



## IAPD Report

# JOHN ANTHONY MEZZULLO

CRD# 333445

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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

### JOHN ANTHONY MEZZULLO (CRD# 333445)

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 **12/20/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	02/25/2013
<b>IA</b>	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	02/25/2013
<b>IA</b>	DUNCAN FINANCIAL PLANNING ADVISORS	CRD# 309454	05/14/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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>IA</b>	APPLIED FINANCIAL WISDOM	164428	HIGHLAND, MD	07/30/2012 - 11/26/2013
<b>B</b>	LPL FINANCIAL LLC	6413	HUNT VALLEY, MD	01/17/2012 - 03/11/2013
<b>IA</b>	RESEARCH FINANCIAL STRATEGIES	153247	HUNT VALLEY, MD	03/19/2012 - 08/03/2012

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
Financial	1



## Report Summary

Judgment/Lien

11



## 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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 3

Firm Name: **DUNCAN FINANCIAL PLANNING ADVISORS**  
Main Address: 311 MAIN ST.  
IRWIN, PA 15642  
Firm ID#: 309454

Regulator	Registration	Status	Date
IA Maryland	Investment Adviser Representative	Approved	05/14/2025

#### Branch Office Locations

**DUNCAN FINANCIAL PLANNING ADVISORS**  
Lutherville, MD

#### Employment 2 of 3

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**  
Main Address: 1776 PLEASANT PLAIN RD.  
FAIRFIELD, IA 52556-8757  
Firm ID#: 39543

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	02/25/2013
B Connecticut	Agent	Approved	01/02/2018
B District of Columbia	Agent	Approved	01/03/2017
B Florida	Agent	Approved	12/06/2021
B Idaho	Agent	Approved	01/08/2019
B Maryland	Agent	Approved	02/25/2013
B Missouri	Agent	Approved	11/12/2014



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> New Jersey	Agent	Approved	02/25/2013
<b>B</b> North Carolina	Agent	Approved	02/04/2019
<b>B</b> Oregon	Agent	Approved	02/25/2013
<b>B</b> Pennsylvania	Agent	Approved	02/25/2013
<b>B</b> South Carolina	Agent	Approved	02/25/2013
<b>B</b> Texas	Agent	Approved	06/02/2018
<b>B</b> Virginia	Agent	Approved	01/04/2017
<b>B</b> Washington	Agent	Approved	01/05/2018
<b>B</b> West Virginia	Agent	Approved	02/25/2013

### Branch Office Locations

**CAMBRIDGE INVESTMENT RESERARCH, INC.**  
Lutherville-Timonium, MD

### Employment 3 of 3

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**  
Main Address: 1776 PLEASANT PLAIN RD.  
FAIRFIELD, IA 52556-8757  
Firm ID#: 134139

Regulator	Registration	Status	Date
<b>IA</b> Maryland	Investment Adviser Representative	Approved	02/25/2013
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	06/02/2018

### Branch Office Locations

**CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**



## Qualifications

Lutherville-Timonium, MD



## 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
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No information reported.


#### General Industry/Product Exams

Exam	Category	Date
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 General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Registered Representative Examination (S1)	Series 1	12/19/1973

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	05/04/2009
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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
IA	07/30/2012 - 11/26/2013	APPLIED FINANCIAL WISDOM	CRD# 164428	HIGHLAND, MD
B	01/17/2012 - 03/11/2013	LPL FINANCIAL LLC	CRD# 6413	HUNT VALLEY, MD
IA	03/19/2012 - 08/03/2012	RESEARCH FINANCIAL STRATEGIES	CRD# 153247	HUNT VALLEY, MD
IA	09/07/2011 - 01/17/2012	TRIAD ADVISORS, INC.	CRD# 25803	HUNT VALLEY, MD
B	03/01/2010 - 01/17/2012	TRIAD ADVISORS, INC.	CRD# 25803	HUNT VALLEY, MD
IA	06/23/2010 - 09/12/2011	GLASS JACOBSON INVESTMENT ADVISORS, LLC	CRD# 120141	HUNT VALLEY, MD
IA	04/16/2001 - 03/04/2010	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	HUNT VALLEY, MD
B	01/01/1995 - 03/04/2010	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	HUNT VALLEY, MD
B	03/08/1988 - 12/15/1994	CHUBB SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
B	01/01/1974 - 03/15/1988	HOME LIFE INSURANCE COMPANY	CRD# 4184	
B	06/28/1983 - 06/18/1987	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	CRD# 2682	
B	08/05/1983 - 06/05/1987	MML INVESTORS SERVICES, INC.	CRD# 10409	

