



IAPD Report

JOSEPH SALVATORE PANTOZZI

CRD# 1065684

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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

JOSEPH SALVATORE PANTOZZI (CRD# 1065684)

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 **10/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERITAS INVESTMENT COMPANY, LLC	CRD# 14869	06/30/2006
IA	AMERITAS ADVISORY SERVICES, LLC	CRD# 317245	05/05/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	THE ASCENT GROUP, LLC	314424	LAS VEGAS, NV	09/20/2021 - 05/15/2023
IA	AMERITAS ADVISORY SERVICES, LLC	317245	LINCOLN, NE	11/01/2021 - 12/01/2021
IA	AMERITAS ADVISORY SERVICES	14869	LINCOLN, NE	06/30/2006 - 11/01/2021

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
Customer Dispute	1



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

Employment 1 of 2

Firm Name: **AMERITAS INVESTMENT COMPANY, LLC**
Main Address: 5900 "O" STREET
LINCOLN, NE 68510-2234
Firm ID#: 14869

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	06/30/2006
B	FINRA	General Securities Representative	Approved	06/30/2006
B	FINRA	Invest. Co and Variable Contracts	Approved	06/30/2006
B	Arizona	Agent	Approved	08/26/2015
B	California	Agent	Approved	06/30/2006
B	Florida	Agent	Approved	06/30/2006
B	Idaho	Agent	Approved	08/21/2019
B	Nevada	Agent	Approved	06/30/2006
B	New Jersey	Agent	Approved	06/30/2006
B	New York	Agent	Approved	03/02/2010
B	Pennsylvania	Agent	Approved	02/13/2023
B	Texas	Agent	Approved	10/30/2023
B	Washington	Agent	Approved	08/21/2019



Qualifications

Branch Office Locations

AMERITAS ADVISORY SERVICES
HALIFAX, PA

Employment 2 of 2

Firm Name: **AMERITAS ADVISORY SERVICES, LLC**
Main Address: 5900 O STREET
LINCOLN, NE 68510
Firm ID#: 317245

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	05/05/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	10/30/2023

Branch Office Locations

AMERITAS ADVISORY SERVICES, LLC
364 Small Valley Rd
Halifax, PA 17032



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 0 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.





Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	12/06/1995
 Direct Participation Programs Representative Examination (S22)	Series 22	07/07/1984
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/06/1982

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	01/05/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/21/1997

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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
IA	09/20/2021 - 05/15/2023	THE ASCENT GROUP, LLC	CRD# 314424	LAS VEGAS, NV
IA	11/01/2021 - 12/01/2021	AMERITAS ADVISORY SERVICES, LLC	CRD# 317245	LINCOLN, NE
IA	06/30/2006 - 11/01/2021	AMERITAS ADVISORY SERVICES	CRD# 14869	LINCOLN, NE
IA	05/07/2002 - 06/30/2006	CARILLON INVESTMENTS, INC	CRD# 14646	LAS VEGAS, NV
B	12/14/2001 - 06/30/2006	CARILLON INVESTMENTS, INC.	CRD# 14646	LAS VEGAS, NV
B	03/17/1989 - 02/05/2002	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	01/07/1987 - 03/21/1989	CONNECTICUT MUTUAL FINANCIAL SERVICES, INC.	CRD# 173	
B	08/18/1983 - 12/23/1986	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	CRD# 2682	
B	09/15/1983 - 12/17/1986	MML INVESTORS SERVICES, INC.	CRD# 10409	
B	10/08/1982 - 06/23/1983	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	

