



## IAPD Report

# MARK GILBERT ZITZELSBERGER

CRD# 1139830

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

**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

### MARK GILBERT ZITZELSBERGER (CRD# 1139830)

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 **12/23/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	07/19/1999
<b>IA</b>	LPL FINANCIAL LLC	CRD# 6413	04/23/2010
<b>IA</b>	RISE WEALTH ADVISORS, INC.	CRD# 123152	08/09/2011

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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>	FSC SECURITIES CORPORATION	7461	ATLANTA, GA	11/01/1996 - 07/12/1999
<b>B</b>	STATE FIRST FINANCIAL, INC.	26375	ATLANTA, GA	01/01/1992 - 11/01/1996
<b>B</b>	CENTENNIAL FINANCIAL SERVICES, INC.	15819	LANSING, MI	12/24/1985 - 01/20/1992

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

#### Employment 1 of 2

Firm Name: **LPL FINANCIAL LLC**  
Main Address: 1055 LPL WAY  
FORT MILL, SC 29715  
Firm ID#: 6413

Regulator	Registration	Status	Date
<b>B</b> FINRA	Direct Participation Programs	Approved	07/19/1999
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	07/19/1999
<b>B</b> FINRA	General Securities Representative	Approved	07/25/2000
<b>B</b> Michigan	Agent	Approved	07/20/1999
<b>IA</b> Michigan	Investment Adviser Representative	Approved	04/23/2010
<b>B</b> Oregon	Agent	Approved	02/16/2017

#### Branch Office Locations

**LPL FINANCIAL LLC**  
118 W MICHIGAN ST  
MOUNT PLEASANT, MI 48858

#### Employment 2 of 2

Firm Name: **RISE WEALTH ADVISORS, INC.**  
Main Address: 118 W. MICHIGAN  
MT PLEASANT, MI 48858  
Firm ID#: 123152

Regulator	Registration	Status	Date
<b>IA</b> Michigan	Investment Adviser Representative	Approved	08/09/2011



## Qualifications

### Branch Office Locations

**RISE WEALTH ADVISORS, INC.**  
118 W. MICHIGAN  
MT PLEASANT, MI 48858



## 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 1 state securities law exam.**





#### Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.


#### General Industry/Product Exams

Exam	Category	Date
------	----------	------

 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	07/24/2000
 Direct Participation Programs Representative Examination (S22)	Series 22	01/16/1987
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/26/1983

#### State Securities Law Exams

Exam	Category	Date
------	----------	------

 Uniform Securities Agent State Law Examination (S63)	Series 63	07/26/1983
--	-----------	------------

### 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
B	11/01/1996 - 07/12/1999	FSC SECURITIES CORPORATION	CRD# 7461	ATLANTA, GA
B	01/01/1992 - 11/01/1996	STATE FIRST FINANCIAL, INC.	CRD# 26375	
B	12/24/1985 - 01/20/1992	CENTENNIAL FINANCIAL SERVICES, INC.	CRD# 15819	LANSING, MI
B	07/27/1983 - 01/01/1986	AMERICAN CAPITAL FINANCIAL SERVICES, INC.	CRD# 146	

### 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
05/2000 - Present	TOTAL INVESTMENT PLANNERS, INC.	IAR	Y	MT PLEASANT, MI, United States
07/1999 - Present	LPL Financial LLC (Formerly: LINSICO/PRIVATE LEDGER CORP.)	Registered Representative	Y	MT. PLEASANT, MI, 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.

- 07/09/1999 - Non-Variable Insurance - OTHER - HEALTH & DISABILITY INCOME -Investment Related - At Reported Business Location(s)
- 12/12/2005 - COMMUNITY, CIVIC AND CHARITABLE BOARD - MICHIGAN CLASS D CROSS COUNTRY COACHES ASSOC. - Not Investment Related
- 8/24/2006 - REAL ESTATE RENTAL - TIP BUILDING, LLC - MT PLEASANT, MI - 1% TIME SPENT - Investment Related
- 10/3/2007 - NON-VARIABLE INSURANCE DBA - TOTAL INVESTMENT PLANNERS, INC. - LONG TERM CARE OR FIXED ANNUITIES OR FIXED LIFE. - TIME SPENT 2% - MT. PLEASANT, MI.
- 11/08/2012 - Isabella Community Credit Union-Other-referral-ongoing referrals from Isabella Community Credit Union to our office-1%-INV Related- MT. PLEASANT, MI - Investment Related
- 11/26/2024 - Rise Wealth Advisors, Inc. - Registered Investment Advisor - IAR - Investment Related - At Reported Business Location(s) - Start Date 11/19/2024 - 50 Hours Per Month/ During Trading - I provide financial planning and consulting services through Rise Wealth Advisors, Inc., an independent investment advisor firm. I started this business activity in 11/2024. I expect to



