



## IAPD Report

# ANTHONY JOSEPH MAZZALI

CRD# 2333739

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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

### ANTHONY JOSEPH MAZZALI (CRD# 2333739)

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 **08/24/2018**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CG ADVISORY SERVICES	CRD# 110929	09/24/2010

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	GENEOS WEALTH MANAGEMENT, INC.	120894	Williamston, MI	08/25/2017 - 03/19/2018
B	WFG INVESTMENTS, INC.	22704	WILLIAMSTON, MI	05/18/2015 - 08/25/2017
B	INVEST FINANCIAL CORPORATION	12984	HASLETT, MI	02/09/2009 - 05/18/2015

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	2
Customer Dispute	2



## 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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **CG ADVISORY SERVICES**

Main Address: 148 E GRAND RIVER AVE.  
WILLIAMSTON, MI 48895

Firm ID#: 110929

	Regulator	Registration	Status	Date
IA	Michigan	Investment Adviser Representative	Approved	09/24/2010

### Branch Office Locations

**CG ADVISORY SERVICES**  
148 E GRAND RIVER AVE.  
WILLIAMSTON, MI 48895




## 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	03/11/1999

#### General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	03/19/2018
	General Securities Representative Examination (S7)	Series 7	06/23/1993

#### State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/10/1993

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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
B	08/25/2017 - 03/19/2018	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	Williamston, MI
B	05/18/2015 - 08/25/2017	WFG INVESTMENTS, INC.	CRD# 22704	WILLIAMSTON, MI
B	02/09/2009 - 05/18/2015	INVEST FINANCIAL CORPORATION	CRD# 12984	HASLETT, MI
IA	02/09/2010 - 02/11/2011	INVEST FINANCIAL CORPORATION	CRD# 12984	HASLETT, MI
B	10/18/2001 - 02/09/2009	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	HASLETT, MI
B	12/21/1997 - 11/16/2001	VESTAX SECURITIES CORPORATION	CRD# 10332	HUDSON, OH
B	10/29/1997 - 12/17/1997	CONCORD BROKERAGE SERVICES, INC.	CRD# 15514	BOSTON, MA
B	06/24/1993 - 10/25/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	06/24/1993 - 10/25/1997	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
08/2017 - Present	Geneos Wealth Management Inc	Registered Rep	Y	Williamston, MI, United States
10/2001 - Present	CG Financial Services	DBA	N	Williamston, MI, United States
12/1997 - Present	CAPITAL ASSET ADVISORY SERVICES, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	HASLETT, MI, United States
05/2015 - 08/2017	WFG INVESTMENTS, INC.	REGISTERED REPRESENTATIVE	Y	WILLIAMSTON, MI, United States
12/1997 - 08/2017	CAPITAL ASSET INSURANCE SERVICES	AGENT	Y	LANSING, MI, 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.)CAPITAL ASSET ADVISORY SERVICES, LLC, INVESTMENT RELATED business located 15744 Peacock Rd, Haslett MI 48840 - IAR/President 2.)CG TAX & ACCOUNTING - Owner located at branch location.3.)CAPITAL ASSET INSURANCE SERVICES - Independent Rep with various insurance carriers for Fixed Insurance business.  
4.)DBA:CG FINANCIAL SERVICE - Owner business located at branch location.  
5.)WEALTH ADVISORY GROUP INSURANCE AGENCY - Independent Rep with various insurance carriers for Fixed Insurance business.6)TCG PROPERTIES - Real Estate Owner 7.)CAAS, INC - Holding Company/Owner 8.)DBA: CG FINANCIAL SERVICES OF VIRGINIA, 12 MOOREFIELD PARK DRIVE, SUITE 102, RICHMOND, VA 23236, 9.)SHORTY II WOODWORKS - Lumber Business Owner - located at 364 BARRY RD. HASLETT, MI 48440,  
10.)TRUSTEE OF PARENTS TRUST, WILLIAM AND GERALDINE MAZZALI TRUST, 364 BARRY RD. HASLETT, MI 48440, 11) TCG Insurance Agency - Owner and Independent Rep with various insurance carriers for Fixed Insurance business. 12.) Crooked Foot Upland Bird & Game Hunting Inc - Owner business located at 7303 S. Delaney Road, Owosso, MI 48867 13.) Northstar Acquisitions, Inc - consultant to financial advisors. 14.) CGFS Real Estate Holdings, LLC; Non-Investment Related; 1525 County Rd 633, Grawn, MI; Investor; 02/2018; 0 hours per month; 0 hours per month during trading hours; investor in real estate location



