



IAPD Report

ANTHONY PASSERINO

CRD# 2759051

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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

ANTHONY PASSERINO (CRD# 2759051)

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 **09/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	09/18/2018
IA	VISION RETIREMENT	CRD# 173064	11/19/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	RIDGEWOOD, NJ	10/02/2018 - 02/18/2025
B	CETERA FINANCIAL SPECIALISTS LLC	10358	RIDGEWOOD, NJ	10/24/2005 - 09/20/2018
IA	CETERA INVESTMENT ADVISERS LLC	105644	RIDGEWOOD, NJ	10/24/2005 - 09/20/2018

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
Criminal	1
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 7 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **VISION RETIREMENT**
Main Address: 171 EAST RIDGEWOOD AVENUE
SUITE 205
RIDGEWOOD, NJ 07450
Firm ID#: 173064

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	11/19/2024

Branch Office Locations

VISION RETIREMENT
171 East Ridgewood Avenue
Suite 201
Ridgewood, NJ 07450

Employment 2 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	Invest. Co and Variable Contracts	Approved	09/18/2018
B California	Agent	Approved	09/18/2018
B Florida	Agent	Approved	11/18/2020
B New Jersey	Agent	Approved	09/18/2018
B New York	Agent	Approved	09/18/2018
B North Carolina	Agent	Approved	09/14/2020



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	09/18/2018
B Virginia	Agent	Approved	09/18/2018

Branch Office Locations

LPL FINANCIAL LLC
171 E RIDGEWOOD AVE STE 201
RIDGEWOOD, NJ 07450



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/26/1996

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	02/03/2004
Uniform Securities Agent State Law Examination (S63)	Series 63	05/17/2001

PROFESSIONAL DESIGNATIONS

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

No information reported.



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	10/02/2018 - 02/18/2025	LPL FINANCIAL LLC	CRD# 6413	RIDGEWOOD, NJ
B	10/24/2005 - 09/20/2018	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	RIDGEWOOD, NJ
IA	10/24/2005 - 09/20/2018	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	RIDGEWOOD, NJ
IA	02/13/2004 - 10/24/2005	C.J.M. ASSET MANAGEMENT, LLC	CRD# 111302	POMPTON LAKES, NJ
B	06/27/1996 - 10/24/2005	C. J. M. PLANNING CORP.	CRD# 5698	POMPTON LAKES, NJ

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
11/2024 - Present	The Lanza Financial Group	Investment Advisor Representative	Y	Ridgewood, NJ, United States
09/2018 - Present	LPL Financial LLC	REGISTERED REPRESENTATIVE	Y	RIDGEWOOD, NJ, United States
01/2018 - Present	ADVISOR GROUP CPA'S, LLC;	CPA	N	RIDGEWOOD, NJ, United States
05/1993 - Present	ANTHONY PASSERINO, CPA	SOLE PROPRIETOR	N	RIDGEWOOD, NJ, United States
10/2005 - 09/2018	CETERA FINANCIAL SPECIALISTS LLC	MASS TRANSFER-REGISTERED REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
10/2005 - 09/2018	CETERA INVESTMENT ADVISERS LLC	MASS TRANSFER-INVESTMENT ADVISER REPRESENTATIVE	Y	SCHAUMBURG, IL, 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)09/17/2018 - Coach - Saint Thomas Aquinas College Soccer Coach / Accts - 1% - NOT INVESTMENT RELATED - SPARHILL,



Registration & Employment History



OTHER BUSINESS ACTIVITIES

NY 10976 - Start Date: 6/2015 - 8 Hrs/Mth - 0 Hrs During Trading.

2)09/17/2018 - Business Owner - Aggressive Hockey Management Inc - 0% - NOT INVESTMENT RELATED - RIDGEWOOD, NJ 07450 - Start Date: 5/1996-0 Hrs/Mth - 0 Hrs During Trading.

3)09/17/2018 - Business Entity For Tax/Investment Purposes Only - Advisor Group CPA LLC - 1% - NOT INVESTMENT RELATED - At Reported Business Location(s) - Start Date: 1/1/2018 - - 1 Hrs/Mth - 1 Hrs During Trading

4) 9/17/2018 - Anthony Passerino CPA - Investment Related - At Reported Business Location(s) - Tax Prep/Accounting/CPA - Started 4/1990 - 80 Hours Per Month/4 Hours During Securities Trading - Time Spent 35% - Tax Return Preparation.

