



## IAPD Report

# JOSEPH MICHAEL YOCAVITCH

CRD# 1192603

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



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

### JOSEPH MICHAEL YOCAVITCH (CRD# 1192603)

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 **11/17/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	INTEGRITY ALLIANCE, LLC.	CRD# 139627	01/06/2017
<b>IA</b>	INTEGRITY ALLIANCE, LLC	CRD# 139627	01/10/2017

### 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
<b>IA</b>	PARK AVENUE SECURITIES LLC	46173	CHERRY HILL, NJ	02/27/2003 - 12/31/2016
<b>B</b>	PARK AVENUE SECURITIES LLC	46173	CHERRY HILL, NJ	05/03/1999 - 12/31/2016
<b>B</b>	GUARDIAN INVESTOR SERVICES CORPORATION	6635	NEW YORK, NY	02/18/1993 - 05/03/1999

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	6
Termination	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 1

Firm Name: **INTEGRITY ALLIANCE, LLC**  
Main Address: 4135 NW URBANDALE DR  
URBANDALE, IA 50322  
Firm ID#: 139627

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	01/06/2017
<b>B</b>	Colorado	Agent	Approved	06/18/2025
<b>B</b>	Delaware	Agent	Approved	11/18/2025
<b>B</b>	Florida	Agent	Approved	01/06/2017
<b>B</b>	Georgia	Agent	Approved	01/30/2025
<b>B</b>	Kentucky	Agent	Approved	07/03/2025
<b>B</b>	New Jersey	Agent	Approved	01/06/2017
<b>IA</b>	New Jersey	Investment Adviser Representative	Approved	01/10/2017
<b>B</b>	New York	Agent	Approved	01/06/2017
<b>B</b>	North Carolina	Agent	Approved	01/06/2017
<b>B</b>	Pennsylvania	Agent	Approved	01/06/2017
<b>B</b>	Virginia	Agent	Approved	09/16/2019

### Branch Office Locations



## Qualifications

**INTEGRITY ALLIANCE, LLC**  
1864 Rt 70 East  
Cherryhill, NJ 08003



## 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, 2 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	10/15/1983

#### State Securities Law Exams

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

Uniform Securities Agent State Law Examination (S63)	Series 63	01/31/1984
--	-----------	------------

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



### 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	02/27/2003 - 12/31/2016	PARK AVENUE SECURITIES LLC	CRD# 46173	CHERRY HILL, NJ
B	05/03/1999 - 12/31/2016	PARK AVENUE SECURITIES LLC	CRD# 46173	CHERRY HILL, NJ
B	02/18/1993 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	10/15/1986 - 12/23/1992	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	10/25/1983 - 07/16/1986	THOMSON MCKINNON SECURITIES INC.	CRD# 829	

#### 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
01/2017 - Present	Integrity Alliance, LLC	Registered Rep/Investment Advisor Representative	Y	Cherryhill, NJ, United States
04/2005 - Present	GUARDIAN LIFE INS CO	AGENT	Y	CHERRY HILL, NJ, United States
04/2005 - 12/2016	PARK AVE SEC	REG REP	Y	CHERRY HILL, NJ, 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.

1. P&C SALES  
 SELL MEDICARE SUPPLEMENT TO AGE 65 AND OLDER  
 START: 09/15/2013  
 ADDRESS: 1864 RT. 70 EAST, CHERRY HILL, NJ 08003  
 10 BUS HRS PER MONTH  
 INVESTMENT RELATED

2. PROVIDE CPE CREDITS TO CPA'S  
 I AM APPROVED IN NJ AND PA TO PROVIDE CE CREDITS TO CPA'S. I PROVIDE FREE CREDITS TO THEM.  
 START: 04/01/2015



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

ADDRESS: 1864 RT 70 EAST  
CHERRY HILL, NJ 08003  
3 BUS HRS PER MONTH  
NOT INVESTMENT RELATED

3. Approval for other insurance companies

To submit life or fixed annuities. John Hancock, Lincoln, Minnesota, Mutual of Omaha, TransAmerica, Genworth, Equitrust and AIG