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

spend approximately 50 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The advisory firm is separate from and independent of LPL Financial

7. 12/03/2024 - Rise Wealth Advisors, Inc. - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start Date 11/19/2024 - 50 Hours Per Month/ 25 Hours During Trading

8. 12/03/2024 - Rise Wealth Advisors, Inc. - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start Date 11/19/2024 - 50 Hours Per Month/ 25 Hours During Trading



## 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	2

### 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	LPL FINANCIAL LLC
<b>Allegations:</b>	Customer alleges that investment of \$25,000 in June 2012 was unsuitable and seeks unspecified damages.
<b>Product Type:</b>	Other: Closed end fund
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	5000.00 or more.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	12/30/2022
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	04/05/2023
<b>Settlement Amount:</b>	\$20,000.00



**Individual Contribution Amount:** \$15,000.00

**Broker Statement** The firm's review of the matter determined that the investment has been fully discussed, documented and authorized, that all risks had been disclosed and acknowledged, and that there had been no wrongful acts. The matter was settled in the interests of compromise and closure and to avoid the time and expense of further proceedings.

**Disclosure 2 of 2**

**Reporting Source:** Regulator

**Employing firm when activities occurred which led to the complaint:** CENTENNIAL FINANCIAL SERVICES, INC.

**Allegations:** INDUCED THEM TO PURCHASE UNSUITABLE, ILLIQUID AND HIGHLY SPECULATIVE LIMITED PARTNERSHIP INVESTMENTS THROUGH THE USE OF INADEQUATE AND MISLEADING DISCLOSURES AND SALESMANSHIP, BREACH OF CONTRACT, FRAUD, CONSPIRACY, PROMISSORY ESTOPPEL, CONVERSION, NEGLIGENCE, MALPRACTICE, BREACH OF DUTY, BREACH OF FEDERAL AND MICHIGAN SECURITIES LAWS, AND VIOLATION OF MICHIGAN CONSUMER'S PROTECTION LAW

**Product Type:**

**Alleged Damages:** \$34,000.00

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [UNKNOWN - CASE #95-02468](#)

**Date Notice/Process Served:** 05/25/1995

**Arbitration Pending?** No

**Disposition:** Other

**Disposition Date:** 06/13/1996

**Disposition Detail:** AWARD AGAINST PARTY  
\*\* RESPONDENTS MARK ZITZELBERGER AND CENTENNIAL FINANCIAL SERVICES, INC. ARE JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANTS COMPENSATORY DAMAGES IN THE AMOUNT OF \$7,000. \*\*

---

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** CENTENNIAL FINANCIAL SERVICES, INC.

**Allegations:** THAT I INDUCED THEM TO PURCHASE UNSUITABLE ILLIQUID AND HIGH SPECULATIVE LIMITED PARTNERSHIP INVESTMENTS THROUGH THE USE OF INADEQUATE AND MISLEADING DISCLOSURES AND SALESMANSHIP.

**Product Type:** Mutual Fund(s)



**Alleged Damages:** \$34,000.00

**Customer Complaint Information**

**Date Complaint Received:** 05/23/1995

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 06/13/1996

**Settlement Amount:**

**Individual Contribution Amount:**

**Arbitration Information**

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [NASD; 95-02468](#)

**Date Notice/Process Served:** 05/25/1995

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 06/13/1996

**Monetary Compensation Amount:** \$7,000.00

**Individual Contribution Amount:** \$3,500.00

**Broker Statement**

\$7,000 AWARD AGAINST ME AND MY BROKER/DEALER, CENTENNIAL FINANCIAL SERVICES INC. ARBITRATION BOARD DID NOT STATE WHO WAS AT FAULT OR WHO WAS RESPONSIBLE TO PAY THE AWARD. THE CLAIMANTS WERE PLEASED WITH THEIR INVESTMENTS UNTIL SUCH TIME AS THE GENERAL PARTNER EMBEZZLED SOME OF THE FUNDS AND THE PARTNERSHIPS SUFFERED. THE CLAIMANTS CONTINUE TO RECEIVE DISTRIBUTIONS ALTHOUGH DIMINISHED, AND CONTINUE TO HOLD THEIR MUTUAL FUND INVESTMENTS.



## End of Report

This page is intentionally left blank.