



## IAPD Report

# PIETRO JOSEPH PASSALACQUA

CRD# 2299676

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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

### PIETRO JOSEPH PASSALACQUA (CRD# 2299676)

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 **03/17/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CFD INVESTMENTS, INC.	CRD# 25427	01/30/2002
<b>IA</b>	CREATIVE FINANCIAL DESIGNS, INC.	CRD# 109032	06/16/2003
<b>IA</b>	FRONTIER FINANCIAL PLANNING & CAPITAL MANAGEMENT, INC.	CRD# 124675	01/08/2016

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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>	FRONTIER FINANCIAL PLANNING & CAPITAL MANAGEMENT, INC.	124675	Hillsborough, NJ	04/14/2005 - 12/31/2015
<b>B</b>	THE INVESTMENT CENTER, INC.	17839	BEDMINSTER, NJ	12/18/1998 - 12/19/2001
<b>B</b>	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN	01/05/1993 - 12/23/1998

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
Regulatory Event	1



## Report Summary

Criminal	1
Investigation	1
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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 3

Firm Name: **CFD INVESTMENTS, INC.**  
Main Address: 2704 S GOYER RD  
KOKOMO, IN 46902  
Firm ID#: 25427

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Principal	Approved	01/30/2002
<b>B</b> FINRA	General Securities Representative	Approved	01/30/2002
<b>B</b> California	Agent	Approved	08/21/2025
<b>B</b> Delaware	Agent	Approved	01/31/2013
<b>B</b> Florida	Agent	Approved	01/12/2022
<b>B</b> Illinois	Agent	Approved	03/18/2026
<b>B</b> New Jersey	Agent	Approved	01/30/2002
<b>B</b> New York	Agent	Approved	01/30/2002
<b>B</b> Pennsylvania	Agent	Approved	01/30/2002
<b>B</b> South Carolina	Agent	Approved	01/18/2012
<b>B</b> Virginia	Agent	Approved	03/23/2010

### Branch Office Locations

322 COURTYARD DR  
HILLSBOROUGH, NJ 08844



## Qualifications

### Employment 2 of 3

Firm Name: **FRONTIER FINANCIAL PLANNING & CAPITAL MANAGEMENT, INC.**  
Main Address: 322 COURTYARD DRIVE  
HILLSBOROUGH, NJ 08844  
Firm ID#: 124675

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	01/08/2016
IA Texas	Investment Adviser Representative	Restricted Approval	07/16/2019

### Branch Office Locations

**FRONTIER FINANCIAL PLANNING & CAPITAL MANAGEMENT, INC.**  
322 COURTYARD DRIVE  
HILLSBOROUGH, NJ 08844

### Employment 3 of 3

Firm Name: **CREATIVE FINANCIAL DESIGNS, INC.**  
Main Address: 2704 S GOYER RD  
KOKOMO, IN 46902  
Firm ID#: 109032

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	06/16/2003

### Branch Office Locations

**CREATIVE FINANCIAL DESIGNS, INC.**  
322 COURTYARD DR  
HILLSBOROUGH, NJ 08844




## 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 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.**


#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	08/30/1999

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	12/28/1992

#### State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/26/1993

### PROFESSIONAL DESIGNATIONS

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

#### Certified Financial Planner

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	04/14/2005 - 12/31/2015	FRONTIER FINANCIAL PLANNING & CAPITAL MANAGEMENT, INC.	CRD# 124675	Hillsborough, NJ
B	12/18/1998 - 12/19/2001	THE INVESTMENT CENTER, INC.	CRD# 17839	BEDMINSTER, NJ
B	01/05/1993 - 12/23/1998	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	01/05/1993 - 12/23/1998	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

### 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
09/2002 - Present	CREATIVE FINANCIAL DESIGNS, INC	IAR	Y	KOKOMO, IN, United States
01/2002 - Present	CFD INVESTMENTS, INC.	REGISTERED REP	Y	KOKOMO, IN, United States
09/1999 - Present	FRONTIER FINANCIAL PLANNING & CAPITAL MANAGEMENT, INC.	DBA	Y	HILLSBOROUGH, 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.

1. INDEPENDENT INSURANCE SALES. 322 Courtyard Drive, Hillsborough, NJ 08844. 20 HRS/MONTH.
2. FRONTIER FINANCIAL PLANNING & CAPITAL MANAGEMENT, INC. AN RIA. FINANCIAL ADVISER. 322 Courtyard Drive, Hillsborough, NJ 08844. 160 HRS/MONTH.
3. CREATIVE FINANCIAL DESIGNS, INC. 2704 S GOYER RD, KOKOMO, IN 46902. INVESTMENT ADVISER REPRESENTATIVE
4. COURTYARD CONDOMINIUM BOARD; NON-INVESTMENT RELATED; 322 COURTYARD DRIVE, HILLSBOROUGH TOWNSHIP, NJ, 08844; I OWN TWO CONDO UNITS WHERE MY OFFICE IS LOCATED AND I ALSO RENT A UNIT TO A TENANT; BOARD MEMBER; 02/03/2025; 5 HRS/MONTH; 1 HR/MONTH; ATTEND BOARD MEETINGS, HELP RUN THE ASSOCIATION WITH BOARD, REVIEW DOCUMENTS, APPROVE MINUTES
5. THE COURTYARD OFFICE CONDOMINIUM ASSOCIATION; 322 COURTYARD DRIVE, HILLSBOROUGH, NJ, 08844; CONDO ASSOCIATION BOARD MEMBER FOR CONDO ASSOCIATION WHERE I OWN MY OFFICE CONDO; BOARD MEMBER; 02/01/2025; 5 HRS/MONTH; 0 HRS/MONTH; ATTEND BOARD MEETINGS, DISCUSS PROJECTS AND BUDGETING
6. FRONTIER REALTY, PRESIDENT - RENTAL PROPERTIES 322 Courtyard Drive, Hillsborough, NJ 08844.



