



## IAPD Report

# JAMES MICHAEL ORTENZIO

CRD# 1499407

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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

### JAMES MICHAEL ORTENZIO (CRD# 1499407)

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 **06/11/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	EQUITY SERVICES, INC.	CRD# 265	07/09/2012
<b>IA</b>	ESI FINANCIAL ADVISORS	CRD# 265	07/10/2012

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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>	ONEAMERICA SECURITIES, INC.	4173	MATAWAN, NJ	01/11/2012 - 07/25/2012
<b>B</b>	ONEAMERICA SECURITIES, INC.	4173	MATAWAN, NJ	11/25/2011 - 07/25/2012
<b>IA</b>	METLIFE SECURITIES INC.	14251	SHORT HILLS, NJ	07/31/2002 - 12/10/2010

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

### Employment 1 of 1

Firm Name: **ESI FINANCIAL ADVISORS**  
Main Address: ONE NATIONAL LIFE DRIVE  
MONTPELIER, VT 05604  
Firm ID#: 265

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	07/09/2012
B FINRA	General Securities Representative	Approved	07/09/2012
B FINRA	Invest. Co and Variable Contracts	Approved	07/09/2012
B FINRA	Investment Co./Variable Contracts Prin	Approved	07/09/2012
B Colorado	Agent	Approved	10/22/2015
B Florida	Agent	Approved	10/26/2015
B New Jersey	Agent	Approved	07/10/2012
IA New Jersey	Investment Adviser Representative	Approved	07/10/2012
B New York	Agent	Approved	07/10/2012
B Rhode Island	Agent	Approved	03/04/2024

### Branch Office Locations

**ESI FINANCIAL ADVISORS**  
200 SCHULZ DRIVE  
SUITE 125  
RED BANK, NJ 07701

**ESI FINANCIAL ADVISORS**  
SNOWMASS VILLAGE, CO



## 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, 3 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	04/02/2009
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	11/15/1997

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	11/11/2002
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/08/1986

#### State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	11/07/1996

### 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	01/11/2012 - 07/25/2012	ONEAMERICA SECURITIES, INC.	CRD# 4173	MATAWAN, NJ
B	11/25/2011 - 07/25/2012	ONEAMERICA SECURITIES, INC.	CRD# 4173	MATAWAN, NJ
IA	07/31/2002 - 12/10/2010	METLIFE SECURITIES INC.	CRD# 14251	SHORT HILLS, NJ
B	05/13/1986 - 12/10/2010	METLIFE SECURITIES INC.	CRD# 14251	SHORT HILLS, NJ
B	05/13/1986 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	SHORT HILLS, NJ

#### 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
07/2012 - Present	EQUITY SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	MONTPELIER, VT, United States
07/2012 - Present	NL FINANCIAL ALLIANCE/NATIONAL LIFE	AGENT	Y	RED BANK, 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.

\*HORIZON BLUE CROSS BLUE SHIELD OF NEW JERSEY, OXFORD, AMERIHEALTH, FIXED LIFE, FIXED ANNUITIES, LTC: PACIFIC LIFE, HARTFORD (THROUGH THE PRODUCERS GROUP), P&C: COUCH BRAUNSDORF. INV REL \*NL FINANCIAL ALLIANCE/NATIONAL LIFE INSURANCE COMPANY, 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ, INV REL, INS SALES, CO-GA, 07/2012 TO PRESENT, 160HRS/MO, DURING TRADE HRS \*PARAMOUNT WEALTH GROUP. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INS., FIX LIFE, H, P&C. INV REL. INS SALES. PRESIDENT. 9/2012-PRESENT. 10 HRS/MO. DURING TRADE HRS \*INTEGRATED FINANCIAL CONCEPTS. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INV REL. INSURANCE SALES. SALES AGENT. FEB 2015-CURRENT. 160 HRS/MO. DURING TRADE HRS \*TEACHERS PENSION AND INSURANCE SERVICES. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INV REL. EDUCATING EDUCATION PROFESSIONALS AN THEIR RETIREMENT PORTFOLIOS. AREA DIRECTOR. JUNE 2016. 5 HRS/MO. DURING TRADE HRS \*TEAM 94. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. AUGUST 2017. NOT INV REL. NON PROFIT COPR FOR AWARENESS OF CONDITIONS. BOARD MEMBER. SUPPORTING THE NON PROFIT WITH FUND RAISING TO DRIVE AWARENESS OF THE CONDITIONS. NOT HANDLING ACCOUNTS/FUNDS. NO COMP. NOT DURING TRADE HRS \*PENSION EDUCATORS. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INV REL. OCT 2019. WORK WITH MUNICIPAL EMPLOYEES AS WELL AS POLICE/FIREFIGHTERS ON 457 OPTIONS/ENROLLMENTS AND INS RELATED PRODUCTS AVAILABLE TO THEM. GENERAL AGENT. RECRUIT AGENTS AND MANAGERS TO THESE MARKETS \*BENEFIT MALL. 200



