



IAPD Report

JOSEPH MICHAEL LANZA

CRD# 1265899

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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 LANZA (CRD# 1265899)

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 **11/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	09/17/2018
IA	VISION RETIREMENT	CRD# 173064	11/19/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **33** 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	LPL FINANCIAL LLC	6413	RIDGEWOOD, NJ	02/20/2025 - 04/23/2025
IA	LPL FINANCIAL LLC	6413	RIDGEWOOD, NJ	09/18/2018 - 02/18/2025
B	SAGEPOINT FINANCIAL, INC.	133763	RIDGEWOOD, NJ	10/31/2005 - 09/26/2018

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 **33** 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	FINRA	General Securities Principal	Approved	09/17/2018
B	FINRA	General Securities Representative	Approved	09/17/2018
B	FINRA	Municipal Securities Principal	Approved	09/17/2018
B	FINRA	Municipal Securities Representative	Approved	09/17/2018
B	Alabama	Agent	Approved	09/27/2018
B	Arizona	Agent	Approved	09/17/2018
B	Arkansas	Agent	Approved	11/26/2024
B	California	Agent	Approved	09/17/2018
B	Colorado	Agent	Approved	09/17/2018
B	Connecticut	Agent	Approved	09/17/2018
B	Delaware	Agent	Approved	06/30/2020
B	Florida	Agent	Approved	09/17/2018
B	Georgia	Agent	Approved	09/17/2018



Qualifications

Regulator	Registration	Status	Date
B Idaho	Agent	Approved	05/01/2025
B Illinois	Agent	Approved	11/18/2024
B Indiana	Agent	Approved	11/18/2024
B Louisiana	Agent	Approved	01/07/2025
B Maine	Agent	Approved	09/17/2018
B Maryland	Agent	Approved	10/01/2019
B Massachusetts	Agent	Approved	09/30/2019
B Montana	Agent	Approved	08/21/2023
B New Hampshire	Agent	Approved	09/29/2023
B New Jersey	Agent	Approved	09/17/2018
B New Mexico	Agent	Approved	11/18/2024
B New York	Agent	Approved	09/17/2018
B North Carolina	Agent	Approved	09/17/2018
B Ohio	Agent	Approved	09/17/2018
B Oregon	Agent	Approved	09/17/2018
B Pennsylvania	Agent	Approved	09/17/2018
B Rhode Island	Agent	Approved	02/10/2022
B South Carolina	Agent	Approved	09/17/2018
B Tennessee	Agent	Approved	08/18/2023



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	09/17/2018
B Virginia	Agent	Approved	05/09/2019
B Washington	Agent	Approved	09/27/2018
B West Virginia	Agent	Approved	06/24/2021
B Wisconsin	Agent	Approved	09/30/2019

Branch Office Locations

LPL FINANCIAL LLC
 171 E RIDGEWOOD AVE STE 201
 RIDGEWOOD, NJ 07450

LPL FINANCIAL LLC
 BOCA RATON, FL

Employment 2 of 2

Firm Name: **VISION RETIREMENT**
 Main Address: 171 EAST RIDGEWOOD AVENUE
 SUITE 205
 RIDGEWOOD, NJ 07450
 Firm ID#: 173064

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	11/19/2024

Branch Office Locations

VISION RETIREMENT
 171 East Ridgewood Ave
 Suite 201
 Ridgewood, NJ 07450





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 Securities Principal Examination (S53)	Series 53	08/15/2006
 General Securities Principal Examination (S24)	Series 24	06/19/1997

General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	09/20/1986
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/09/1984

