



IAPD Report

VINCENT DELFRANCO

CRD# 2443457

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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

VINCENT DELFRANCO (CRD# 2443457)

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 **04/03/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	LIFETIME FINANCIAL ADVISORS, LLC	CRD# 159809	01/11/2012

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **12** 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	BROKERS INTERNATIONAL FINANCIAL SERVICES, LLC	139627	PHOENIX, AZ	05/04/2011 - 12/13/2011
B	BROKERS INTERNATIONAL FINANCIAL SERVICES, LLC.	139627	PHOENIX, AZ	04/28/2011 - 12/13/2011
IA	INVESTMENT ADVISORS INTERNATIONAL, INC.	139233	PHOENIX, AZ	05/29/2008 - 04/29/2011

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
Regulatory Event	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 **12** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LIFETIME FINANCIAL ADVISORS, LLC**
Main Address: 14362 N. FRANK LLOYD WRIGHT BLVD.
SUITE 1240
SCOTTSDALE, AZ 85260
Firm ID#: 159809

	Regulator	Registration	Status	Date
IA	Alaska	Investment Adviser Representative	Approved	12/21/2021
IA	Arizona	Investment Adviser Representative	Approved	01/11/2012
IA	California	Investment Adviser Representative	Approved	07/07/2014
IA	Colorado	Investment Adviser Representative	Approved	05/12/2017
IA	Connecticut	Investment Adviser Representative	Approved	06/16/2015
IA	Florida	Investment Adviser Representative	Approved	10/24/2020
IA	Georgia	Investment Adviser Representative	Approved	08/16/2018
IA	Illinois	Investment Adviser Representative	Approved	05/07/2020
IA	Minnesota	Investment Adviser Representative	Approved	06/16/2020
IA	New Jersey	Investment Adviser Representative	Approved	03/09/2018
IA	South Carolina	Investment Adviser Representative	Approved	03/09/2018
IA	Texas	Investment Adviser Representative	Approved	11/01/2016

Branch Office Locations



Qualifications

LIFETIME FINANCIAL ADVISORS, LLC
14362 N. FRANK LLOYD WRIGHT BLVD.
SUITE 1240
SCOTTSDALE, AZ 85260



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, 1 general industry/product exam, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/18/1995

General Industry/Product Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/16/1994

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	04/14/2008
B Uniform Securities Agent State Law Examination (S63)	Series 63	02/22/1994



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	05/04/2011 - 12/13/2011	BROKERS INTERNATIONAL FINANCIAL SERVICES, LLC	CRD# 139627	PHOENIX, AZ
B	04/28/2011 - 12/13/2011	BROKERS INTERNATIONAL FINANCIAL SERVICES, LLC.	CRD# 139627	PHOENIX, AZ
IA	05/29/2008 - 04/29/2011	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	PHOENIX, AZ
B	04/12/2002 - 04/29/2011	WORLD GROUP SECURITIES, INC.	CRD# 114473	PHOENIX, AZ
B	06/27/1994 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA
B	02/17/1994 - 06/06/1994	FORESTERS EQUITY SERVICES, INC.	CRD# 18464	SAN DIEGO, CA

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
01/2014 - Present	LIFETIME FINANCIAL GROUP, LLC	MEMBER/INSURANCE AGENT	Y	SCOTTSDALE, AZ, United States
01/2014 - Present	LIFETIME FINANCIAL, LLC	MEMBER	N	SCOTTSDALE, AZ, United States
12/2011 - Present	LIFETIME FINANCIAL ADVISORS, LLC	INVESTMENT ADVISOR REPRESENTATIVE/CO	Y	SCOTTSDALE, AZ, United States
04/2011 - Present	ALLSTAR FINANCIAL GROUP, LLC	CEO/LICENSED INSURANCE AGENT	Y	SCOTTSDALE, AZ, United States
01/2020 - 01/2023	ED 4 FEDS	PARTNER	Y	SCOTTSDALE, AZ, 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) ALLSTAR FINANCIAL GROUP, LLC; INVESTMENT RELATED; SCOTTSDALE, AZ; INSURANCE PRODUCTS SALES AND SERVICES; CEO/LICENSED INSURANCE AGENT; APRIL 2011; APPROXIMATELY 25% OF TIME SPENT ON THIS ACTIVITY.
- 2) LIFETIME FINANCIAL GROUP, LLC; INVESTMENT RELATED; SCOTTSDALE, AZ; INSURANCE PRODUCTS SALES AND SERVICES; MEMBER/INSURANCE AGENT; JANUARY 2014; APPROXIMATELY 25% OF TIME SPENT ON THIS ACTIVITY.
- 3) LIFETIME FINANCIAL, LLC; NON-INVESTMENT RELATED; SCOTTSDALE, AZ; MARKETING AND RECRUITING COMPANY; MEMBER; JANUARY 2014; APPROXIMATELY 25% OF TIME SPENT ON THIS ACTIVITY.



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

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

Reporting Source:	Individual
Regulatory Action Initiated By:	Wisconsin Office of the Commissioner of Insurance
Sanction(s) Sought:	Denial
Date Initiated:	09/24/2015
Docket/Case Number:	DHA Case No. OCI-15-0056
Employing firm when activity occurred which led to the regulatory action:	LifeTyme Financial Advisors, LLC
Product Type:	No Product
Allegations:	The Office of the Commissioner of Insurance denied Vincent Del Franco's application for a non-resident insurance license due to Mr. Del Franco's unresponsiveness of OCI request.
Current Status:	Final
Action Appealed To:	State Court
Date Appeal filed:	09/24/2015
Appeal Limitation Details:	31-Day Denial.
Resolution:	31 Day Denial



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:

02/01/2016

Sanctions Ordered:

Denial

Broker Statement

The final decision of the Office of the Commissioner of Insurance (OCI) was to uphold the 31-day denial of Vincent Del Franco's application.



End of Report

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