## 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	2
Customer Dispute	2

### 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 2

<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	COMMONWEALTH OF VIRGINIA - BUREAU OF INSURANCE
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	07/14/2011
<b>Docket/Case Number:</b>	INS-2011-00162
<b>Employing firm when activity occurred which led to the regulatory action:</b>	INVEST FINANCIAL CORPORATION
<b>Product Type:</b>	No Product
<b>Allegations:</b>	DURING REVIEW OF MY NON-RESIDENT INSURANCE PRODUCER LICENSE FOR THE COMMONWEALTH OF VIRGINIA, IT WAS DISCOVERED THAT I HAD INADVERTENTLY OMITTED REFERENCE TO A FLORIDA INSURANCE COMMISSION ACTION OF 4/14/2011 ON MY ORIGINAL 2009 APPLICATION, WHICH WAS THE RESULT OF A CLERICAL ERROR BY A STAFF PERSON. I ENTERED INTO A SETTLEMENT WITH THE COMMONWEALTH OF VIRGINIA IN WHICH I DID NOT ADMIT ANY WRONGDOING BUT AGREED TO PAY \$500 TO SETTLE THE MATTER.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision & Order of Offer of Settlement



**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:**

07/14/2011

**Sanctions Ordered:**

Civil and Administrative Penalty(ies)/Fine(s)

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:**

Civil and Administrative Penalty(ies)/Fine(s)

**Total Amount:**

\$500.00

**Portion Levied against individual:**

\$500.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:**

**Was any portion of penalty waived?**

No

**Amount Waived:**

#### Disclosure 2 of 2

**Reporting Source:**

Individual

**Regulatory Action Initiated By:**

TREASURE OF THE STATE OF FLORIDA-DEPT. OF INSURANCE

**Sanction(s) Sought:**

Revocation

**Other Sanction(s) Sought:**

**Date Initiated:**

09/28/1999

**Docket/Case Number:**

30741-99-AG

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

VESTEX SECURITIES

**Product Type:**

Insurance

**Other Product Type(s):**

**Allegations:**

I FAILED TO DISCLOSE A MISDEMEANOR DRIVING UNDER THE INFLUENCE VIOLATION, ON AN APPLICATION FOR STATE INSURANCE NON-RESIDENT LICENSE\_ ALSO I FAILED TO RESPOND TO INQUIRIES.

**Current Status:**

Final

**Resolution:**

Order

**Resolution Date:**

04/14/2001

**Sanctions Ordered:**

Revocation/Expulsion/Denial

**Other Sanctions Ordered:**

REVOCATION OF INSURANCE LICENSE IN THE STATE OF FLORIDA



**Sanction Details:**

I AM NOT ELIGIBLE TO RE-APPLY FOR LICENSE UNTIL APRIL 14, 2002.

**Broker Statement**

AS A RESULT OF INCORRECTLY ANSWERING A QUESTION THIS ORDER WAS ISSUED, THE RESPONSE WAS NOT RECEIVED BY ME BECAUSE OF A CHANGE IN MY ADDRESS. NO INFORMATION HAD BEEN FORWARDED TO ME. I DIDN'T FIND OUT UNTIL I CONTACTED FLORIDA REGARDING INFORMATION ON MY LICENS. IT WAS THEN I FOUND THE LICENSEHAD BEEN REVOKED. I HAVE SINCE REQUESTED A RE-HEARING TO CLEAR THE MATTER BASED ON THE FACT I HAVEN'T RECEIVED ANY INFORMATION FROM FLORIDA. I AM ELIGIBLE TO RE-APPLY FOR LICENSE APRIL 14, 2002.



## 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:** VESTAX SECURITIES CORPORATION

**Allegations:** CLIENTS ALLEGE THAT MR. MAZZALI SOLD THEM AN INAPPROPRIATE SECOND TO DO DIE VUL POLICY. THEY CLAIM THAT MR. MAZZALI BREACHED HIS FUDICIARY DUTY IN RECOMMENDING THE VUL TO THEM.

**Product Type:** Other

**Other Product Type(s):** VUL

**Alleged Damages:** \$52,123.69

### Customer Complaint Information

**Date Complaint Received:** 11/21/2002

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 12/03/2003

**Settlement Amount:** \$57,500.00

**Individual Contribution Amount:** \$0.00

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** VESTAX SECURITIES CORP.

