



IAPD Report

ELIZABETH MARY GALLEN MASTROMARINO

CRD# 1298196

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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

ELIZABETH MARY GALLEN MASTROMARINO (CRD# 1298196)

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 **09/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	VAN REED WEALTH MANAGEMENT LLC	CRD# 143439	06/28/2007
B	LPL FINANCIAL LLC	CRD# 6413	01/08/2016
IA	FINANCIAL PLANNING ADVISORS INC.	CRD# 121691	05/17/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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	GENEOS WEALTH MANAGEMENT, INC.	120894	READING, PA	08/07/2006 - 01/13/2016
IA	GENEOS WEALTH MANAGEMENT, INC.	120894	READING, PA	08/07/2006 - 01/13/2016
IA	STERLING FINANCIAL ADVISORS, LLC	111962	WYOMISSING, PA	04/03/2002 - 01/19/2007

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

Employment 1 of 3

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	01/08/2016
B	FINRA	General Securities Representative	Approved	01/08/2016
B	Arizona	Agent	Approved	10/03/2017
B	Colorado	Agent	Approved	08/22/2016
B	Connecticut	Agent	Approved	09/26/2019
B	Delaware	Agent	Approved	01/08/2016
B	Florida	Agent	Approved	01/08/2016
B	Indiana	Agent	Approved	01/08/2016
B	Louisiana	Agent	Approved	09/02/2020
B	Maine	Agent	Approved	09/23/2020
B	Maryland	Agent	Approved	01/08/2016
B	Massachusetts	Agent	Approved	08/22/2016
B	Nevada	Agent	Approved	09/02/2020



Qualifications

Regulator	Registration	Status	Date
B New Hampshire	Agent	Approved	01/08/2016
B New Jersey	Agent	Approved	01/08/2016
B New York	Agent	Approved	08/22/2016
B North Carolina	Agent	Approved	01/08/2016
B Ohio	Agent	Approved	09/14/2025
B Pennsylvania	Agent	Approved	01/08/2016
B South Carolina	Agent	Approved	01/08/2016
B Texas	Agent	Approved	08/29/2019
B Vermont	Agent	Approved	01/23/2018
B Virginia	Agent	Approved	01/08/2016
B Washington	Agent	Approved	08/22/2016

Branch Office Locations

LPL FINANCIAL LLC
 1122 PENN AVENUE
 WYOMISSING, PA 19610-2034

LPL FINANCIAL LLC
 SINKING SPRING, PA

Employment 2 of 3

Firm Name: **FINANCIAL PLANNING ADVISORS INC.**
 Main Address: 1122 PENN AVENUE
 WYOMISSING, PA 19610
 Firm ID#: 121691

Regulator	Registration	Status	Date
IA Pennsylvania	Investment Adviser Representative	Approved	05/17/2016

Branch Office Locations



Qualifications

FINANCIAL PLANNING ADVISORS INC.


1122 PENN AVENUE
WYOMISSING, PA 19610

Employment 3 of 3

Firm Name: **VAN REED WEALTH MANAGEMENT LLC**

Main Address: 1122 PENN AVENUE
WYOMISSING, PA 19610

Firm ID#: 143439

Regulator	Registration	Status	Date
 Pennsylvania	Investment Adviser Representative	Approved	06/28/2007

Branch Office Locations

VAN REED WEALTH MANAGEMENT LLC

1122 PENN AVENUE
WYOMISSING, PA 19610




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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	07/02/1999

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	09/15/1984

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	08/25/1997
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/26/1984

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
B	08/07/2006 - 01/13/2016	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	READING, PA
IA	08/07/2006 - 01/13/2016	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	READING, PA
IA	04/03/2002 - 01/19/2007	STERLING FINANCIAL ADVISORS, LLC	CRD# 111962	WYOMISSING, PA
IA	02/12/1998 - 08/17/2006	WALNUT STREET ADVISERS INC	CRD# 109903	WYOMISSING, PA
B	03/04/1993 - 08/17/2006	WALNUT STREET SECURITIES, INC.	CRD# 15840	WYOMISSING, PA
B	09/25/1984 - 08/12/1992	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY

