IAPD Report

LAWRENCE IRA PROZAN

CRD# 1410302

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

LAWRENCE IRA PROZAN (CRD# 1410302)

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 **09/05/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WEALTH ENHANCEMENT ADVISORY SERVICES, LLC	CRD# 116407	04/03/2023
B	WEALTH ENHANCEMENT BROKERAGE SERVICES, LLC	CRD# 130139	05/08/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	LPL FINANCIAL LLC	6413	WALNUT CREEK, CA	04/03/2023 - 06/30/2025
IA	PROZAN FINANCIAL SERVICES	136237	WALNUT CREEK, CA	02/20/2018 - 04/27/2023
IA	CETERA ADVISORS LLC	10299	WALNUT CREEK, CA	10/31/2003 - 04/03/2023

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

Employment 1 of 2

Firm Name: **WEALTH ENHANCEMENT BROKERAGE SERVICES, LLC**

Main Address: 505 N HIGHWAY 169
SUITE 900
PLYMOUTH, MN 55441

Firm ID#: 130139

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	05/08/2023
B	FINRA	General Securities Representative	Approved	05/08/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	05/08/2023
B	Arizona	Agent	Approved	06/30/2025
B	California	Agent	Approved	06/30/2025
B	Colorado	Agent	Approved	06/30/2025
B	Florida	Agent	Approved	06/24/2025
B	Hawaii	Agent	Approved	06/30/2025
B	Idaho	Agent	Approved	06/30/2025
B	Illinois	Agent	Approved	06/30/2025
B	Indiana	Agent	Approved	06/30/2025
B	Missouri	Agent	Approved	06/30/2025
B	Nevada	Agent	Approved	06/30/2025

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	06/30/2025
B	New York	Agent	Approved	06/30/2025
B	North Carolina	Agent	Approved	06/30/2025
B	Ohio	Agent	Approved	06/30/2025
B	Oregon	Agent	Approved	06/30/2025
B	Texas	Agent	Approved	06/30/2025
B	Virginia	Agent	Approved	06/30/2025
B	Washington	Agent	Approved	06/30/2025
B	Wisconsin	Agent	Approved	06/30/2025

Branch Office Locations

1850 MT DIABLO BLVD
SUITE 100
WALNUT CREEK, CA 94596

Employment 2 of 2

Firm Name: **WEALTH ENHANCEMENT ADVISORY SERVICES, LLC**

Main Address: 505 N HIGHWAY 169
SUITE 900
PLYMOUTH, MN 55441

Firm ID#: 116407

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	04/03/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	04/03/2023

Branch Office Locations

Qualifications

WEALTH ENHANCEMENT ADVISORY SERVICES, LLC
1850 MT DIABLO BLVD
SUITE 100
WALNUT CREEK, CA 94596

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	06/23/1998
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/27/1987

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/21/1985

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	11/20/2001
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/10/1988

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	04/03/2023 - 06/30/2025	LPL FINANCIAL LLC	CRD# 6413	WALNUT CREEK, CA
IA	02/20/2018 - 04/27/2023	PROZAN FINANCIAL SERVICES	CRD# 136237	WALNUT CREEK, CA
IA	10/31/2003 - 04/03/2023	CETERA ADVISORS LLC	CRD# 10299	WALNUT CREEK, CA
B	12/18/1998 - 04/03/2023	CETERA ADVISORS LLC	CRD# 10299	WALNUT CREEK, CA
IA	12/02/2008 - 12/31/2017	PROZAN FINANCIAL SERVICES	CRD# 136237	WALNUT CREEK, CA
B	11/16/1998 - 12/17/1998	SENTRA SECURITIES CORPORATION	CRD# 10249	PHOENIX, AZ
B	03/31/1998 - 11/16/1998	UNITED PACIFIC SECURITIES, INC.	CRD# 21986	CARLSBAD, CA
B	01/31/1997 - 03/19/1998	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	10/18/1989 - 01/31/1997	KEOGLER, MORGAN & COMPANY, INC.	CRD# 16546	ATLANTA, GA
B	11/03/1988 - 11/01/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	03/02/1988 - 11/03/1988	CHRISTOPHER WEIL & COMPANY, INC	CRD# 6566	
B	07/20/1987 - 02/18/1988	INTRUST INVESTOR SERVICES, INC.	CRD# 16997	
B	03/16/1987 - 06/25/1987	MARTIN SMITH SECURITIES CORP.	CRD# 15153	
B	10/09/1985 - 02/27/1987	CALVERT SECURITIES CORPORATION	CRD# 14035	

Registration & Employment History

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
04/2023 - Present	WEALTH ENHANCEMENT ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	WALNUT CREEK, CA, United States
04/2023 - Present	WEALTH ENHANCEMENT BROKERAGE SERVICES	REGISTERED REPRESENTATIVE	Y	WALNUT CREEK, CA, United States
04/2023 - Present	WEALTH ENHANCEMENT GROUP	SVP, FINANCIAL ADVISOR	Y	WALNUT CREEK, CA, United States
04/2023 - 06/2025	LPL Financial	Registered Representative	Y	Walnut Creek, CA, United States
01/2013 - 03/2023	CETERA ADVISORS LLC	REGISTERED REP/IAR	Y	EL SEGUNDO, CA, United States
09/1998 - 03/2023	PROZAN FINANCIAL SERVICES	IAR	Y	WALNUT CREEK, CA, 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 - 03/2023 / PROZAN FINANCIAL / Non-Variable Insurance / INVESTMENT RELATED / WALNUT CREEK, CA
2 - 4/4/2023 - WEALTH ENHANCEMENT ADVISORY SERVICES LLC - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - Advisor - Start Date - 03/02/2023 - 16 Hours Per Month/8 Hours During Securities Trading - Time Spent 100% - I provide investment advisory services through WEALTH ENHANCEMENT ADVISORY SERVICES LLC, an independent investment advisor firm. I started this business activity in 04/2023. I expect to spend approximately 160 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.
3 - California Jewish Alumni Network - Non-Investment Related - Board Member - Start Date: 9/10/2025 - 10 Hours/Month, 0 Hours Spent During Trading Hours - Board Member of a School Alumni Group

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
Termination	1

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:	ROYAL ALLIANCE ASSOCIATES, INC.
Termination Type:	Permitted to Resign
Termination Date:	03/19/1998
Allegations:	ON MY PERSONAL ACCOUNT, I SIGNED MY MANAGERS NAME INDICATING APPROVAL OF THE ACCOUNT. THIS WAS NOT A CUSTOMER ACCOUNT NOR WERE ANY TRANSACTIONS DONE.
Product Type:	No Product
Other Product Types:	
Broker Statement	PERMITTED TO RESIGN. ON THAT DAY, MY FORMER BROKER DEALER PUSHED ME TO LEVEL I HAVE NEVER FELT. I WAS HAVING TROUBLE REACHING MY MANAGER THAT DAY AND ROYAL HAD THREATENED TO CLOSE. MY ACCOUNT. ROYAL HAD ALSO FAILED TO PROPERLY CHANGE MY ADDRESS SO I WAS NOT GIVEN TIMELY NOTIFICATION OF THE NEED FOR PAPERWORK. I ACTED OUT OF COMPLETE FRUSTRATION WITH NO HELP FROM MY BROKER/DEALER.

End of Report

This page is intentionally left blank.

