IAPD Report

MARIA CATHERINE CACIA

CRD# 2358022

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

MARIA CATHERINE CACIA (CRD# 2358022)

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 **08/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	09/20/2012
IA	WEALTHCARE ADVISORY PARTNERS LLC	CRD# 171976	09/07/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	LPL FINANCIAL LLC	6413	WYNNEWOOD, PA	09/19/2012 - 12/13/2018
IA	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	CONSHOHOCKEN, PA	06/26/2008 - 05/06/2011
B	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	CONSHOHOCKEN, PA	06/25/2008 - 05/06/2011

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	1
Judgment/Lien	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 **8** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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	09/20/2012
B	FINRA	Invest. Co and Variable Contracts	Approved	09/20/2012
B	Colorado	Agent	Approved	04/08/2022
B	Delaware	Agent	Approved	04/06/2022
B	Florida	Agent	Approved	02/07/2013
B	Georgia	Agent	Approved	09/02/2022
B	Mississippi	Agent	Approved	07/20/2020
B	New Jersey	Agent	Approved	11/12/2012
B	Pennsylvania	Agent	Approved	09/21/2012
B	Wisconsin	Agent	Approved	12/19/2012

Branch Office Locations

LPL FINANCIAL LLC
200 GIBRALTAR RD STE 115
HORSHAM, PA 19044

Employment 2 of 2

Firm Name: **WEALTHCARE ADVISORY PARTNERS LLC**

Qualifications

Main Address: 1065 ANDREW DRIVE
WEST CHESTER, PA 19380

Firm ID#: 171976

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	09/07/2018

Branch Office Locations

WEALTHCARE ADVISORY PARTNERS LLC
Merion Station, PA

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	07/15/1996
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/25/1993

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/25/1993

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	09/19/2012 - 12/13/2018	LPL FINANCIAL LLC	CRD# 6413	WYNNEWOOD, PA
IA	06/26/2008 - 05/06/2011	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	CONSHOHOCKEN, PA
B	06/25/2008 - 05/06/2011	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	CONSHOHOCKEN, PA
IA	09/30/2005 - 06/12/2008	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	CONSHOHOCKEN, PA
B	07/17/2003 - 06/12/2008	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	CONSHOHOCKEN, PA
B	12/04/2002 - 07/08/2003	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA
B	01/01/1999 - 12/31/2002	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	09/30/1996 - 02/24/1997	PNC BROKERAGE CORP	CRD# 34671	PITTSBURGH, PA
B	12/20/1995 - 10/04/1996	LAUGHLIN GROUP ADVISORS, INC.	CRD# 18272	LINCOLN, NE
B	06/01/1993 - 02/23/1995	MONY SECURITIES CORP.	CRD# 4386	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
09/2018 - Present	Wealthcare Advisory Partners LLC (DBA:Secure Planning Group LLC)	Investment Adviser Representative	Y	Merion Station, PA, United States
09/2012 - Present	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	MERION STATION, PA, 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) 09/10/2012 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Fixed Insurance sales - 0 Hrs/Mth - 0 Hrs During Trading -Time Spent 70%

(2) 10/25/2016: Maria Cacia Company, LLC - Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Start 01/01/2007 - 0 Hours Per Month - Inactive.

(3) 10/26/2016: No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Insurance Agent - Started 01/01/2013 - 80 Hours Per Month/2 Hours During Securities Trading - Life Brokerage in Hammonton, NJ is a general agent I use for fixed insurance.

(4) 11/3/2016: No Business Name - Investment Related - Philadelphia, PA - Real Estate Rental - Started 09/12/2012 - 0 Hours Per Month.

(5) 11/3/2016: No Business Name - Investment Related - Philadelphia, PA - Real Estate Rental - Started 01/01/2010 - 0 Hours Per Month.

(6) 11/3/2016: No Business Name - Investment Related - Brigantine, NJ - Real Estate Rental - Started 08/01/2015 - 0 Hours Per Month.

(7) 11/3/2016: breathe inc - Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Started 01/01/1990 - 0 Hours Per Month.

