



IAPD Report

CARL CHARLES LANZA

CRD# 1673424

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

i 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

CARL CHARLES LANZA (CRD# 1673424)

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 **05/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WELLS FARGO ADVISORS	CRD# 11025	11/02/2023
B	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	11/02/2023

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
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	Hauppauge, NY	07/08/2021 - 11/06/2023
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	Hauppauge, NY	05/21/2018 - 11/06/2023
B	LPL FINANCIAL LLC	6413	HAUPPAUGE, NY	07/22/2013 - 05/29/2018

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	3



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 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 11025

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	11/02/2023
B	FINRA	General Securities Representative	Approved	11/02/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	11/02/2023
B	Arkansas	Agent	Approved	09/18/2024
B	California	Agent	Approved	11/02/2023
B	Colorado	Agent	Approved	11/02/2023
B	Connecticut	Agent	Approved	11/02/2023
B	Delaware	Agent	Approved	11/02/2023
B	Florida	Agent	Approved	11/02/2023
IA	Florida	Investment Adviser Representative	Approved	11/29/2023
B	Georgia	Agent	Approved	11/02/2023
B	Illinois	Agent	Approved	11/02/2023
B	Massachusetts	Agent	Approved	11/06/2023



Qualifications

Regulator	Registration	Status	Date
B Missouri	Agent	Approved	11/02/2023
B New Hampshire	Agent	Approved	11/03/2023
B New Jersey	Agent	Approved	11/02/2023
B New York	Agent	Approved	11/02/2023
IA New York	Investment Adviser Representative	Approved	11/02/2023
B North Carolina	Agent	Approved	11/02/2023
B Oklahoma	Agent	Approved	11/02/2023
B Pennsylvania	Agent	Approved	11/02/2023
B South Carolina	Agent	Approved	09/13/2024
B Tennessee	Agent	Approved	04/14/2026
B Texas	Agent	Approved	11/02/2023
B Utah	Agent	Approved	09/18/2024
B Virginia	Agent	Approved	11/02/2023
B Washington	Agent	Approved	11/02/2023

Branch Office Locations

WELLS FARGO ADVISORS
RIVIERA, FL





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
 General Securities Principal Examination (S24)	Series 24	02/26/2002
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	06/21/1999

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/15/1988

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/09/1997
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/06/1991

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	07/08/2021 - 11/06/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	Hauppauge, NY
B	05/21/2018 - 11/06/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	Hauppauge, NY
B	07/22/2013 - 05/29/2018	LPL FINANCIAL LLC	CRD# 6413	HAUPPAUGE, NY
B	04/09/2001 - 08/20/2013	LINCOLN FINANCIAL SECURITIES CORPORATION	CRD# 3870	HAUPPAUGE, NY
B	09/18/1996 - 04/11/2001	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	CHICAGO, IL
B	02/15/1995 - 09/18/1996	CHEMICAL INVESTMENT SERVICES CORP.	CRD# 36312	
B	04/14/1992 - 02/13/1995	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	04/14/1992 - 02/13/1995	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	02/13/1991 - 12/16/1991	NEW ENGLAND SECURITIES	CRD# 615	NEW YORK, NY
B	05/22/1989 - 04/27/1990	TGB CORPORATION	CRD# 23413	
B	10/19/1988 - 10/27/1988	COWEN & CO.	CRD# 1541	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
11/2023 - Present	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	REGISTERED REP	Y	Hauppauge, NY, United States
05/2018 - 11/2023	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	HAUPPAUGE, NY, United States
05/2018 - 11/2023	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	HAUPPAGE, NY, United States
07/2013 - 05/2018	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	HAUPPAUGE, NY, 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)Name of Business: none Address: 150 Motor Pkwy Ste 207, Hauppauge, NY, 11788, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 05/21/2018 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: Work with clients to assist with their non variable Life, Disability and health insurance needs.

(2)Name of Business: Rental Real Estate Address: 2 True Harbour Way , West Islip , NY, 11795, United States Activity Type: Rental Real Estate Position/Title: Owner/Proprietor Investment Related: Yes Start Date: 01/01/2019 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: House I own that I will rent out for 6months

(3)Name of Business: Retirement Plan Consulting Group Address: 150 Motor Pkwy Ste 207, Hauppauge, NY, 11788, United States Activity Type: Support Company - Owner Position/Title: Other Investment Related: No Start Date: 05/21/2018 Hours per month devoted to this business: 21-40 Hours per month devoted to this business during trading hours: 21-40 Description of duties: 50% Owner of this LLC that is a DBA for only RJFS approved business activities.