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/11/1984

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	02/20/2025 - 04/23/2025	LPL FINANCIAL LLC	CRD# 6413	RIDGEWOOD, NJ
IA	09/18/2018 - 02/18/2025	LPL FINANCIAL LLC	CRD# 6413	RIDGEWOOD, NJ
B	10/31/2005 - 09/26/2018	SAGEPOINT FINANCIAL, INC.	CRD# 133763	RIDGEWOOD, NJ
IA	10/31/2005 - 09/26/2018	SAGEPOINT FINANCIAL, INC.	CRD# 133763	RIDGEWOOD, NJ
IA	06/24/2002 - 10/31/2005	SENTRA SECURITIES CORP	CRD# 10249	RIDGEWOOD, NJ
B	06/15/1994 - 10/31/2005	SENTRA SECURITIES CORPORATION	CRD# 10249	PHOENIX, AZ
B	08/23/1993 - 07/14/1994	HYM FINANCIAL, INC.	CRD# 16983	CLIFTON, NJ
B	04/22/1988 - 09/16/1993	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	09/24/1986 - 03/02/1988	W. S. GRIFFITH & CO., INC.	CRD# 10410	
B	07/11/1984 - 11/21/1984	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
11/2024 - Present	The Lanza Financial Group	Managing Member & Investment Advisor Representative	Y	Ridgewood, NJ, United States
09/2018 - Present	LPL Financial, LLC	Registered Representative	Y	RIDGEWOOD, NJ, United States
01/2009 - 09/2018	SAGEPOINT FINANCIAL, INC	REGISTERED REP	Y	PHOENIX, AZ, 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) 9/17/2018 - REAL ESTATE RENTAL - L&L SOUTH FLORIDA REALTY LLC - Wilton Manors, FL
- 2) 9/17/2018 - REAL ESTATE RENTAL - 16 East Oakdene LLC - Palisades Park, NJ
- 3) 9/17/2018 - NOTARY - JOSEPH LANZA, NOTARY - RIDGEWOOD, NJ
- 4) 9/17/2018 - BUSINESS OWNER - JUICE JOURNEY LLC - 1 Main Street Suite B; Edgewater, NJ 07020
- 5) 4/20/2021 - Lanza Financial Group, Inc. - Investment Related - At Reported Business Location(s)- DBA for LPL Business (entity for LPL business) - Started 04/01/2021 - 160 Hours Per Month/130 Hours During Securities Trading.
- 6) 01/05/2023 - Simplicity Group - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Insurance Broker - Start Date: 06/30/1984 - 2 Hours Per Month/2 Hours During Securities Trading.
- 7) 12/03/2024 - THE LANZA FINANCIAL GROUP - Registered Investment Advisor DBA - IAR - Investment Related - At Reported Business Location(s) - Start Date 11/15/2024 - 200 hours per month/ 130 hours during trading - I provide investment advisory services through Vision Retirement, LLC, an independent investment advisor firm. I started this business activity in 12/2024. I expect to spend approximately 200 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 firm is separate from and independent of LPL Financial.
- 8) 11/05/2025 - 89 North Maple Ave LLC - Real Estate Rental - Ridgewood, NJ - Investment Related - Start Date 11/01/2025 - 1 hour per month/ 0 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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SENTRA SECURITIES CORPORATION
Allegations:	THE CUSTOMER ALLEGES EXCESSIVE TRADING AND FORGERY OF A MARGIN AGREEMENT. ON 9/4/02, THE FIRM DENIED THE CUSTOMER'S ALLEGATIONS.
Product Type:	Equity - OTC
Other Product Type(s):	EQUITY LISTED
Alleged Damages:	\$132,637.02

Customer Complaint Information

Date Complaint Received:	07/10/2002
Complaint Pending?	No
Status:	Denied Settled
Status Date:	09/26/2002
Settlement Amount:	\$3,514.24
Individual Contribution Amount:	\$3,514.24

Disclosure 2 of 2

Reporting Source:	Regulator
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Employing firm when activities occurred which led to the complaint: SENTRA SECURITIES CORPORATION

Allegations: BREACH OF FIDUCIARY DUTY; FRAUD; MISREPRESENTATIONS AND OMISSION; BREACH OF CONTRACT; IMPROPER SALES PRACTICES; IMPROPER LIQUIDATION; COVERSION; AND NEGLIGENCE

Product Type: Other

Other Product Type(s): UNSPECIFIED TYPE OF SECURITIES

Alleged Damages: \$429,148.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #02-01799](#)

Date Notice/Process Served: 03/25/2002

Arbitration Pending? No

Disposition: Award

Disposition Date: 06/28/2004

Disposition Detail: RESPONDENTS ARE JOINTLY AND SEVERALLY LIABLE AND SHALL PAY TO CLAIMANT COMPENSATORY DAMAGES IN THE AMOUNT OF \$51,000.00.

.....

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SENTRA SECURITIES CORP

Allegations: CLAIMANT ALLEGES THAT REPRESENTATIVE SOLD TWO POSITIONS IN CLAIMANT'S MARGIN ACCOUNT TO SATISFY MARGIN CALL WITHOUT PRIOR NOTIFICATION.

Product Type: Equity - OTC

Alleged Damages: \$223,000.00

Customer Complaint Information

Date Complaint Received: 03/16/2001

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 05/06/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD NO. 02-01799](#)

Date Notice/Process Served: 05/06/2002



Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	06/28/2004
Monetary Compensation Amount:	\$51,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	<p>CLAIMANT ALLEGES THAT REPRESENTATIVE SOLD TWO POSITIONS IN CLAIMANT'S MARGIN ACCOUNT TO SATISFY MARGIN CALL WITHOUT NOTIFICATION. STATEMENT OF CLAIM REQUESTED \$692,353 IN DAMAGES. JOINT AND SEVERAL COMPENSATORY DAMAGES AWARD TO CLAIMANT IN THE AMOUNT OF \$51,000. REQUEST FOR PUNITIVE AND OTHER DAMAGES WAS DENIED. CLAIMANT HELD RESPONSIBLE FOR ALL HIS OWN COSTS INCLUDING LEGAL AND FORUM FEES. NO SPECIFIC FINDING OF GUILT OR LIABILITY WAS FOUND WITH REGARD TO THE MARGIN SELLOUT.</p>



End of Report

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