**Allegations:** CLIENTS ALLEGE THAT MR. MAZZALI SOLD THEM AN INAPPROPRIATE SECOND TO DO DIE VUL POLICY. THEY CLAIM THAT MR. MAZZALI BREACHED HIS FUDICIARY DUTY IN RECOMMENDING THE VUL TO THEM.

**Product Type:** Other

**Other Product Type(s):** VUL

**Alleged Damages:** \$52,123.69

### Customer Complaint Information

**Date Complaint Received:** 11/21/2002

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 12/03/2003



**Settlement Amount:** \$57,500.00

**Individual Contribution Amount:** \$0.00

## Disclosure 2 of 2

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** AMERICAN EXPRESS FINANCIAL ADVISORS INC

**Allegations:** THE CLIENT CLAIMED HE DID NOT UNDERSTAND WHY HE PURCHASED A VARIABLE UNIVERSAL LIFE POLICY AND REQUESTED A REFUND OF PREMIUMS. NO SPECIFIC COMPENSATORY DAMAGES WERE REQUESTED, HOWEVER THE CLIENT CLAIMS HE WAS PAYING OVER \$1,000 PER MONTH WHICH 12 MONTHS LATER WOULD HAVE BEEN IN EXCESS OF \$12,000. I WAS EMPLOYED WITH AMERICAN EXPRESS AT THE TIME THIS POLICY WAS ISSUED.

**Product Type:** Insurance

**Other Product Type(s):** VARIABLE UNIVERSAL LIFE

**Alleged Damages:**

## Customer Complaint Information

**Date Complaint Received:** 01/21/1998

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/03/1998

**Settlement Amount:** \$15,223.30

**Individual Contribution Amount:** \$0.00

**Firm Statement** PREMIUMS PAID, LESS THE PREVIOUS SURRENDER AMOUNT THE CLIENT HAD TAKEN WERE REFUNDED. THE TOTAL AMOUNT RETURNED TO THE CLIENT WAS \$15,223.31.

**Reporting Source:** Firm

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

**Allegations:** THE CLIENT CLAIMED HE DID NOT UNDERSTAND WHY HE PURCHASED A VARIABLE UNIVERSAL LIFE POLICY AND REQUESTED A REFUND OF ALL PREMIUMS.

**Product Type:**

**Alleged Damages:**

## Customer Complaint Information

**Date Complaint Received:** 01/21/1998

**Complaint Pending?** No



**Status:** Settled

**Status Date:** 03/03/1998

**Settlement Amount:** \$15,223.30

**Individual Contribution Amount:**

**Firm Statement**

WE DETERMINED THE CLIENT DID NOT HAVE A FINANCIAL NEED FOR THE INSURANCE. WE REFUNDED THE PREMIUMS PAID, LESS THE PREVIOUS SURRENDER AMOUNT HE HAD PREVIOUSLY TAKEN. THE TOTAL AMOUNT RETURNED TO THE CLIENT WAS \$15,223.31.  
Not Provided

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**Reporting Source:** Individual

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

**Allegations:**

THE CLIENT CLAIMED HE DID NOT UNDERSTAND WHY HE PURCHASED A VARIABLE UNIVERSAL LIFE POLICY AND REQUESTED A REFUND OF PREMIUMS. NO SPECIFIC COMPENSATORY DAMAGES WERE REQUESTED, HOWEVER THE CLIENT CLAIMS HE WAS PAYING OVER \$1,000 PER MONTH WHICH 12 MONTHS LATER WOULD HAVE BEEN IN EXCESS OF \$12,000. I WAS EMPLOYED WITH AMERICAN EXPRESS AT THE TIME THIS POLICY WAS ISSUED.

**Product Type:**

**Alleged Damages:**

### Customer Complaint Information

**Date Complaint Received:** 01/21/1998

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 03/03/1998

**Settlement Amount:** \$15,223.30

**Individual Contribution Amount:**

**Broker Statement**

PREMIUMS PAID, LESS THE PREVIOUS SURRENDER AMOUNT THE CLIENT HAD TAKEN, WERE REFUNDED. THE TOTAL AMOUNT RETURNED TO THE CLIENT WAS \$15,223.31.  
Not Provided



## End of Report

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