



IAPD Report

TIMOTHY PAUL LATA

CRD# 2295579

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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

TIMOTHY PAUL LATA (CRD# 2295579)

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 **05/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	06/21/2016
IA	WEALTH MANAGEMENT SERVICES, LLC	CRD# 131012	12/13/2016
IA	LPL FINANCIAL LLC	CRD# 6413	05/28/2024
IA	WEALTHCARE ADVISORY PARTNERS LLC	CRD# 171976	03/31/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	INTEGRATED WEALTH CONCEPTS LLC	284656	BLOOMFIELD HILLS, MI	01/03/2023 - 04/01/2025
IA	WEALTHCARE ADVISORY PARTNERS LLC	171976	Bloomfield Hills, MI	06/05/2019 - 05/17/2023
IA	LPL FINANCIAL LLC	6413	BLOOMFIELD HILLS, MI	07/01/2016 - 10/06/2020

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
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Report Summary

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

Employment 1 of 3

Firm Name: **WEALTHCARE ADVISORY PARTNERS LLC**
Main Address: 1065 ANDREW DRIVE
WEST CHESTER, PA 19380
Firm ID#: 171976

Regulator	Registration	Status	Date
IA Michigan	Investment Adviser Representative	Approved	03/31/2025
IA Texas	Investment Adviser Representative	Approved	10/14/2025

Branch Office Locations

WEALTHCARE ADVISORY PARTNERS LLC
42714 WOODWARD AVE
B
BLOOMFIELD HILLS, MI 48304

Employment 2 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 Representative	Approved	06/21/2016
B FINRA	Invest. Co and Variable Contracts	Approved	06/21/2016
B Arizona	Agent	Approved	06/21/2016
B California	Agent	Approved	06/21/2016
B Delaware	Agent	Approved	07/18/2024



Qualifications

Regulator	Registration	Status	Date
B Florida	Agent	Approved	06/21/2016
B Maryland	Agent	Approved	07/18/2024
B Michigan	Agent	Approved	06/21/2016
IA Michigan	Investment Adviser Representative	Approved	05/28/2024
B Minnesota	Agent	Approved	01/28/2025
B Missouri	Agent	Approved	10/31/2016
B Nevada	Agent	Approved	10/26/2020
B New York	Agent	Approved	07/28/2016
B Ohio	Agent	Approved	10/06/2020
B Pennsylvania	Agent	Approved	05/16/2017
B South Carolina	Agent	Approved	10/24/2024
B Tennessee	Agent	Approved	07/27/2016
B Texas	Agent	Approved	01/13/2017
B Virginia	Agent	Approved	09/06/2023
B Wisconsin	Agent	Approved	03/03/2025

Branch Office Locations

LPL FINANCIAL LLC
 42714 WOODWARD AVE
 BLOOMFIELD HILLS, MI 48304

LPL FINANCIAL LLC
 CLARKSTON, MI

Employment 3 of 3

Firm Name: **WEALTH MANAGEMENT SERVICES, LLC**



Qualifications

Main Address: 42714 WOODWARD AVE, STE. B
BLOOMFIELD HILLS, MI 48304

Firm ID#: 131012

Regulator	Registration	Status	Date
IA Michigan	Investment Adviser Representative	Approved	12/13/2016

Branch Office Locations

WEALTH MANAGEMENT SERVICES, LLC
42714 WOODWARD AVE, STE. B
BLOOMFIELD HILLS, MI 48304



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 0 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/04/2008
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/03/1992

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	11/09/1992
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	01/03/2023 - 04/01/2025	INTEGRATED WEALTH CONCEPTS LLC	CRD# 284656	BLOOMFIELD HILLS, MI
IA	06/05/2019 - 05/17/2023	WEALTHCARE ADVISORY PARTNERS LLC	CRD# 171976	Bloomfield Hills, MI
IA	07/01/2016 - 10/06/2020	LPL FINANCIAL LLC	CRD# 6413	BLOOMFIELD HILLS, MI
IA	12/08/2011 - 06/24/2016	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	WEST BLOOMFIELD, MI
B	09/09/2005 - 06/24/2016	SECURITIES AMERICA, INC.	CRD# 10205	WEST BLOOMFIELD, MI
IA	10/29/2010 - 05/24/2012	THE PROFESSIONAL ADVISOR GROUP, LLC	CRD# 124353	WEST BLOOMFIELD, MI
B	02/23/1999 - 09/21/2005	NFP SECURITIES, INC.	CRD# 42046	AUSTIN, TX
B	11/04/1992 - 03/03/1999	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	11/04/1992 - 03/03/1999	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	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
03/2025 - Present	WEALTHCARE ADVISORY PARTNERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	BLOOMFIELD HILLS, MI, United States
05/2024 - Present	LPL FINANCIAL LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	BLOOMFIELD HILLS, MI, United States
01/2023 - Present	WEALTH MANAGEMENT SERVICES, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	BLOOMFIELD HILLS, MI, United States
06/2016 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	BLOOMFIELD HILLS, MI, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2023 - 03/2025	INTEGRATED WEALTH CONCEPTS, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	BLOOMFIELD HILLS, MI, United States
06/2019 - 05/2023	WEALTHCARE ADVISORY PARTNERS LLC	WEALTH ADVISOR	Y	BLOOMFIELD HILLS, MI, United States
07/2016 - 10/2020	LPL FINANCIAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	BLOOMFIELD HILLS, MI, United States
12/2011 - 06/2016	SECURITIES AMERICA ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	WEST BLOOMFIELD, MI, United States
09/2005 - 06/2016	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	WEST BLOOMFIELD, MI, 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- 06/21/2016 - Wealth Management Services, LLC - Non-Variable Insurance - Investment Related - At Reported Business Location(s) - Start Date 06/20/2016 - 8 hours per month/ 30 mins during trading
- 2- 06/21/2016 - Wealth Management Services, LLC - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start Date 06/20/2016 - 200 hours per month/ 50 hours during trading
- 3- 04/27/2026 - Wealthcare Capital Partners - Registered Investment Advisor Hybrid - Investment Related - At Reported Business Location(s) - Start Date 06/01/2025 - 180 hours per month/ 160 hours during trading - I provide investment advisory services through Wealthcare Advisory Partners LLC, an independent investment advisor firm. I started this business activity in 06/2025. I expect to spend approximately 180 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.
- 4- 04/28/2026 - Wealthcare Management Services - DBA for LPL Business (entity for LPL business) - Investment Related - At Reported Business Location(s) - Start Date 06/15/2016 - 180 hours per month/ 160 hours during 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:	Securities America, Inc.
Allegations:	Client alleged misrepresentation of requirements associated with her defined benefit plan.
Product Type:	Mutual Fund
Alleged Damages:	\$10,000.00
Alleged Damages Amount Explanation (if amount not exact):	Client's estimate of CPA services required.
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:	12/13/2016
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	04/19/2017
Settlement Amount:	



Individual Contribution Amount:

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Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Securities America, Inc.
Allegations:	Client alleged misrepresentation of requirements associated with her defined benefit plan.
Product Type:	Mutual Fund
Alleged Damages:	\$10,000.00
Alleged Damages Amount Explanation (if amount not exact):	Client's estimate of CPA services required.
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:	12/13/2016
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	04/19/2017
Settlement Amount:	
Individual Contribution Amount:	



End of Report

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