Start: 11/16/2015

Address: 1864 Rt. 70 East, Cherry Hill, NJ 08003

4 bus hrs per month

Investment Related

4. Book Author

Author, to give to clients/prospects

Address: 1864 Rt 70 East, Cherry Hill NJ 08003

Start: 01/20-2018

0-10 hrs per month and 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	6
Termination	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 6

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	PARK AVENUE SECURITIES LLC
<b>Allegations:</b>	CLIENTS ALLEGE THAT PARK AVENUE SECURITIES LLC ("PAS") REGISTERED REPRESENTATIVE JOSEPH YOCAVITCH RECOMMENDED UNSUITABLE REAL ESTATE INVESTMENTS.
<b>Product Type:</b>	Other: REAL ESTATE
<b>Alleged Damages:</b>	\$750,000.00

### Civil Litigation Information

<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	SUPERIOR COURT
<b>Location of Court:</b>	GLOUCESTER COUNTY, NJ
<b>Docket/Case #:</b>	L 1338-09
<b>Date Notice/Process Served:</b>	08/07/2009
<b>Litigation Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	07/29/2010
<b>Monetary Compensation Amount:</b>	\$60,000.00



**Individual Contribution Amount:** \$35,000.00

**Broker Statement** I DID NOT RECOMMEND THAT THE [CUSTOMERS] PURCHASE REAL ESTATE. THE [CUSTOMERS] MADE THEIR OWN REAL ESTATE INVESTMENT DECISIONS, WITHOUT MY INVOLVEMENT. THE LITIGATION WAS SETTLED WITHOUT ADMITTING LIABILITY TO AVOID ADDITIONAL COSTS AND VAGARIES ASSOCIATED WITH THE LITIGATION.

### Disclosure 2 of 6

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** PARK AVENUE SECURITIES LLC

**Allegations:** CUSTOMER ALLEGED THAT RR EXECUTED AN UNAUTHORIZED MUTUAL FUND TRANSFER.

**Product Type:** Mutual Fund

**Alleged Damages:** \$5,022.46

**Is this an oral complaint?** No

**Is this a written complaint?** Yes

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

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

**Docket/Case #:** 09-00926

**Filing date of arbitration/CFTC reparation or civil litigation:** 04/02/2009

### Customer Complaint Information

**Date Complaint Received:** 04/06/2009

**Complaint Pending?** No

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

**Status Date:** 04/06/2009

**Settlement Amount:** \$5,297.46

**Individual Contribution Amount:** \$0.00

### Arbitration Information

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

**Docket/Case #:** 09-00926

**Date Notice/Process Served:** 04/06/2009

**Arbitration Pending?** No



**Disposition:** Settled  
**Disposition Date:** 06/16/2009  
**Monetary Compensation Amount:** \$5,297.46  
**Individual Contribution Amount:** \$0.00  
**Broker Statement** FINRA ARBITRATION WAS SETTLED TO AVOID THE COST OF LEGAL DEFENSE. THERE WAS NO ADMISSION OF LIABILITY ON THE PART OF PAS OR THE RR.

### Disclosure 3 of 6

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** PARK AVENUE SECURITIES LLC  
**Allegations:** CLIENTS ALLEGE THAT PARK AVENUE SECURITIES LLC ("PAS") REGISTERED REPRESENTATIVE JOSEPH YOCAVITCH RECOMMENDED UNSUITABLE GUARDIAN WHOLE LIFE INSURANCE POLICIES.  
**Product Type:** Insurance  
**Alleged Damages:** \$5,000.00  
**Alleged Damages Amount Explanation (if amount not exact):** GOOD FAITH DETERMINATION CONCLUDED THAT DAMAGES FROM ALLEGED CONDUCT WOULD BE GREATER THAN \$5,000.  
**Is this an oral complaint?** No  
**Is this a written complaint?** Yes  
**Is this an arbitration/CFTC reparation or civil litigation?** No

### Customer Complaint Information

**Date Complaint Received:** 10/31/2007  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:** 02/02/2008  
**Settlement Amount:** \$38,447.08  
**Individual Contribution Amount:** \$0.00

### Civil Litigation Information

**Type of Court:** State Court  
**Name of Court:**  
**Location of Court:**  
**Docket/Case #:**  
**Date Notice/Process Served:**  
**Litigation Pending?**