5)09/17/2018 - Outside/W-2 Employment - Professor (ST Thomas Aquinas College) - 1% - NOT INVESTMENT RELATED - SPARHILL, NY 10976 - Start Date: 1/1/2016 - 0 Hrs/Mth - 0 Hrs During Trading.

6) 1/25/2019 - The Lanza Financial Group, LLC - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 09/19/2018 - 160 Hours Per Month/160 Hours During Securities Trading.

7) 10/5/2020 - No Business Name - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started 09/13/2018 - 1 Hrs/Mth - 0 Hrs During Trading.

8) 01/25/2022 - Prestige Management LLC - Investment Related -Home Based- Real Estate Rental - Start Date: 10/16/2021 - 4 Hours Per Month/0 Hours During Securities Trading - Buy real estate and rent out and/or flip.

9) 1/25/2023 - Schwack, Garbutt and Passerino CPA's LLC - Investment Related - 303 Molnar Dr - Ste 201 Elmwood Park, NJ 07407 - Tax Prep/Accounting/CPA - CPA - Start Date - 01/01/2023 - 20 Hours Per Month/0 Hours During Securities Trading

10) 06/24/2025 -Vision Retirement, LLC - Investment Related - Registered Investment Advisor Hybrid - At Reported Business Location(s) - Start Date:11/15/2024 - 80 Hrs/Mth - 80 Hrs During Trading.I provide investment advisory services through Vision Retirement, LLC, an independent investment advisor firm. I started this business activity in 6/2025. I expect to spend approximately 80 hours per month on this activity. Please see the advisory firm's Form ADV 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.

11) 08/27/2025 - Advisor CPAs PC - Investment Related - Tax Prep/Accounting/CPA - At Reported Business Location(s) - Start Date:07/01/2025 - 20 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
Regulatory Event	1
Criminal	1
Customer Dispute	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: STATE OF NEW JERSEY - DEPARTMENT OF INSURANCE

Sanction(s) Sought: Censure

Date Initiated: 10/13/2010

Docket/Case Number: 7009 0080 0000 9743 4283

Employing firm when activity occurred which led to the regulatory action: GENWORTH FINANCIAL SECURITIES CORPORATION

Product Type: Annuity-Variable

Allegations: ORDER CONCLUDED THAT THE ANNUITY ISSUED WAS BASED ON MASTER GROUP CONTRACT WHICH REGISTERED REPRESENTATIVE FAILED TO DISCLOSE AND THAT THE APPLICATION WITH RESPECT TO SUITABILITY CONTAINED MISLEADING INFORMATION

Current Status: Final

Resolution: Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes



Resolution Date:	10/04/2010
Sanctions Ordered:	Censure
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Restitution
Total Amount:	\$10,000.00
Portion Levied against individual:	\$10,000.00
Payment Plan:	ON APPEAL - FINANCIAL ADVISER APPEALING DETERMINATION
Is Payment Plan Current:	Yes
Date Paid by individual:	11/11/2010
Was any portion of penalty waived?	No
Amount Waived:	



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

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Superior Court of New Jersey
Location of Court:	Bergen Count
Docket/Case #:	s20007 267
Charge Date:	03/22/2007
Charge(s) 1 of 2	
Formal Charge(s)/Description:	Misapplication of Entrusted Property
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	None
Disposition of charge:	Dismissed
Charge(s) 2 of 2	
Formal Charge(s)/Description:	Theft
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	None
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	12/16/2009
Disposition Date:	12/16/2009
Sentence/Penalty:	On/around 3/23/2007, Pre-Trial Intervention was granted, completed early on/around 12/16/2009 and as a result, the indictment dismissed per order of the court.



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:	GENWORTH FINANCIAL SECURITIES CORPORATION
Allegations:	CLIENT ALLEGED MISREPRESENTATION OF WITHDRAWAL FEATURES TIED TO THIS VARIABLE ANNUITY PRODUCT WHEN PURCHASE WAS MADE IN JUNE 2007. CLIENT STILL HOLDS INVESTMENT AS OF 06/05/2009
Product Type:	Annuity-Variable
Alleged Damages:	\$150,000.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT DID NOT SURRENDER CONTRACT OR CLOSE OUT INVESTMENT AND THEREFORE HAS NOT INCURRED ANY DAMAGES TO DATE
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	02/01/2009
Complaint Pending?	No
Status:	Denied
Status Date:	04/06/2009
Settlement Amount:	\$0.00
Individual Contribution Amount:	



End of Report

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