IAPD Report

FRANK PAUL ZOCCO JR

CRD# 2598100

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

FRANK PAUL ZOCCO JR (CRD# 2598100)

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 **07/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	06/09/2021
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

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	CETERA ADVISOR NETWORKS LLC	13572	GLASTONBURY, CT	06/09/2021 - 06/29/2023
IA	VOYA FINANCIAL ADVISORS, INC.	2882	GLASTONBURY, CT	02/22/2018 - 06/09/2021
B	VOYA FINANCIAL ADVISORS, INC.	2882	GLASTONBURY, CT	02/20/2018 - 06/09/2021

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

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 2

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

Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245

Firm ID#: 13572

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/09/2021
B	California	Agent	Approved	06/09/2021
B	Connecticut	Agent	Approved	06/09/2021
B	Delaware	Agent	Approved	06/28/2021
B	Florida	Agent	Approved	06/10/2021
B	Georgia	Agent	Approved	06/09/2021
B	Louisiana	Agent	Approved	05/06/2022
B	Maine	Agent	Approved	07/30/2024
B	Massachusetts	Agent	Approved	06/09/2021
B	New Hampshire	Agent	Approved	06/09/2021
B	New York	Agent	Approved	06/09/2021
B	North Carolina	Agent	Approved	10/22/2024
B	Oregon	Agent	Approved	06/09/2021

Qualifications

	Regulator	Registration	Status	Date
B	Pennsylvania	Agent	Approved	06/09/2021
B	Rhode Island	Agent	Approved	06/09/2021
B	South Carolina	Agent	Approved	06/09/2021
B	Vermont	Agent	Approved	06/09/2021
B	Washington	Agent	Approved	04/23/2024

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
95 GLASTONBURY BLVD STE 210
GLASTONBURY, CT 06033

CETERA ADVISOR NETWORKS LLC
NEWINGTON, CT

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**

Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096

Firm ID#: 105644

	Regulator	Registration	Status	Date
IA	Connecticut	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
95 GLASTONBURY BLVD STE 210
GLASTONBURY, CT 06033

CETERA INVESTMENT ADVISERS LLC
NEWINGTON, CT

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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	06/19/2001

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	04/26/1995

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/30/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/01/1995

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	06/09/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	GLASTONBURY, CT
IA	02/22/2018 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	GLASTONBURY, CT
B	02/20/2018 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	GLASTONBURY, CT
IA	05/04/2015 - 03/09/2018	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	MIDDLETOWN, CT
B	05/04/2015 - 03/09/2018	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	MIDDLETOWN, CT
IA	01/04/2012 - 05/15/2015	LPL FINANCIAL LLC	CRD# 6413	MIDDLETOWN, CT
B	01/02/2009 - 05/15/2015	LPL FINANCIAL LLC	CRD# 6413	MIDDLETOWN, CT
IA	09/01/2010 - 12/31/2011	STRATOS WEALTH PARTNERS, LTD	CRD# 153184	WEST HARTFORD, CT
IA	01/02/2009 - 10/08/2010	LPL FINANCIAL CORPORATION	CRD# 6413	MIDDLETOWN, CT
IA	09/22/2005 - 12/31/2008	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	NEWINGTON, CT
B	09/19/2005 - 12/31/2008	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	NEWINGTON, CT
B	09/19/2005 - 06/08/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
IA	10/28/2004 - 09/19/2005	CCO INVESTMENT SERVICES CORP.	CRD# 39550	CROMWELL, CT
B	10/27/2004 - 09/19/2005	CCO INVESTMENT SERVICES CORP.	CRD# 39550	JOHNSTON, RI
B	04/16/2004 - 10/12/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
IA	04/16/2004 - 10/12/2004	QUICK & REILLY, INC.	CRD# 11217	WEST HARTFORD, CT
IA	06/02/2003 - 04/02/2004	CITIZENS INVESTMENT SERVICES CORP.	CRD# 39550	NEW LONDON, CT