**Broker Statement**

LET IT BE NOTED:[CUSTOMERS] WENT THROUGH A FINANCIAL PLANNING PROCESS THAT INCLUDED REVIEW OF THEIR PROTECTION, ASSETS AND CASH FLOW. THE FINDINGS CONCLUDED THEY WERE UNDERINSURED, TOO MUCH DEBT AND VERY LITTLE CASH FLOW. MY RECOMMENDATIONS WERE TO IMPLEMENT THE PROPER TYPE OF LIFE INSURANCE, AND TO INCREASE CASH FLOW BY RECOMMENDING CUTTING BACK THEIR 401K CONTRIBUTIONS TO THE COMPANIES MATCH. I DID NOT HAVE ANYTHING TO DO WITH THE ALLOCATION OF COMPANY FUNDS OR THEIR 529 PLANS.

**Disclosure 4 of 6****Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

PARK AVENUE SECURITIES

**Allegations:**

CLIENT ALLEGES THAT PARK AVENUE SECURITIES LLC ("PAS") REGISTERED REPRESENTATIVE, JOSEPH YAKOVITCH, MADE MISREPRESENTATIONS IN CONNECTION WITH THE PURCHASE OF A VARIABLE LIFE INSURANCE POLICY WHICH WAS UNSUITABLE FOR THE CLIENTS NEEDS. PAS HAS MADE A GOOD FAITH DETERMINATION THAT ANY DAMAGES FROM THE ALLEGED CONDUCT WOULD NOT BE LESS THAN \$15000.00

**Product Type:**

Insurance

**Alleged Damages:**

\$15,000.00

**Customer Complaint Information****Date Complaint Received:**

04/07/2003

**Complaint Pending?**

No

**Status:**

Denied

**Status Date:**

05/13/2004

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

THE CLIENTS ALLEGATIONS WERE DETERMINED TO BE WITHOUT MERIT.

**Disclosure 5 of 6****Reporting Source:**

Individual

**Employing firm when activities occurred which led to the complaint:**

GUARDIAN INVESTOR SERVICES CORPORATION

**Allegations:**

THE CLIENT ALEDGED THAT I, JOSEPH VACAVITCH PROCESSED HER APPLICATION FOR VARIABLE ANNUITY AND CLIENT SAID SHE MADE SEVERAL CALLS NOT TO PROCESS THE APPLICATION

**Product Type:****Alleged Damages:****Customer Complaint Information****Date Complaint Received:**

12/01/1997



**Complaint Pending?** No  
**Status:** Denied  
**Status Date:**  
**Settlement Amount:**  
**Individual Contribution Amount:**  
**Broker Statement** 12-22-1997 CASE CLOSE GUARDIAN INVESTOR SERVICES RECEIVED COMPLAINT AND DETERMINED NO ACTION WARRANTED NOT PROVIDED

**Disclosure 6 of 6**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:**  
**Allegations:** THE CUSTOMER DID NOT AUTHORIZE MR, JOSEPH YACAVITCH, TO SUBMIT LIFE INSURANCE APPLICATION FOR THE GUARDIAN.

**Product Type:**  
**Alleged Damages:**

**Customer Complaint Information**

**Date Complaint Received:** 12/31/1997  
**Complaint Pending?** No  
**Status:** Settled  
**Status Date:**  
**Settlement Amount:** \$452.17  
**Individual Contribution Amount:**  
**Broker Statement** FREE LOOK PROVISION EXERCISED PREMIUM REFUNDED \$452.17 NOT PROVIDED



## Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

### Disclosure 1 of 1

**Reporting Source:** Individual

**Firm Name:** PRUDENTIAL INSURANCE COMPANY OF AMERICA

**Termination Type:** Discharged

**Termination Date:** 11/25/1992

**Allegations:** ?  
BINDING APP. (AUTO) 14 DAYS AS OPPOSE TO 15  
DAYS-TERMINATION FROM PRUDENTIAL

**Product Type:**

**Other Product Types:**

**Broker Statement** NO FINES OR CLAIMS FOR VIOLATING TIERING RULES  
OF PRUDENTIAL  
I VIOLATING PRUDENTIAL TIERING RULES BY BINDING  
COVERAGE FOR P&C WITH IN TIME FRAME 3X.



## End of Report

This page is intentionally left blank.