



IAPD Report

JAMES VINCENT CIPRIOTTI

CRD# 3021100

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4
Disclosure Information	5

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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

JAMES VINCENT CIPRIOTTI (CRD# 3021100)

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 **03/14/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RETIRE READY WEALTH MANAGEMENT	CRD# 316942	02/11/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	ING FINANCIAL PARTNERS, INC.	2882	WAYNE, PA	01/04/2005 - 10/31/2006
B	HORNOR, TOWNSEND & KENT, INC.	4031	CONSHOHOCKEN, PA	10/24/2001 - 10/08/2003
B	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ	09/08/1998 - 10/22/2001

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	3
Customer Dispute	1
Judgment/Lien	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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RETIRE READY WEALTH MANAGEMENT**
Main Address: 150 NORTH RADNOR CHESTER ROAD
SUITE F-200
RADNOR, PA 19087
Firm ID#: 316942

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	07/10/2025
	New Jersey	Investment Adviser Representative	Approved	10/29/2024
	Pennsylvania	Investment Adviser Representative	Approved	02/11/2022

Branch Office Locations

RETIRE READY WEALTH MANAGEMENT
150 NORTH RADNOR CHESTER ROAD
SUITE F-200
RADNOR, PA 19087



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, 1 general industry/product exam, 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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B General Securities Representative Examination (S7)	Series 7	04/16/1998
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/28/2021
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B Uniform Securities Agent State Law Examination (S63)	Series 63	05/14/1998
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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
B	01/04/2005 - 10/31/2006	ING FINANCIAL PARTNERS, INC.	CRD# 2882	WAYNE, PA
B	10/24/2001 - 10/08/2003	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA
B	09/08/1998 - 10/22/2001	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	04/17/1998 - 07/30/1998	DMG SECURITIES, INC.	CRD# 15480	GREAT FALLS, VA

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
12/2021 - Present	Retire Ready Wealth Management	MANAGING PRINCIPAL / CCO	Y	RADNOR, PA, United States
06/2002 - Present	SELF-EMPLOYED	Self-employed/Independent Life Insurance Agent	N	Radnor, PA, United States
07/2021 - 07/2021	Impact Partnership Wealth, LLC	Investment Adviser Representative	Y	Kennesaw, GA, 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) INSURANCE SALES; INVESTMENT-RELATED; RADNOR, PA; INSURANCE AGENT; APPROXIMATELY 80 HRS/MO DURING TRADING HOURS; SALES OF VARIOUS INSURANCE PRODUCTS.



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	3
Customer Dispute	1
Judgment/Lien	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 3

Reporting Source:	Individual
Regulatory Action Initiated By:	Insurance Department of the Commonwealth of Pennsylvania
Sanction(s) Sought:	Censure Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	03/11/2020
Docket/Case Number:	CO20-02-004
Employing firm when activity occurred which led to the regulatory action:	Independent life insurance agent
Product Type:	Annuity-Fixed
Allegations:	State of Pennsylvania alleged in its findings of fact that Mr. Cipriotti misrepresented in at least three annuity applications that those applications were completed in New Jersey in order to procure an annuity product that was approved for sale in New Jersey but not in Pennsylvania. Additionally, the state alleged that one of the annuity clients incurred surrender fees totaling \$2,485.61. Their allegations also included that Mr. Cipriotti offered an inducement of a \$200 gift card. They concluded that at least one annuity client confirmed receipt of the \$200 gift card.
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: 03/11/2020

Sanctions Ordered: Censure
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 2

Monetary Related Sanction: Restitution

Total Amount: \$2,485.16

Portion Levied against individual: \$2,485.16

Payment Plan: None

Is Payment Plan Current:

Date Paid by individual: 04/28/2020

Was any portion of penalty waived? No

Amount Waived:

Monetary Sanction 2 of 2

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan: None

Is Payment Plan Current:

Date Paid by individual: 03/19/2020

Was any portion of penalty waived? No

Amount Waived:

Disclosure 2 of 3

Reporting Source: Regulator

Regulatory Action Initiated By: New Jersey Department of Banking and Insurance

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 02/26/2021

Docket/Case Number: E21-09

URL for Regulatory Action: https://www.nj.gov/dobi/division_insurance/enforcement/E21_09.pdf



Employing firm when activity occurred which led to the regulatory action: Self-employed/Independent Life Insurance Agent

Product Type: Annuity-Fixed

Allegations: Between October 2017 and April 2018, Cipriotti submitted five annuity applications to Midland National Life Insurance Company, for Pennsylvania residents, which falsely stated the applications were completed in New Jersey, in violation of N.J.S.A. 17:22A-40a(2), (5) and (8); and the fixed indexed annuity products applied for were approved for sale in New Jersey, but not in Pennsylvania.