(8) 9/13/2018 - Wealthcare Advisory Partners - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - Started 01/18/2018 - 80 Hours Per Month/3 Hours During Securities Trading - I provide investment advisory services through Wealthcare Advisory Partners, an independent investment advisor firm. I started this business activity in 01/18/2018. I expect to spend approximately 80 hours per month on this activity. Please see the Form ADV of the advisory firm 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.

(9) 9/13/2018 - Wealthcare Advisory Partners - DBA: Secure Planning Group, LLC - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR - Started 01/18/2018 - 80 Hours Per Month/3 Hours During Securities Trading - I provide investment advisory services through Wealthcare Advisory Partners, an independent investment advisor firm. I started this business activity in 01/18/2018. I expect to spend approximately 80 hours per month on this activity. Please see the Form ADV of the advisory firm 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.

(10) 4/13/2021 - No Business Name - Investment Related - Mortgage/Real Estate Services - Start Date: 3/31/2021 - 0 Hours Per Month/0 Hours During Securities Trading - Obtained a real estate license to better understand family's holdings.

11) 08/01/2025 - Real Estate Rental - Investment Related - Start Date:01/01/2023 - 0 Hrs/Mth - 0 Hrs 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
Judgment/Lien	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 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRINCOR FINANCIAL SERVICES

Allegations: CLIENT ALLEGES ROLLOVER OF 401 (K) FUNDS TO A VARIABLE ANNUITY WAS UNSUITABLE.

Product Type: Annuity(ies) - Variable

Alleged Damages: $18,490.14

Customer Complaint Information

Date Complaint Received: 08/05/2008

Complaint Pending? No

Status: Denied

Status Date: 08/19/2008

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:	PRINCOR FINANCIAL SERVICES
Allegations:	CLIENT ALLEGES ROLLOVER OF 401(K) FUNDS TO A VARIABLE ANNUITY WAS UNSUITABLE
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$18,490.14

Customer Complaint Information

Date Complaint Received:	08/05/2008
Complaint Pending?	No
Status:	Denied
Status Date:	08/19/2008
Settlement Amount:	
Individual Contribution Amount:	

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	STATE OF PENNSYLVANIA
Judgment/Lien Amount:	$7,894.00
Judgment/Lien Type:	Tax
Date Filed with Court:	10/10/2012
Date Individual Learned:	10/10/2012
Type of Court:	State Court
Name of Court:	MONTGOMERY COUNTY PROTHONOTARY
Location of Court:	MONTGOMERY COUNTY, PA
Judgment/Lien Outstanding?	Yes
Broker Statement	FIRM HAS MADE A REASONABLE DETERMINATION THIS IS A REPORTABLE EVENT

Disclosure 2 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	STATE OF PENNSYLVANIA
Judgment/Lien Amount:	$58,424.00
Judgment/Lien Type:	Tax
Date Filed with Court:	08/17/2009
Date Individual Learned:	08/17/2009
Type of Court:	State Court
Name of Court:	DELAWARE COUNTY PROTHONOTARY
Location of Court:	DELAWARE COUNTY, PA
Judgment/Lien Outstanding?	Yes
Broker Statement	LPL (CURRENT FIRM) HAS MADE A REASONABLE DETERMINATION THIS IS A REPORABLE EVENT. LIEN WAS ASSESSED WHILE ADVISOR WAS REGISTERED WITH FINANCIAL NETWORK HOWEVER DISCLOSURE DETAILS WERE NEVER REPORTED TO U4.

Disclosure 3 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	GREAT SENECA FINANCIAL CORP
Judgment/Lien Amount:	$25,338.00
Judgment/Lien Type:	Civil
Date Filed with Court:	05/17/2006
Date Individual Learned:	05/17/2006

Type of Court:	State Court
Name of Court:	MONTGOMERY COUNTY PROTHONOTARY
Location of Court:	MONTGOMERY COUNTY, PA
Docket/Case #:	200605454
Judgment/Lien Outstanding?	Yes
Broker Statement	LPL (CURRENT FIRM) HAS MADE A REASONABLE DETERMINATION THIS IS A REPORABLE EVENT. LIEN WAS ASSESSED WHILE ADVISOR WAS REGISTERED WITH PRINCOR HOWEVER DISCLOSURE DETAILS WERE NEVER REPORTED TO U4.

End of Report

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