(4)Name of Business: Retirement Plan Consulting Group Address: 150 Motor Pkwy Ste 210, Hauppauge, NY, 11788, United States Activity Type: Rental Real Estate Position/Title: Investment Related: Yes Start Date: 05/01/2021 Hours per month devoted to this business: 0-1 Hours per month devoted to this business during trading hours: 0-1 Description of duties: RETIREMENT PLAN CONSULTING GROUP LLC, NOT INV RELATED, HAUPPAUGE, NY, 50% OWNERSHIP, START DATE: 11/1/15, 120 HRS PER MONTH, 8 HRS DURING TRADING, FINET;
LANZA FINANCIAL SERVICES CORP, NOT INV RELATED, BAYSHORE, NY, 100% OWNERSHIP, START DATE: 2/15/11, 4 HRS PER MONTH, 0 HRS DURING TRADING, FINET;



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	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CHASE INVESTMENT SERVICES CORPORATION
Allegations:	CLIENT ALLEGES UNSUITABILITY, MISREPRESENTATION AND EXCESSIVE TRADING IN CONNECTION WITH THE PURCHASE OF MUTUAL FUNDS
Product Type:	Mutual Fund(s)
Alleged Damages:	\$63,000.00

Customer Complaint Information

Date Complaint Received:	03/09/2005
Complaint Pending?	No
Status:	Denied
Status Date:	05/05/2005

Settlement Amount:

Individual Contribution Amount:

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CHASE INVESTMENT SERVICES CORPORATION



Allegations: CLIENT ALLEGES UNSUITABILITY, MISREPRESENTATION & EXCESSIVE TRADING IN CONNECTION WITH THE PURCHASE OF MUTUAL FUNDS

Product Type: Mutual Fund(s)

Alleged Damages: \$63,000.00

Customer Complaint Information

Date Complaint Received: 03/09/2005

Complaint Pending? No

Status: Denied

Status Date: 05/05/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement ALL ALLEGATIONS WERE UNFOUNDED AND THERE WAS NO WRONGDOING FOUND ON BEHALF OF THE REGISTERED REPRESENTATIVE OF CHASE INVESTMENT SERVICES.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CHASE INVESTMENT SERVICES CORP

Allegations: CUSTOMER CLAIMS HER MUTUAL FUND INVESTMENTS WERE UNSUITABLE AND NO DISCLOSURE WAS MADE AS TO THE LEVEL OF RISK INVOLVED WITH THESE INVESTMENTS

Product Type: Mutual Fund(s)

Alleged Damages: \$47,186.00

Customer Complaint Information

Date Complaint Received: 08/24/2004

Complaint Pending? No

Status: Denied

Status Date: 03/16/2005

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

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

Allegations: CUSTOMER CLAIMS HER MUTUAL FUN INVESTMENTS WERE UNSUITABLE AND NO DISCLOSURE WAS MADE AS TO THE LEVEL OF RISK INVOLVED WITH THESE INVESTMENTS.



Product Type: Mutual Fund(s)

Alleged Damages: \$47,186.00

Customer Complaint Information

Date Complaint Received: 08/24/2004

Complaint Pending? No

Status: Denied

Status Date: 03/16/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement CUSTOMER COMPLAINT WAS DENIED IN ITS ENTIRETY AND THERE WAS NO WRONG-DOING ON THE PART OF THE REGISTERED REPRESENTATIVE.

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CHASE INVESTMENT SERVICES CORP.

Allegations: CUSTOMER CLAIMS HE WAS NOT ADVISED ABOUT THE SURRENDER CHARGES AND MANAGEMENT FEES ASSOCIATED WITH HIS VARIABLE ANNUITY.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$6,231.00

Customer Complaint Information

Date Complaint Received: 11/12/2002

Complaint Pending? No

Status: Denied

Status Date: 01/23/2003

Settlement Amount:

Individual Contribution Amount:

Firm Statement CUSTOMERS COMPLAINT WAS DENIED IN ITS ENTIRETY. THERE WAS NO WRONGDOING FOUND ON THE PART OF RR OR CISC.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CHASE INVESTMENT SERVICE CORP

Allegations: CUSTOMER CLAIMS HE WAS NOT ADVISED ABOUT THE SURRENDER CHARGES AND MANAGEMENT FEE ASSOCIATED WITH HIS VARIABLE ANNUITY

Product Type: Annuity(ies) - Variable



Alleged Damages: \$6,231.00

Customer Complaint Information

Date Complaint Received: 11/12/2002

Complaint Pending? No

Status: Denied

Status Date: 01/23/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement

CUSTOMERS COMPLAINT WAS DENIED IN ITS ENTIRETY. THERE WAS NO WRONGDOING FOUND ON THE PART OF RR OR CISC.



End of Report

This page is intentionally left blank.