### 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
02/2013 - Present	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, IA, United States
02/2013 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC	REGISTERED REPRESENTATIVE	Y	FAIRFIELD, IA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2012 - Present	P.A. FINANCIAL SERVICES CORPORATION	INVESTMENT ADVISOR REPRESENTATIVE	Y	HUNT VALLEY, MD, United States
01/2012 - Present	REUTEMANN FINANCIAL SOLUTIONS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	ROCKVILLE, MD, United States
11/1972 - Present	P.A. LIMITED	PRESIDENT	N	TOWSON, MD, 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) INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE COMPANIES.
- 2) P.A. FINANCIAL SERVICES CORPORATION 335 CLUBHOUSE ROAD HUNT VALLEY, MD 21031. BEGAN 2/25/2013 AS PRESIDENT; DBA USING FOR MY FINANCIAL SERVICES BUSINESS. INVESTMENT RELATED. DEVOTES 15 HRS/WK. 15 DURING TRADING.
- 3) CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF A RIA, INV REL, 80 HR/MO - 40 HR/MO TRADING. SEE EMPLOYMENT FOR START DATE.



## 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
Financial	1
Judgment/Lien	11

### 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Cambridge Investment Research, Inc.
<b>Allegations:</b>	Client alleges the advisor did not disclose fees and costs associated with the investments. Client alleges the investments did not align with his investment objective.
<b>Product Type:</b>	Annuity-Fixed
<b>Alleged Damages:</b>	\$348,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/06/2018
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	05/03/2018
<b>Settlement Amount:</b>	



**Individual Contribution  
Amount:**

**Broker Statement**

RR asserts his paperwork to include suitability and VA disclosure forms are very clear addressing the issues. RR asserts he met with client on many occasions to include delivering his annuity contracts which they revealed in great detail. RR finds this unfortunate because he has been in practice for 50 years without a single complaint and have sold several hundred VAs.



## Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

### Disclosure 1 of 1

**Reporting Source:** Individual  
**Action Type:** Compromise  
**Action Date:** 01/31/2020

**Organization Investment-Related?**

**Action Pending?** No  
**Disposition:** Satisfied/Released  
**Disposition Date:** 01/31/2020

**If a compromise with creditor, provide:**

**Name of Creditor:** TD Bank  
**Original Amount Owed:** \$19,489.61  
**Terms Reached with Creditor:** FP paid \$12,000.00 for full and final settlement.

### Broker Statement

In January 2020, FP refinanced his home through a mortgage company who paid off a number of items. Copies of statements were received showing the items were paid in full. This company did not sent the FP any correspondence indicating that a compromise had taken place and the FP didn't agree to a settlement. FP learned of this event when his B/D pulled a credit report.



## Judgment/Lien

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

### Disclosure 1 of 11

**Reporting Source:** Individual  
**Judgment/Lien Holder:** Internal Revenue Service  
**Judgment/Lien Amount:** \$51,104.00  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 02/08/2024  
**Date Individual Learned:** 09/24/2024  
**Type of Court:** Federal Court  
**Name of Court:** Internal Revenue Service  
**Location of Court:** 3RD JUDICIAL CIRCUIT COURT  
**Docket/Case #:** C03JG240017  
**Judgment/Lien Outstanding?** Yes

### Disclosure 2 of 11

**Reporting Source:** Individual  
**Judgment/Lien Holder:** IRS  
**Judgment/Lien Amount:** \$34,784.27  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 12/05/2023  
**Date Individual Learned:** 01/04/2024  
**Type of Court:** State Court  
**Name of Court:** Clerk of Circuit Court  
**Location of Court:** Baltimore County, MD  
**Docket/Case #:** 483796123  
**Judgment/Lien Outstanding?** Yes

### Disclosure 3 of 11

**Reporting Source:** Individual  
**Judgment/Lien Holder:** State of Maryland  
**Judgment/Lien Amount:** \$16,945.16  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 10/02/2023  
**Date Individual Learned:** 10/23/2023  
**Type of Court:** State Court  
**Name of Court:** Comptroller of Maryland



