qualifies a holder for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

SIE - The Securities Industry Essentials - The SIE is an introductory-level exam that assesses the candidates knowledge of basic securities industry information including concepts fundamental to working in the industry, such as types of products and their risks; the structure of the securities industry markets, regulatory agencies and their functions, and prohibited practices. Passing the SIE exam does not qualify an individual for registration with FINRA. The individual must be associated with a member firm, pass the SIE and pass a qualification exam to engage in securities business.

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING PROFESSIONAL DESIGNATIONS

Your Advisor does not have any designations.

YOUR ADVISOR'S BUSINESS HISTORY FOR THE PAST FIVE YEARS

FIRM	POSITION HELD	START DATE	END DATE
CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	03/2024	Present
CAPITAL GROWTH & SHELTER INC.	Business Manager	11/2020	Present
CETERA ADVISORS LLC	REGISTERED REPRESENTATIVE	10/2015	Present

Additional current business positions and firms may be listed below under the Other Business Activities section.

Colleen Tobey was born in 1967.

DISCIPLINARY INFORMATION

If your Advisor had any reportable or disciplinary events during the past ten years, they will be listed below. Certain items in this section are financial in nature and not disciplinary events, these events include bankruptcy, lien and compromise.

Your Advisor does not have any reportable legal or disciplinary events.

OTHER BUSINESS ACTIVITIES

Your Advisor may independently perform other investment and non-investment related business activities that fall outside their role as an investment

adviser of CIA. These activities are listed below. Please feel free to discuss them with your Advisor.

FIRM	TYPE OF BUSINESS	POSITION/RESPONSIBILITIES
CAPITAL GROWTH & SHELTER INC,	FINANCIAL SERVICES	FINANCIAL PROFESSIONAL - DBA FOR FINANCIAL SERVICES
CETERA ADVISORS, LLC	BROKER-DEALER	REGISTERED REPRESENTATIVE
FIXED INSURANCE WITH VARIOUS COMPANIES	FIXED INSURANCE	INSURANCE AGENT - SELLS LIFE AND LONG-TERM CARE
CAPITAL GROWTH & SHELTER, INC	DBA	BUSINESS MANAGER - HELP DISSOLVE ORIA

Investment services may be offered at financial or lending institutions which are unaffiliated with Cetera firms. Additionally, Cetera firms are not affiliated with any other named entity, except those carrying the "Cetera" name or under common ownership with Cetera firms. Cetera affiliated firms can be found at www.ceteraholdings.com. Certain brokered CDs may be FDIC insured. Investments:

Are not FDIC/NCUSIF insured

May lose value

Are not financial institution guaranteed

Are not a deposit

Are not insured by any federal government agency.

If your Advisor performs any other business activity, it may impact the amount of time spent serving as your Advisor, create potential conflicts of interest and generate additional compensation for your Advisor.

Other investment related business activities pertain to securities, commodities, banking, insurance, or real estate. Other investment related business activities that your Advisor performs may result in the receipt of fees, commissions and/or bonuses. It may also result in other forms of compensation, which are based on the sales of securities and/or the value of assets under management. This includes trail, distribution and service fees related to certain mutual funds and insurance products. Trail, distribution and service fees are paid out of the fund or insurance product assets and are therefore indirectly paid by you, the client.

Another form of "indirect compensation" may also be paid to your Advisor by sponsors of investment products, programs or services. This indirect compensation may include entertainment, attendance at events, attendance at educational conferences, reimbursements for approved business expenses, investment research, technology support and other resources that may assist with your Advisor's investment business. An incentive (conflict of interest) may exist for your Advisor to recommend investment products and services based upon the amount of compensation received, rather than your best interest. Cetera Investment Advisers maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

Our advisors may operate their own independent companies outside Cetera Investment Advisers. These unaffiliated companies may include other investment advisory firms, accounting/tax practices, insurance services, and legal and compliance services, among others.

ADDITIONAL COMPENSATION

In addition to advisory fees, your Advisor may earn sales incentives or awards based on the value of assets under management, investment products sold, number of sales, client referrals, amount of new deposits or amount of new accounts. This additional compensation may include the same items (economic benefits) as listed in the Other Business Activities section above as indirect compensation.

Your Advisor may also receive forgivable loans from Cetera, which are conditioned on your Advisor retaining Cetera's broker-dealer and/or registered investment advisor services. This additional economic benefit creates a conflict of interest for your Advisor to retain affiliation with Cetera in order to avoid re-payment on a loan. Cetera Investment Advisers maintains a Code of Ethics requiring your Advisor to always act in your best interest and maintains a supervisory structure to monitor the advisory activities of your Advisor in order to reduce potential conflicts of interest.

We may also enter into certain arrangements to offer brokerage and advisory services to the clients of independent unaffiliated financial institutions (credit unions, credit union service organizations, banks and savings and loan institutions). A substantial portion of the client advisory fee will be paid by us to the financial institution pursuant to a fee sharing / solicitor arrangement as long as the client agreement is in effect. Certain financial institutions provide financial incentives to the Advisor to recommend services and products that earn advisory fees over services that earn brokerage commissions. Additionally, certain financial institutions incentivize the Advisor to add new client assets to advisory accounts over specified periods of time. These financial incentives create a conflict of interest. To mitigate this conflict of interest, we routinely monitor our advisory programs and client accounts to ensure that the recommended services and products are consistent with your stated goals and objectives and maintain policies, such as minimum account openings, to ensure the account is appropriate for the applicable advisory program or service.

Please contact your Advisor if you would like to receive additional information regarding whether your Advisor's financial institution provides the type of financial incentive referenced above.

SUPERVISION

Cetera Investment Advisers assigns your Advisor to a designated advisory supervisor. Their designated advisory supervisor has ongoing oversight of your Advisor's investment advisory activities. In addition, a supervising principal, as well as other CIA team members provide ongoing oversight of your Advisor's investment advisory activities. This includes, but is not limited to investment suitability, account opening and correspondence. Finally,

your Advisor's branch office is subject to a periodic audit, which includes a review of client files and verifies that your Advisor is servicing clients in accordance with firm policies.

SUPERVISOR'S NAME: VALERIE BOISVERT

SUPERVISOR'S TITLE: DESIGNATED ADVISORY SUPERVISOR

SUPERVISOR'S PHONE NUMBER: 800-929-3485

