



## IAPD Report

# WILLIAM VITO ROMEO

CRD# 1041846

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	7 - 8
Disclosure Information	9

**i** 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

### WILLIAM VITO ROMEO (CRD# 1041846)

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 **12/16/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	RNR SECURITIES, L.L.C.	CRD# 43689	10/13/1997
<b>IA</b>	R & R FINANCIAL PLANNERS, INC.	CRD# 113291	11/05/2007

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **34** 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
<b>B</b>	NORTH NASSAU ADVISORS, LLC	143169	PRINCETON, NJ	02/28/2014 - 06/20/2014
<b>B</b>	EKN FINANCIAL SERVICES INC.	113525	EAST MEADOW, NY	11/04/2008 - 12/31/2009
<b>B</b>	BASIC INVESTORS INC.	1187	EAST MEADOW, NY	04/18/2006 - 10/27/2008

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? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	2



## 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 **34** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **RNR SECURITIES, L.L.C.**  
Main Address: 1802 HEMPSTEAD TPKE  
EAST MEADOW, NY 11554-1032  
Firm ID#: 43689

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	10/13/1997
<b>B</b>	FINRA	General Securities Representative	Approved	10/13/1997
<b>B</b>	FINRA	Municipal Fund	Approved	04/17/2003
<b>B</b>	Arizona	Agent	Approved	01/20/1998
<b>B</b>	California	Agent	Approved	10/29/1997
<b>B</b>	Colorado	Agent	Approved	07/31/2018
<b>B</b>	Connecticut	Agent	Approved	11/28/1997
<b>B</b>	Delaware	Agent	Approved	01/08/1998
<b>B</b>	District of Columbia	Agent	Approved	08/07/2014
<b>B</b>	Florida	Agent	Approved	11/12/1997
<b>B</b>	Georgia	Agent	Approved	11/17/1997
<b>B</b>	Hawaii	Agent	Approved	08/17/2000
<b>B</b>	Illinois	Agent	Approved	01/13/1998



## Qualifications

Regulator	Registration	Status	Date
<b>B</b> Indiana	Agent	Approved	02/23/2023
<b>B</b> Iowa	Agent	Approved	05/14/1999
<b>B</b> Maine	Agent	Approved	08/27/2019
<b>B</b> Maryland	Agent	Approved	11/04/1997
<b>B</b> Massachusetts	Agent	Approved	11/19/1997
<b>B</b> Minnesota	Agent	Approved	04/08/2022
<b>B</b> Missouri	Agent	Approved	03/13/1998
<b>B</b> Nevada	Agent	Approved	01/30/1998
<b>B</b> New Hampshire	Agent	Approved	10/10/2001
<b>B</b> New Jersey	Agent	Approved	02/10/1998
<b>B</b> New Mexico	Agent	Approved	05/27/1999
<b>B</b> New York	Agent	Approved	10/03/1997
<b>B</b> North Carolina	Agent	Approved	01/09/1998
<b>B</b> Ohio	Agent	Approved	01/06/1998
<b>B</b> Oregon	Agent	Approved	04/22/2019
<b>B</b> Pennsylvania	Agent	Approved	01/27/1998
<b>B</b> Puerto Rico	Agent	Approved	02/22/2018
<b>B</b> Rhode Island	Agent	Approved	01/13/1998
<b>B</b> South Carolina	Agent	Approved	01/12/1998



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Tennessee	Agent	Approved	12/20/2006
<b>B</b> Texas	Agent	Approved	02/12/1998
<b>B</b> Vermont	Agent	Approved	02/05/1998
<b>B</b> Virginia	Agent	Approved	01/16/1998
<b>B</b> Washington	Agent	Approved	01/07/1998

### Branch Office Locations

1802 HEMPSTEAD TPKE  
EAST MEADOW, NY 11554-1032

1802 HEMPSTEAD TPKE  
EAST MEADOW, NY 11554-1032

245 N. OCEAN BOULEVARD(A1A) SUITE 302  
DEERFIELD BEACH, FL 33441

### Employment 2 of 2

Firm Name: **R & R FINANCIAL PLANNERS, INC.**  
 Main Address: 1802 HEMPSTEAD TURNPIKE  
 EAST MEADOW, NY 11554  
 Firm ID#: 113291

