



PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

JOAN M GILLES

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This brochure supplement is provided for Cetera Investment Advisers LLC (CIA) Investment Adviser Representative (Advisor), JOAN GILLES (CRD #1171123).

This brochure supplement provides information about JOAN GILLES that supplements the CIA ADV Part 2A. You should have received a copy of the ADV Part 2A. Please contact JOAN GILLES 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 JOAN GILLES is available on the SEC's website at adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

YOUR ADVISOR'S HIGHEST LEVEL OF EDUCATIONAL ACHIEVEMENT

BACHELOR'S DEGREE
BACHELOR OF ARTS IN LIBERAL ARTS FROM LUTHER COLLEGE

YOUR ADVISOR CURRENTLY MAINTAINS THE FOLLOWING SECURITIES REGISTRATIONS

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.

S7 - 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

ChFC - Chartered Financial Consultant (ChFC) - This designation is obtained by completing 6 core, 2 elective courses and a final exam for each course. As a prerequisite the IAR must have 3 years of full time business experience within the 5 years preceding the awarding of the designation. This designation requires 30 hours of continuing education every 2 years.

CLU - Chartered Life Underwriter (CLU) - This designation is obtained by completing 5 core courses, 3 elective courses and a final exam for each course. As a prerequisite the IAR must have 3 years of full time business experience within the 5 years preceding the awarding of the designation. This designation requires 30 hours of continuing education every 2 years.

CRPC - Chartered Retirement Planning Counselor (CRPC) - This designation is obtained by completing an online instructor led or self study course and a final exam. There are no prerequisites. This designation requires 16 hours of continuing education every 2 years.

YOUR ADVISOR'S BUSINESS HISTORY FOR THE PAST FIVE YEARS

FIRM	POSITION HELD	START DATE	END DATE
CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	06/2023	Present
ADVISORNET WEALTH PARTNERS	IAR	02/2015	Present
CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	01/2015	Present

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

Joan Gilles was born in 1959.

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
ADVISORNET FINANCIAL INC	FINANCIAL SERVICES	REGISTERED REPRESENTATIVE - DBA FOR FINANCIAL SERVICES
ADVISORNET FINANCIAL INC, DBA ADVISORNET WEALTH PARTNERS - CRD #113074	DBA NAME FOR ADVISORY BUSINESS	FINANCIAL ADVISOR
ADVISORNET INSURANCE	DBA FOR INSURANCE BUSINESS	SALES OF LIFE INSURANCE AND FIXED ANNUITIES
CETERA ADVISOR NETWORKS, LLC	BROKER-DEALER	REGISTERED REPRESENTATIVE
FINANCIAL PLANNING PARTNERS	DBA FOR FINANCIAL SERVICES	100% OWNER - FINANCIAL PLANNING
FIXED INSURANCE WITH VARIOUS COMPANIES	MULTIPLE LINES OF INSURANCE	INDEPENDENT INSURANCE AGENT - LIFE, DISABILITY, AND LONG- TERM CARE INSURANCE PLUS ANNUITIES
WOMEN IN INSURANCE & FINANCIAL SERVICES (WIFS)	NON-PROFIT	PRESIDENT - FACILITATE BOARD MEETINGS & HELP WITH THE MISSION OF THE LOCAL CHAPTER INCLUDING PROGRAMMING & EVENTS

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.cetera.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.

Your advisor will be paid bonus compensation over specified time periods from Cetera for all net new advisory assets invested in advisory programs. Net new advisory assets shall mean the difference, if positive, of the aggregate value of cash and/or securities contributed to Cetera's investment advisory accounts, excluding accounts designated by Cetera in its sole discretion as third party asset management programs minus the aggregate value of cash and/or securities withdrawn from Cetera's investment advisory accounts, excluding accounts designated by Cetera in its sole discretion as third party asset management programs. This compensation creates a financial incentive for your advisor to recommend Cetera advisory programs over third party advisory programs or commission-based programs. This additional economic benefit creates a conflict of interest for your advisor to retain affiliation with Cetera and increase advisory asset levels in order to avoid personally paying off or defaulting on that loan. 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 opening balances, 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 supervisor who is located in their region. 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: ANGELA STONE

SUPERVISOR'S TITLE: DESIGNATED ADVISORY SUPERVISOR

SUPERVISOR'S PHONE NUMBER: 612-347-8600