Current Status: Final

Resolution: Consent

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: 02/26/2021

Sanctions Ordered: Cease and Desist
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$22,500.00

Portion Levied against individual: \$22,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual:

Was any portion of penalty waived? No

Amount Waived:

Reporting Source: Individual

Regulatory Action Initiated By: State of New Jersey Department of Banking and Insurance

Sanction(s) Sought: Censure
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 02/28/2021

Docket/Case Number: Order No. E21-09/Ref No. 231150

Employing firm when activity occurred which led to the regulatory action: Independent life insurance agent

Product Type: Annuity-Fixed



Allegations: The state of Pennsylvania alleged that between October 2017 and April 2018, Mr. Cipriotti submitted five annuity applications to Midland National Life Insurance Company, for Pennsylvania residents, which falsely stated the applications were completed in New Jersey. The annuity products applied for were approved for sale in New Jersey, but not in Pennsylvania.

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: 02/26/2021

Sanctions Ordered: Censure
Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$22,500.00

Portion Levied against individual: \$22,500.00

Payment Plan: None

Is Payment Plan Current:

Date Paid by individual: 02/17/2021

Was any portion of penalty waived? No

Amount Waived:

Disclosure 3 of 3

Reporting Source: Individual

Regulatory Action Initiated By: Insurance Department of the Commonwealth of Pennsylvania

Sanction(s) Sought: Censure
Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 06/03/2019

Docket/Case Number: CO19-03-018

Employing firm when activity occurred which led to the regulatory action: Independent life insurance agent

Product Type: Other: State Taxes

Allegations: Failed to pay Pennsylvania state taxes from 2005 through 2010, improperly answered "no" to question asking if he had failed to pay state income tax of comply with any court order directing payment of state income tax on his renewal



	application in 2008
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:	06/03/2019
Sanctions Ordered:	Censure Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$1,000.00
Portion Levied against individual:	\$1,000.00
Payment Plan:	None
Is Payment Plan Current:	
Date Paid by individual:	05/22/2019
Was any portion of penalty waived?	No
Amount Waived:	



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: HORNOR, TOWNSEND & KENT, INC.

Allegations: ON MARCH 25, 2003, [CUSTOMER] PURCHASED A VARIABLE ANNUITY CONTRACT. [CUSTOMER] CONTENDS THAT HE WAS UNDER THE IMPRESSION HE WAS PURCHASING MUTUAL FUNDS IN AN IRA, NOT AN ANNUITY. CLIENT ALSO STATES HE NEVER RECEIVED THE ANNUITY CONTRACT. THE FIRM SETTLED WITH THE CLIENT AND PERMITTED HIM TO "FREE LOOK" HIS POLICY AFTER THE TIME PERIOD STIPULATED IN THE CONTRACT.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$57,000.00

Customer Complaint Information

Date Complaint Received: 07/25/2003

Complaint Pending? No

Status: Settled

Status Date: 10/08/2003

Settlement Amount: \$67,150.58

Individual Contribution Amount: \$0.00

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: HORNOR, TOWNSEND, & KENT, INC

Allegations: ISSUE DATE OF CONTRACT WAS APRIL 2, 2003, AND AFTER POLICY WAS ISSUED CLIENTS ADULT SON PERSUADED CLIENT TO TURN IN CONTRACT AND ASK FOR A FULL REFUND. CLIENT WROTE LETTER TO BROKER DEALER REQUESTING THIS IN JUNE 2003.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$57,000.00

Customer Complaint Information

Date Complaint Received: 07/25/2003

Complaint Pending? No

Status: Settled



Status Date:	10/08/2003
Settlement Amount:	\$67,150.58
Individual Contribution Amount:	\$0.00



Judgment/Lien

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

Disclosure 1 of 2

Reporting Source: Individual
Judgment/Lien Holder: CITIZENS BANK NA
Judgment/Lien Amount: \$361,360.90
Judgment/Lien Type: Civil
Date Filed with Court: 05/27/2008
Date Individual Learned: 09/01/2011
Type of Court: State Court
Name of Court: THE COURT OF COMMON PLEAS
Location of Court: MONTGOMERY COUNTY, PA
Docket/Case #: 2008-14071
Judgment/Lien Outstanding? Yes
Broker Statement ALTHOUGH THE HOME EQUITY LINE OF CREDIT WAS IN MY NAME, I BELIEVED MY EX-WIFE WAS MAKING THE PAYMENTS AND THAT THE BALANCE WAS GETTING PAID IN A TIMELY FASHION.

Disclosure 2 of 2

Reporting Source: Individual
Judgment/Lien Holder: DISCOVER BANK
Judgment/Lien Amount: \$10,616.51
Judgment/Lien Type: Civil
Date Filed with Court: 10/08/2010
Date Individual Learned: 09/01/2011
Type of Court: State Court
Name of Court: THE COURT OF COMMON PLEAS
Location of Court: MONTGOMERY COUNTY, PA
Docket/Case #: 2010-29948
Judgment/Lien Outstanding? Yes
Broker Statement ALTHOUGH THE CREDIT CARD WAS IN MY NAME, I BELIEVE MY EX-WIFE WAS MAKING THE PURCHASES ON THE CARD. I ASSUMED THE BALANCE HAD BEEN GETTING PAID IN A TIMELY FASHION.



End of Report

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