Regulator	Registration	Status	Date
<b>IA</b> Florida	Investment Adviser Representative	Approved	11/05/2007
<b>IA</b> New York	Investment Adviser Representative	Approved	05/14/2021

### Branch Office Locations

**R & R FINANCIAL PLANNERS, INC.**  
1802 HEMPSTEAD TURNPIKE  
EAST MEADOW, NY 11554





## 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 2 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.**


#### Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	04/15/2003
 General Securities Principal Examination (S24)	Series 24	12/19/1996

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/17/1989
 Direct Participation Programs Representative Examination (S22)	Series 22	08/03/1984
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/10/1982

#### State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/13/1984

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	02/28/2014 - 06/20/2014	NORTH NASSAU ADVISORS, LLC	CRD# 143169	PRINCETON, NJ
B	11/04/2008 - 12/31/2009	EKN FINANCIAL SERVICES INC.	CRD# 113525	EAST MEADOW, NY
B	04/18/2006 - 10/27/2008	BASIC INVESTORS INC.	CRD# 1187	EAST MEADOW, NY
B	01/23/2003 - 04/13/2006	J.P. TURNER & COMPANY, L.L.C.	CRD# 43177	EAST MEADOW, NY
IA	03/13/2002 - 12/31/2004	R & R FINANCIAL PLANNERS, INC.	CRD# 113291	EAST MEADOW, NY
B	09/04/1998 - 12/31/2002	FIRST SECURITY INVESTMENTS, INC.	CRD# 24035	KINGSTON, PA
B	02/01/1991 - 08/31/1998	FIRST ASSET MANAGEMENT, INC.	CRD# 17341	GARDEN CITY, NY
B	05/19/1986 - 06/19/1992	GLOBAL CAPITAL SECURITIES, INC.	CRD# 13358	
B	05/11/1982 - 06/10/1986	MONY SECURITIES CORP.	CRD# 4386	

### 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
04/1997 - Present	RNR SECURITIES, L.L.C.	MEMBER/CEO	Y	EAST MEADOW, NY, United States
04/1983 - Present	R & R FINANCIAL PLANNERS	PRESIDENT AND CHIEF EXECUTIVE OFFICER	Y	East Meadow, NY, United States



## Registration & Employment History



### 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) R&R Financial Planners, Inc.; 1802 Hempstead Turnpike, East Meadow, NY 11554; January 1982- Present; Principal; Registered Investment Advisory; Independent advisory services-financial planning, investment planning, retirement income & estate planning; Asset & fee based compensation; Investment related; 10 hrs/month, 10 hrs/month during trading hours
- 2) Independent Insurance Agent/ General Agent(Security Mutual Life Ins. Co. of NY ; 1802 Hempstead Turnpike, East Meadow, NY 11554; January 1982- Present; Independent/ General Agent; Sales & service of life, accident & health insurance; commission based sales; Non-Investment related; 10 hrs/month, 10 hrs/month during trading hours.
- 3). 1802 Hempstead Tpke. LLC. 1802 Hempstead Tpke East Meadow, NY 11554 member, 100% owner Not investment related purchase land or property ,started 10/08 8 hrs/qtr 0 during trading hours



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

##### (1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

##### (2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

##### (3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

##### (4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



## DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	2

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

**Reporting Source:** Individual

**Regulatory Action Initiated By:** New York State Department of Financial Services

**Sanction(s) Sought:** Monetary Penalty other than Fines

**Date Initiated:** 03/09/2023

**Docket/Case Number:** 2023-0043-S

**Employing firm when activity occurred which led to the regulatory action:** RNR Securities, LLC

**Product Type:** Insurance

**Allegations:** The firm (a) violated Section 2110(i) of the Insurance Law in that failed to report to the Superintendent within 30 days of the final disposition of the matter of RNR Securities LLC was fined by the Florida Office of Financial Regulation on or about August 30, 2018; and (b) Provided materially incorrect information within the meaning of Section 2110(a)(2) of the Insurance Law in Respondent RNR Securities, LLC's renewal application for an agent's license pursuant to Section 2103(a) of the Insurance Law, submitted to Department on February 28, 2019, in that failed to disclose that RNR Securities, LLC was censured and fined by FINRA on or about December 15, 2017 and (ii) firm was fined by the Florida Office of Financial Regulation on August 30, 2018.

