



IAPD Report

JOHN PAUL RATINI

CRD# 1384933

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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

JOHN PAUL RATINI (CRD# 1384933)

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 **11/21/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/09/2008
IA	LPL FINANCIAL LLC	CRD# 6413	05/09/2008

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	2881	CONNELLSVILLE, PA	04/23/2007 - 06/05/2008
B	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	CONNELLSVILLE, PA	06/17/1994 - 06/05/2008
IA	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	2881	CONNELLSVILLE, PA	08/16/2006 - 01/03/2007

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
Criminal	3
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 **23** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

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 Representative	Approved	05/09/2008
B	FINRA	General Securities Sales Supervisor	Approved	05/09/2008
B	FINRA	Invest. Co and Variable Contracts	Approved	05/09/2008
B	Arizona	Agent	Approved	05/07/2019
B	California	Agent	Approved	05/09/2008
B	Colorado	Agent	Approved	05/09/2008
B	Delaware	Agent	Approved	10/27/2016
B	Florida	Agent	Approved	05/09/2008
B	Georgia	Agent	Approved	10/26/2021
B	Kentucky	Agent	Approved	07/29/2024
B	Louisiana	Agent	Approved	04/12/2017
B	Maine	Agent	Approved	08/15/2024
B	Maryland	Agent	Approved	01/11/2011



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	04/06/2022
B Minnesota	Agent	Approved	11/25/2025
B Nevada	Agent	Approved	08/12/2019
B New Hampshire	Agent	Approved	01/27/2011
B New Jersey	Agent	Approved	05/09/2008
B North Carolina	Agent	Approved	05/09/2008
B North Dakota	Agent	Approved	09/28/2021
B Ohio	Agent	Approved	01/21/2010
B Pennsylvania	Agent	Approved	05/09/2008
IA Pennsylvania	Investment Adviser Representative	Approved	05/09/2008
B South Carolina	Agent	Approved	05/21/2008
B Tennessee	Agent	Approved	01/23/2023
B Virginia	Agent	Approved	06/04/2008
B West Virginia	Agent	Approved	09/14/2015

Branch Office Locations

LPL FINANCIAL LLC
111 W BANK ALLEY
LIGONIER, PA 15658






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 3 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	09/30/1997

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	07/09/1997
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/16/1994

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	08/03/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/22/1993

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	04/23/2007 - 06/05/2008	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	CONNELLSVILLE, PA
B	06/17/1994 - 06/05/2008	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	CONNELLSVILLE, PA
IA	08/16/2006 - 01/03/2007	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	CONNELLSVILLE, PA
B	06/17/1994 - 01/01/2002	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	04/07/1997 - 05/12/1997	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	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
05/2008 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	NEW STANTON, 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.

- 05/09/2008 - RR Development - Investment Related - Real Estate Rental - Time Spent 1% - Resort rental property and a 32 acre farm subdivided into lots that are sold through a real estate broker, not advertised or a public business.
- 05/09/2008 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Time Spent 1% - Sales of health insurance.
- 10/1/2014 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started 10/15/2014 - 0 Hours Per Month - Life and Disability Insurance.



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
Criminal	3
Termination	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 3

Reporting Source:	Individual
Organization Name (if charge(s) were brought against an organization over which individual exercised control):	NA
Court Details:	BUREAU OF POLICE - PITTSBURGH, PA O1NE2908065
Charge Date:	05/26/1993
Charge Details:	EXCEEDS 2000/FIREARM/MOTOR VEHICLE/CRIMINAL CONSPIRACY/THEFT BY UNLAWFUL TAKING
Felony?	Yes
Current Status:	Final
Status Date:	05/26/1993
Disposition Details:	DISMISSED/NOLLE PR
Broker Statement	EX-WIFE DID THIS TO GAIN LEVERAGE IN DIVORCE. JUDGE DISMISSED, UNJUSTIFIABLE.

Disclosure 2 of 3

Reporting Source:	Individual
Organization Name (if charge(s) were brought against an organization over which individual exercised control):	NA



Court Details: BUREAU OF POLICE PITTSBURGH PA
CR-264-93

Charge Date: 11/23/1993

Charge Details: BURGLARY; THEFT BY UNLAWFUL TAKING OR
DISPOSITION; CRIMINAL TRESPASS

Felony? Yes

Current Status: Final

Status Date: 06/16/1994

Disposition Details: THE ORIGINAL CHARGES WERE WITHDRAWN BY AGREEMENT
OF ALL PARTIES BY APPLICATION DATED JUNE 16, 1994.

Broker Statement NOT PROVIDED

Disclosure 3 of 3

Reporting Source: Individual

Organization Name (if charge(s) were brought against an organization over which individual exercised control): NA

Court Details: BUREAU OF POLICE - PITTSBURGH, PA
OTN C8871995

Charge Date: 11/18/1993

Charge Details: RECEIVING STOLEN GOODS EXCEEDING
2000/FIREARM/MOTOR VEHICLE/RECEIVING STOLEN PROPERTY. THEFT
BY UNLAWFUL TAKING OR DISPOSITION - MISDEMEANOR

Felony? Yes

Current Status: Final

Status Date: 06/01/1994

Disposition Details: DISMISSED/NOLLE PR.
THEFT BY UNLAWFUL TAKING OR DISPOSITION CHARGE - NOLLE PR.

Broker Statement EX-WIFE DID THIS TO GAIN LEVERAGE IN DIVORCE.
JUDGE DISMISSED, UNJUSTIFIABLE.



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: Firm
Firm Name: NMIS, LLC
Termination Type: Voluntary Resignation
Termination Date: 05/09/2008

Allegations: REP VOLUNTARILY RESIGNED DURING INTERNAL REVIEW OF ALLEGATIONS THAT HE MAY HAVE CHANGED COMMISSION PERCENTAGES OF TRADES THAT WERE SUBMITTED BY OTHER REPS WITHOUT AUTHORIZATION. REP DENIED ALLEGATIONS AND EXPLAINED CHANGES WERE RESULT OF HIS PARTICIPATION IN SALES PROCESS OR AS A RESULT OF RULES UNDER A JOINT WORK PROGRAM HE HAD ESTABLISHED IN RBO. WHILE INVESTIGATION FOUND CONFUSION AMONG REPS IN RBO REGARDING THE OPERATION OF THE JOINT WORK PROGRAM, THE FIRM FOUND NO EVIDENCE OF WRONGDOING BY REP.

Product Type: Mutual Fund(s)

Other Product Types:

Reporting Source: Individual
Firm Name: NMIS, LLC
Termination Type: Voluntary Resignation
Termination Date: 05/09/2008

Allegations: REP VOLUNTARILY RESIGNED DURING INTERNAL REVIEW OF ALLEGATIONS THAT HE MAY HAVE CHANGED COMMISSION PERCENTAGES OF TRADES THAT WERE SUBMITTED BY OTHER REPS WITHOUT AUTHORIZATION. REP DENIED ALLEGATIONS AND EXPLAINED CHANGES WERE RESULT OF HIS PARTICIPATION IN SALES PROCESS OR AS A RESULT OF RULES UNDER A JOINT WORK PROGRAM HE HAD ESTABLISHED IN RBO. WHILE INVESTIGATION FOUND CONFUSION AMONG REPS IN RBO REGARDING THE OPERATION OF THE JOINT WORK PROGRAM, THE FIRM FOUND NO EVIDENCE OF WRONGDOING BY REP.

Product Type: Mutual Fund(s)

Other Product Types:



End of Report

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