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

7. REGISTERED TAX RETURN PREPARER. 322 Courtyard Drive, Hillsborough, NJ 08844. OWNER, 5 HRS/MONTH



## 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
Regulatory Event	1
Criminal	1
Investigation	1
Termination	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	NASD
<b>Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	11/21/2003
<b>Docket/Case Number:</b>	C9B030082
<b>Employing firm when activity occurred which led to the regulatory action:</b>	CFD INVESTMENTS, INC.
<b>Product Type:</b>	No Product
<b>Allegations:</b>	NASD CONDUCT RULE 2110 - PIETRO JOSEPH PASSALACQUA WITHOUT AUTHORIZATION FROM HIS MEMBER FIRM PAID A TOTAL OF \$215,000 IN COMMISSIONS TO A REGISTERED REPRESENTATIVE BASED ON REFERRED VARIABLE ANNUITY TRANSACTIONS.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Acceptance, Waiver & Consent(AWC)



**Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?** No

**Resolution Date:** 11/21/2003

**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)  
Suspension

**Regulator Statement** WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, THE RESPONDENT PIETRO JOSEPH PASSALACQUA CONSENTED TO THE FINDING OF THE ALLEGATIONS AND TO THE FOLLOWING SANCTIONS: SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER FIRM IN ANY CAPACITY FOR 10 BUSINESS DAYS AND FINED \$7,500. THE SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS ON DECEMBER 18, 2003, AND CONCLUDE AT THE CLOSE OF BUSINESS JANUARY 2, 2004. FINES PAID.

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** NASD

**Sanction(s) Sought:** Suspension

**Other Sanction(s) Sought:**

**Date Initiated:** 11/21/2003

**Docket/Case Number:** C9B030082

**Employing firm when activity occurred which led to the regulatory action:** THE INVESTMENT CENTER

**Product Type:** No Product

**Other Product Type(s):**

**Allegations:** NASD CONDUCT RULE 2110 - PIETRO J. PASSALACQUA IMPERMISSIBLY SHARED COMMISSIONS WITH ANOTHER REGISTERED REP. BASED ON REFERRED VARIABLE ANNUITY TRANSACTIONS.

**Current Status:** Final

**Resolution:** Acceptance, Waiver & Consent(AWC)

**Resolution Date:** 11/21/2003

**Sanctions Ordered:** Monetary/Fine \$7,500.00  
Suspension

**Other Sanctions Ordered:**

**Sanction Details:** WITHOUT ADMITTING THE ALLEGATIONS, PIETRO J. PASSALACQUA CONSENTED TO THE FOLLOWING SANCTIONS: SUSPENDED FOR 10 BUSINESS DAYS AND A FINE OF \$7500.



## 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 1

<b>Reporting Source:</b>	Individual
<b>Court Details:</b>	CUMBERLAND COUNTY COURT, PA
<b>Charge Date:</b>	04/11/1990
<b>Charge Details:</b>	CHARGED WITH RAPE, INDECENT ASSAULT, SERVING ALCOHOL TO MINORS, AND LATER AS A RELATED INCIDENT CHARGED AS A FUGITIVE. ALL CHARGES EXCEPT INDECENT ASSAULT WERE DROPPED, A PLEA BARGAIN WAS AGREED UPON BECAUSE OF A LACK OF A CASE AND MY AGREEING TO SETTLE OUT OF COURT. I WAS GIVEN 23 MONTHS OF PROBATION. (COMPLETED ON 3/1993)
<b>Felony?</b>	Yes
<b>Current Status:</b>	Final
<b>Status Date:</b>	04/04/1991
<b>Disposition Details:</b>	PLEAD GUILTY TO MISDEMEANOR. IN BEST INTEREST PLEAD TO COUNT B INDECENT ASSAULT, FINED \$500, GIVEN 23 MONTHS SUPERVISED PROBATION.
<b>Broker Statement</b>	NOT PROVIDED



## Investigation

This disclosure event involves any ongoing formal investigation such as a grand jury investigation, a Securities and Exchange Commission investigation, a formal investigation by a self-regulatory organization (e.g., FINRA), or an action or procedure designated as an investigation by a state or other regulator. Subpoenas, preliminary or routine regulatory inquiries, and general requests by these regulatory bodies for information are not considered investigations and therefore are not required to be reported.

### Disclosure 1 of 1

**Reporting Source:** Individual

**Initiated By:** NASD

**Notice Date:** 12/18/2001

**Details:** INQUIRY INTO THE REASON FOR "VOLUNTARY RESIGNATION" FROM THE INVESTMENT CENTER.



## 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

<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	THE INVESTMENT CENTER, INC.
<b>Termination Type:</b>	Permitted to Resign
<b>Termination Date:</b>	12/19/2001
<b>Allegations:</b>	UNAUTHORIZED COMMISSION SPLITTING WITH A REGISTERED REP. AT ANOTHER BROKER/DEALER.
<b>Product Type:</b>	Annuity(ies) - Variable
<b>Other Product Types:</b>	
<b>Broker Statement</b>	APPLICANT RELIED ON VERBAL REPRESENTATIONS OF A LICENSED REGISTERED REPRESENTATIVE OF A MEMBER FIRM THAT SPLITTING OF COMMISSIONS WAS PERMITTED.



## End of Report

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