**Current Status:** Final

**Resolution:** Stipulation and Consent



<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No
<b>Resolution Date:</b>	03/15/2023
<b>Sanctions Ordered:</b>	Monetary Penalty other than Fines
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Monetary Penalty other than Fines
<b>Total Amount:</b>	\$2,000.00
<b>Portion Levied against individual:</b>	\$0.00
<b>Payment Plan:</b>	
<b>Is Payment Plan Current:</b>	
<b>Date Paid by individual:</b>	03/15/2023
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Broker Statement</b>	<ol style="list-style-type: none"><li>1. The firm failed to report the administrative actions in a timely manner. The firm agrees to take all the necessary steps to prevent the recurrence of similar actions.</li><li>2. The firm improperly completed it's renewal application by not properly disclosing it had administrative proceedings with FINRA in 2017 and Florida Office of Financial Regulation in 2018 this was simply an oversight, and the information is publicly available through FINRA Broker Check. As for investment related response no client or account was involved in investment. Only "yes" answer for investment related based on the underlying insurance code cited.</li></ol>



## Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

### Disclosure 1 of 2

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** RNR SECURITIES, L.L.C.

**Allegations:** Claimant asserts various causes of action relating to securities transactions and asserts damages of approximately \$115,000. The respondents deny any allegations of wrongdoing and will prove before FINRA that the positions at issue in the claim were never recommended to Claimant, that she never held an account that purchased the positions at issue.

**Product Type:** Other: Non-traded REIT

**Alleged Damages:** \$115,000.00

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA

**Docket/Case #:** 23-03261

**Filing date of arbitration/CFTC reparation or civil litigation:** 11/10/2023

## Customer Complaint Information

**Date Complaint Received:** 11/14/2023

**Complaint Pending?** No

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

**Status Date:** 12/14/2023

**Settlement Amount:**

**Individual Contribution Amount:**

## Arbitration Information

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

**Docket/Case #:** 23-03261

**Date Notice/Process Served:** 11/14/2023



**Arbitration Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 02/28/2025  
**Monetary Compensation Amount:** \$14,999.00  
**Individual Contribution Amount:** \$0.00

**Disclosure 2 of 2**

**Reporting Source:** Firm  
**Employing firm when activities occurred which led to the complaint:** J.P. TURNER & CO. LLC  
**Allegations:** CLIENTS ALLEGE MISREPRESENTATION AND UNSUITABILITY  
**Product Type:** Other  
**Other Product Type(s):** CONVERTIBLE PROMISSORY NOTES  
**Alleged Damages:** \$100,000.00

**Customer Complaint Information**

**Date Complaint Received:**  
**Complaint Pending?**  
**Status:** Arbitration/Reparation  
**Status Date:** 03/06/2007  
**Settlement Amount:**  
**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD-DR ARBITRATION CASE NO. 07-00565  
**Date Notice/Process Served:** 03/06/2007  
**Arbitration Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 06/16/2008  
**Monetary Compensation Amount:** \$55,000.00  
**Individual Contribution Amount:** \$12,500.00

.....  
**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** J.P. TURNER & CO. LLC. , RNR SECURITIES, LLC.



**Allegations:** CLIENT ALLEGES AN UNSUITABLE INVESTMENT OF 125,000 DOLLAR INVESTMENT. CUSTOMER IS SEEKING ADDITIONAL DAMAGES OF UP TO 500,000 DOLLARS TOTAL.

**Product Type:** Other

**Other Product Type(s):** PRIVATE PLACEMENT

**Alleged Damages:** \$125,000.00

### Customer Complaint Information

**Date Complaint Received:** 03/01/2007

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 06/16/2008

**Settlement Amount:** \$55,000.00

**Individual Contribution Amount:** \$12,500.00

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD 0700565

**Date Notice/Process Served:** 03/01/2007

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 06/16/2008

**Monetary Compensation Amount:** \$55,000.00

**Individual Contribution Amount:** \$12,500.00

**Broker Statement** THE ARBITRATION WAS SETTLED WITHOUT ANY ADMISSION OF WRONGDOING BY THE RESPONDENTS. MR. ROMEO'S CONTRIBUTION TOWARD THE SETTLEMENT PAYMENT WAS MADE SOLELY TO AVOID THE COSTS OF THE ARBITRATION HEARING.



## End of Report

This page is intentionally left blank.