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

SCHULZ DR SUITE 125 RED BANK NJ. JAN 2020. INV REL. GROUP HEALTH SALES. BROKER. GA, RECEIVE OVERRIDES ON BUSINESS WRITTEN BY AGENTS. DURING TRADE HRS \*OHIO NATIONAL FINANCIAL SERVICES. 200 SCHULZ DRIVE SUITE 125, RED BANK, NJ. INV REL. MAY 2020. DISABILITY INCOME PRODUCTS. BROKER. AS A GENERAL AGENT I RECEIVE OVERRIDES ON BUSINESS THAT IS WRITTEN BY OUR AGENTS. DURING TRADE HRS\*INTEGRATED FINANCIAL CONCEPTS LLC DBA IFC BROKERAGE. 200 SCHULZ DR SUITE 125 RED BANK NJ. INV REL. NOV 2020. INS SALES. INS AGENT. BROKER FROM A NL AGENCY. DURING TRADE HRS. \*WITHUM INSURANCE. 200 SCHULZ DR SUITE 125 RED BANK NJ. INV REL. DEC 2023. CONFERENCE CALL CONDUCTED TO DISCUSS FIXED INS OPPORTUNITIES WITH CLIENTS. AGENT. ONLY CONF CALLS TO DISCUSS MARKETING OPPORTUNITIES FOR FIXED INS W/CLIENTS. DURING TRADE HRS. \*THE FORTIS AGENCY LLC. 200 SCHULZ DRIVE SUITE 125 RED BANK NJ. INV REL. AUG 2024. FIXED INSURANCE. BROKER. SALES AND SERVICE OF FIXED PRODUCTS DURING TRADE HRS.



## 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
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 2

**Reporting Source:** Firm

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

**Allegations:** CUSTOMER ALLEGED THAT WHEN HE PURCHASE A VARIABLE LIFE INSURANCE POLICY IN JULY 1999, THE REPRESENTATIVE DID NOT INDICATE THERE WAS A POSSIBILITY THE POLICY MAY LAPSE IN THE FUTURE. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

**Product Type:** Insurance

**Alleged Damages:** \$0.00

**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:** 10/11/2011

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 10/24/2011

**Settlement Amount:**



**Individual Contribution Amount:**

**Reporting Source:** Individual

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

**Allegations:** CUSTOMER ALLEGED THAT WHEN HE PURCHASED A VARIABLE LIFE INSURANCE POLICY IN JULY 1999 THE REPRESENTATIVE DID NOT INDICATE THERE WAS A POSSIBILITY THE POLICY MAY LAPSE IN THE FUTURE. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

**Product Type:** Insurance

**Alleged Damages:** \$0.00

**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:** 10/11/2011

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 10/24/2011

**Settlement Amount:**

**Individual Contribution Amount:**

**Disclosure 2 of 2**

**Reporting Source:** Firm

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

**Allegations:** CUSTOMER ALLEGED THAT HE WAS MISINFORMED BY THE REPRESENTATIVE, REGARDING AN INCREASE IN PREMIUM PAYMENTS, WHEN HE WAS SOLD A VARIABLE LIFE INSURANCE POLICY IN DECEMBER 1993. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

**Product Type:** Insurance

**Alleged Damages:** \$0.00

**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:** 08/19/2011



**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 09/20/2011

**Settlement Amount:**

**Individual Contribution Amount:**  
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**Reporting Source:** Individual

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

**Allegations:** CUSTOMER ALLEGED THAT HE WAS MISINFORMED BY THE REPRESENTATIVE REGARDING AN INCREASE IN PREMIUM PAYMNETS, WHEN HE WAS SOLD A VARIABLE LIFE INSURANCE POLICY IN DECEMBER 1993. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

**Product Type:** Insurance

**Alleged Damages:** \$0.00

**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:** 08/19/2011

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/20/2011

**Settlement Amount:**

**Individual Contribution Amount:**



## 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:** METLIFE SECURITIES

**Termination Type:** Discharged

**Termination Date:** 11/12/2010

**Allegations:** METLIFE PROVIDED AFFIRMATIVE RESPONSES TO QUESTIONS 7B, 7F1 AND 7F3, BASED UPON THE GUIDANCE SET FORTH IN FINRA REGULATORY NOTICE 10-39. THE AFFIRMATIVE RESPONSES ARE BASED SOLELY UPON THE STATED REASON FOR DISCHARGE SET FORTH IN THE "TERMINATION EXPLANATION" SET FORTH IN SECTION 3, SUPRA. MR. ORTENZIO WAS NOT THE SUBJECT OF ANY INTERNAL REVIEW FOR "FRAUD OR WRONGFUL TAKING OF PROPERTY." MR. ORTENZIO BELIEVES THOSE RESPONSES SHOULD HAVE BEEN "NO."

**Product Type:** No Product

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**Reporting Source:** Individual

**Firm Name:** METLIFE SECURITIES

**Termination Type:** Discharged

**Termination Date:** 11/12/2010

**Allegations:** METLIFE PROVIDED AFFIRMATIVE RESPONSES TO QUESTIONS 7B, 7F1 AND 7F3, BASED UPON THE GUIDANCE SET FORTH IN FINRA REGULATORY NOTICE 10-39. THE AFFIRMATIVE RESPONSES ARE BASED SOLELY UPON THE STATED REASON FOR DISCHARGE SET FORTH IN THE "TERMINATION EXPLANATION" SET FORTH IN SECTION 3, SUPRA. MR. ORTENZIO WAS NOT THE SUBJECT OF ANY INTERNAL REVIEW FOR "FRAUD OR WRONGFUL TAKING OF PROPERTY." MR. ORTENZIO BELIEVES THOSE RESPONSES SHOULD HAVE BEEN "NO."

**Product Type:** No Product



## End of Report

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