**Location of Court:** Annapolis, Maryland

**Docket/Case #:** 0542994230930

**Judgment/Lien Outstanding?** Yes

**Disclosure 4 of 11**

**Reporting Source:** Individual

**Judgment/Lien Holder:** State of Maryland

**Judgment/Lien Amount:** \$12,013.93

**Judgment/Lien Type:** Tax

**Date Filed with Court:** 10/02/2023

**Date Individual Learned:** 10/23/2023

**Type of Court:** State Court

**Name of Court:** Comptroller of Maryland

**Location of Court:** Annapolis, Maryland

**Docket/Case #:** 0435910230930

**Judgment/Lien Outstanding?** Yes

**Disclosure 5 of 11**

**Reporting Source:** Individual

**Judgment/Lien Holder:** State of Maryland

**Judgment/Lien Amount:** \$13,851.90

**Judgment/Lien Type:** Tax

**Date Filed with Court:** 10/02/2023

**Date Individual Learned:** 10/23/2023

**Type of Court:** State Court

**Name of Court:** Comptroller of Maryland

**Location of Court:** Annapolis, Maryland

**Docket/Case #:** 0336773230930

**Judgment/Lien Outstanding?** Yes

**Disclosure 6 of 11**

**Reporting Source:** Individual

**Judgment/Lien Holder:** State of Maryland

**Judgment/Lien Amount:** \$18,882.42

**Judgment/Lien Type:** Tax

**Date Filed with Court:** 10/02/2023

**Date Individual Learned:** 10/23/2023



**Type of Court:** State Court  
**Name of Court:** Comptroller of Maryland  
**Location of Court:** Annapolis, Maryland  
**Docket/Case #:** 0542996230930  
**Judgment/Lien Outstanding?** Yes

**Disclosure 7 of 11**

**Reporting Source:** Individual  
**Judgment/Lien Holder:** State of Maryland  
**Judgment/Lien Amount:** \$13,816.86  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 10/02/2023  
**Date Individual Learned:** 10/23/2023  
**Type of Court:** State Court  
**Name of Court:** Comptroller of Maryland  
**Location of Court:** Annapolis, Maryland  
**Docket/Case #:** 0435908230930  
**Judgment/Lien Outstanding?** Yes

**Disclosure 8 of 11**

**Reporting Source:** Individual  
**Judgment/Lien Holder:** State of Maryland  
**Judgment/Lien Amount:** \$7,813.00  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 10/02/2023  
**Date Individual Learned:** 10/23/2023  
**Type of Court:** State Court  
**Name of Court:** Comptroller of Maryland  
**Location of Court:** Annapolis, Maryland  
**Docket/Case #:** 0435906230930  
**Judgment/Lien Outstanding?** Yes

**Disclosure 9 of 11**

**Reporting Source:** Individual  
**Judgment/Lien Holder:** Internal Revenue Service  
**Judgment/Lien Amount:** \$2,778.30  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 10/23/2020



**Date Individual Learned:** 11/03/2020  
**Type of Court:** Federal Court  
**Name of Court:** Internal Revenue Service  
**Location of Court:** Baltimore MD  
**Docket/Case #:** 418493720  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** RR has been assigned an IRS Agent and is in Compliance with all requests.

**Disclosure 10 of 11**

**Reporting Source:** Individual  
**Judgment/Lien Holder:** IRS  
**Judgment/Lien Amount:** \$81,433.80  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 10/23/2020  
**Date Individual Learned:** 11/03/2020  
**Type of Court:** Federal Court  
**Name of Court:** Internal Revenue Service  
**Location of Court:** Baltimore MD  
**Docket/Case #:** 418493620  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** RR has been assigned an IRS Agent and is in Compliance with all requests.

**Disclosure 11 of 11**

**Reporting Source:** Individual  
**Judgment/Lien Holder:** Internal Revenue Service  
**Judgment/Lien Amount:** \$237,518.35  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 11/26/2019  
**Date Individual Learned:** 12/02/2019  
**Type of Court:** Federal Court  
**Name of Court:** Department of Treasury  
**Location of Court:** Baltimore, Maryland  
**Docket/Case #:** 394937119  
**Judgment/Lien Outstanding?** Yes



## End of Report

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