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
04/2016 - Present	Financial Planning Advisors, Inc.	Investment Adviser Representative	Y	Wyomissing, PA, United States
01/2016 - Present	LPL FINANCIAL, LLC	Registered Representative	Y	WYOMISSING, PA, United States
01/2007 - Present	VAN REED WEALTH MANAGEMENT LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	WYOMISSING, PA, 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) 01/08/2016 * Berks Catholic High School * Coach * not inv rel * 955 S. Wyoming Ave, Reading, PA 19611 * Varsity Assistant Field Hockey Coach (aug - oct). Some tournaments after the season is over. * time spent 10%

(2) 01/08/2016 * DBA for LPL Business (entity for LPL business) * Van Reed Wealth Management * inv rel * 2950 Van Reed Rd, Reading, PA 19608 * Financial planning and outside RIA 2. No 3. No 4. yes 4a. no * time spent 60%



Registration & Employment History



OTHER BUSINESS ACTIVITIES

- (3) 01/08/2016 * no business name * Non-Variable Insurance * inv rel * at reported business location(s) * time spent 10%
- (4) 02/01/2016 * Van Reed Wealth Management, LLC * Registered Investment Advisor Hybrid * (Hybrid) Van Reed Wealth Management, LLC * inv rel * 2950 Van Reed Rd, Reading, PA 19608 * IAR - 1. NA 2. hourly fee or comprehensive plan fee which is lower than our hourly rates 3. yes 4. yes, although this could change with merger of our practice with Financial Planning Advisors * start 01/01/2007 * time spent 15%
- (5) 05/19/2016 * Financial Planning Advisors * DBA for LPL Business (entity for LPL business) * inv rel * 1122 Penn Avenue Wyomissing, PA 19610 * Hybrid RIA, Investment Advisory, financial planning, insurance * start 04/01/2016 * 15 hrs/mo; 5 hrs during secs trdg hrs.
- (6) 11/14/2018 - Financial Planning Advisors, Inc. - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - Started 04/01/2016 - 5 Hours Per Month/1 Hour During Securities Trading - I provide investment advisory services through Financial Planning Advisors, Inc., an independent investment advisor firm. I started this business activity in 04/2016. I expect to spend approximately 5 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.
- (7) 1/19/2022 - FPA Tax Services, LLC - Investment Related - At Reported Business Location(s) - Tax Prep/Accounting/CPA - Member - Started 01/01/2022 - 10 Hours Per Month/2 Hours During Securities Trading.
- (8) 02/18/2022 - EGM WAM, LLC - Investment Related - Home Based - Real Estate Rental - Start Date - 03/01/2022 - 1 Hours Per Month/0 Hours During Securities Trading.
- (9) 02/18/2022 - Van Reed Acquisition - Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Start Date - 03/01/2016 - 1 Hours Per Month/1 Hours During Securities 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	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: MERRILL LYNCH, PIERCE, FENNER & SMITH INC.

Allegations: CUSTOMERS ALLEGE THAT THEIR FINANCIAL CONSULTANT, ELIZABETH GALLEN, MISREPRESENTED TO THEM THE NUMBER OF PREMIUM PAYMENTS THAT WOULD BE REQUIRED WITH RESPECT TO A CROWN LIFE INSURANCE POLICY PURCHASED BY THEM IN 1998.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/27/1999

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/24/2001

Settlement Amount: \$0.00

Individual Contribution Amount:

Firm Statement N/A
OUR INVESTIGATION THUS FAR REVEALS THAT ANY CLAIM WHICH THE CUSTOMERS PURPORT TO ASSERT WOULD BE TIME BARRED AND/OR PRECLUDED BY AN ON GOING CLASS ACTION SUIT INVOLVING CROWN LIFE INSURANCE POLICIES SUCH AS THAT PURCHASED BY THE



CUSTOMERS

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: MERRILL LYNCH
Allegations: CUSTOMERS CLAIMS MISREPRESENTATION REGARDING THE NUMBER OF PREMIUM PAYMENTS REQUIRED WITH RESPECT TO A CROWN LIFE INSURANCE POLICY PURCHASED IN 1989.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/27/1999

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/24/2001

Settlement Amount: \$0.00

Individual Contribution Amount:

Broker Statement N/A PENDING INVESTIGATION BY MERRILL LYNCH THUS FAR REVEALS THAT ANY CLAIM WHICH THE CUSTOMER'S PURPORT TO ASSERT WOULD BE TIME BARRED AND/OR PRECLUDED BY AN ONGOING CLASS ACTION SUIT INVOLVING CROWN LIFE INSURANCE POLICIES SUCH AS THAT PURCHASED BY THE CUSTOMERS



End of Report

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