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
05/2023 - Present	AMERITAS ADVISORY SERVICES, LLC	IAR	Y	LINCOLN, NE, United States
12/2021 - Present	Aero Wealth LLC	Shareholder	Y	Las Vegas, NV, United States
01/2016 - Present	ALPHA OMEGA WEALTH	PRESIDENT	Y	LAS VEGAS, NV, United States
01/2010 - Present	AMERITAS LIFE INSURANCE CORP OF NEW YORK	AGENT	Y	NEW YORK, NY, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2006 - Present	AMERITAS INVESTMENT COMPANY, LLC	REGISTERED REPRESENTATIVE	Y	LINCOLN, NE, United States
06/2006 - Present	AMERITAS LIFE INSURANCE COMPANY	AGENT	Y	LINCOLN, NE, United States
09/2021 - 02/2023	THE ASCENT GROUP, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	VIRGINIA BEACH, VA, United States
11/2021 - 01/2023	AMERITAS ADVISORY SERVICES, LLC	Mass Transfer	Y	LINCOLN, NE, United States
04/2017 - 09/2020	Unbridled Wealth, LLC	Member	Y	Denver, CO, 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.

LICENSED AS AN INDEPENDENT INSURANCE AGENT TO SELL FIXED INSURANCE PRODUCTS * ALPHA OMEGA WEALTH; SAME AS BRANCH; INV REL; INSURANCE; PRESIDENT; START DATE=01/2016; HRS/MO=160; TRADING HRS/MO=5; MEET WITH CLIENTS * B&B Brokers; Non/Inv Rel; 11092 Hunting Hawk Las Vegas NV 89179;Property and Casualty Company; Other Not connected with him in any way Jason Baker was owner and conducted this business inside of the Alpha Omega Wealth office building which was sold on 10/2020 Start date=2/15/2018; Hrs/Mo=0 Trading Hrs/Mo=0; None * National Association of Insurance & Financial Advisors - Nevada (NAIFA-Nevada); 600 State St Ste A, Cedar Falls, IA, 50613; non-inv rel; To advocate for a positive legislative and regulatory environment, enhance business and professional skills, and promote the ethical conduct of our members; Member; start date=01/1980; hrs/mo=0; trading hrs=0; Occasionally a speaker for agent training only * Aero Wealth LLC; 6920 S Cimarron Rd Ste 100, Las Vegas, NV 89113; inv-rel; sale of fixed insurance products; Shareholder; start date=12/21; hrs/mo=30; trading hr/mo=30; Part Owner * Marshall & Stevens; same as branch; non-inv rel; valuation firm for estate planning purposes as well as supporting clients should they decided to sell their business; Reference; start date=06/2025; hrs/mo=10; trading hrs/mo=0; strategic referral partner



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
Customer Dispute	1

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES INC
Allegations:	CLIENT ALLEGES MISREPRESENTATION INVOLVING THE SALE OF SEVERAL VUL CONTRACTS
Product Type:	Other
Other Product Type(s):	VUL
Alleged Damages:	\$130,000.00

Customer Complaint Information

Date Complaint Received:	11/05/2002
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	08/26/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION NUMBER 02-039991
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Date Notice/Process Served: 08/26/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/15/2003

Monetary Compensation Amount: \$80,000.00

Individual Contribution Amount: \$60,000.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MASS MUTUAL & MML INVESTMENT SERVICES, INC

Allegations: CLIENT ALLEGES MISREPRESENTATION BECAUSE THE PARENT COMPANY, MASS MUTUAL REFERS TO ITS VARIABLE LIFE AS "VUL" AS DID THE AGENT, WHEREAS THE PRODUCT IS ACTUALLY NAMED "VARIABLE WHOLE LIFE." ALSO, CLIENT ALLEGES AGENT DID NOT SUGGEST REDUCING PREMIUMS AND FACE AMTS WHEN CLIENT EXPERIENCED FINANCIAL DIFFICULTY.

Product Type: Other

Other Product Type(s): WHOLE LIFE, VARIABLE LIFE, DISABILITY INS.

Alleged Damages: \$468,000.00

Customer Complaint Information

Date Complaint Received: 10/24/2001

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 11/26/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NUMBER 02-03999

Date Notice/Process Served: 08/20/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/13/2003

Broker Statement TERMS OF THE SETTLEMENT AND AGREEMENT AMOUNT ARE CONFIDENTIAL. THE FIRM ESTIMATES SETTLEMENT TO BE MORE THAN \$10,000.



End of Report

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