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	08/17/2001 - 04/02/2004	CITIZENS INVESTMENT SERVICES CORP.	CRD# 39550	JOHNSTON, RI
B	05/09/1997 - 07/24/2001	AETNA INVESTMENT SERVICES, LLC	CRD# 34815	WINDSOR, CT
B	10/21/1998 - 09/21/2000	AETNA FINANCIAL SERVICES, INC.	CRD# 13255	HARTFORD, CT
B	04/27/1995 - 04/24/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	04/27/1995 - 04/24/1997	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
08/2023 - Present	FRANK THE 401K GUY	OWNER	Y	GLASTONBURY, CT, United States
08/2023 - Present	SMART 401(K) STRATEGIES	OWNER	Y	GLASTONBURY, CT, United States
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
06/2021 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	El Segundo, CA, United States
02/2018 - Present	Jacobs Financial Partners	advisor	Y	Glastonbury, CT, United States
02/2018 - 06/2021	Voya Financial Advisors, Inc.	Reg Rep	Y	Glastonbury, CT, United States
05/2015 - 02/2018	CAMBRIDGE INVESTMENT RESEACH, INC.	REGISTRED REPRESENTATIVE	Y	FAIRFIELD, IA, United States
05/2015 - 02/2018	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, IA, 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. NAME OF ENTITY: INDEPENDENT INSURANCE AGENT; Yes; 95 GLASTONBURY BLVD STE 210; GLASTONBURY; CT; 6033; FIXED INSURANCE SALES; INDEPENDENT INSURANCE AGENT; 2/22/2018; 160; 160; SALE OF FIXED INSURANCE PRODUCTS;

2. NAME OF ENTITY:JACOB FINANCIAL PARTNERS; Yes; 95 GLASTONBURY BLVD STE 210; GLASTONBURY; CT; 6033; FINANCIAL SERVICES/DBA; FINANCIAL ADVISER; 2/22/2018; 160; 130; SALE AND SERVICE INSURANCE,SEUCRITIES AND INVESTMENT PRODUCTS;

3. NAME OF OTHER BUSINESS: SMART 401(K) STRATEGIES;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: MARKETING DBA:
START DATE: 8/2023;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 20;
APX NUMBER OF HOURS DURING TRADING HOURS: 20;
BRIEF DESCRIPTION OF DUTIES: TO MARKET 401K BUSINESS;

4. NAME OF OTHER BUSINESS: FRANK THE 401K GUY;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: MARKETING DBA:
START DATE: 8/2023;
POSITION/TITLE/RELATIONSHIP: OWNER;
APX NUMBER OF HOURS PER WEEK: 20;
APX NUMBER OF HOURS DURING TRADING HOURS: 20;
BRIEF DESCRIPTION OF DUTIES: TO MARKET 401K BUSINESS;

5. NAME OF OTHER BUSINESS: DOUGH DADDY COOKS;
INVESTMENT RELATED: NO;
ADDRESS: SAME AS RESIDENTIAL LOCATION;
NATURE OF BUSINESS: BLOG;
START DATE: 8/2025;
POSITION/TITLE/RELATIONSHIP: FOOD BLOGGER;
APX NUMBER OF HOURS PER WEEK: 10;
APX NUMBER OF HOURS DURING TRADING HOURS: 0;
BRIEF DESCRIPTION OF DUTIES: PROVIDE FOOD REVIEWS;

6. NAME OF OTHER BUSINESS: CT STATE COLLEGE;
INVESTMENT RELATED: NO;
ADDRESS: 683 HILLARD ST, MANCHESTER, CT 06042;
NATURE OF BUSINESS: KITCHEN;
START DATE: 5/2026;
POSITION/TITLE/RELATIONSHIP: INTERN;
APX NUMBER OF HOURS PER WEEK: 15;
APX NUMBER OF HOURS DURING TRADING HOURS: 6;
BRIEF DESCRIPTION OF DUTIES: CO-OP IN KITCHEN - PREPPING AND COOKING;

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:	Individual
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS
Allegations:	CUSTOMER ALLEGED REGISTERED REPRESENTATIVE FORGED HER SIGNATURE ON A "SLIP" WHICH WE BELIEVE IS A LETTER OF INSTRUCTION TO REASSIGN SERVICING AGENT AND BROKER DEALER ON HER VARIABLE ANNUITY CONTRACT
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	08/09/2007
Complaint Pending?	No
Status:	Denied
Status Date:	08/17/2007
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	COMPLAINT ALLEGATIONS WERE RECEIVED FROM THE CUSTOMER IN AN ELECTRONIC MESSAGE. A CERTIFIED LETTER WAS SENT TO THE CUSTOMER REQUESTING FURTHER INFORMATION BUT A RESPONSE HAS NOT BEEN RECEIVED. THE FIRM'S THOROUGH REVIEW OF ALL RELEVANT DOCUMENTATION AND INFORMATION ON FILE HAS NOT PRODUCED ANY

EVIDENCE IN SUPPORT OF THIS ALLEGATION.

End of Report

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