IAPD Report

Larry Sfinas

CRD# 419396

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

Larry Sfinas (CRD# 419396)

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 **05/20/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SECURE ASSET MANAGEMENT, L.L.C.	CRD# 144046	05/21/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	TRUSTMONT ADVISORY GROUP, INC.	106015	Southampton, PA	10/20/2023 - 05/20/2024
B	TRUSTMONT FINANCIAL GROUP, INC.	18312	Southampton, PA	10/12/2023 - 05/20/2024
IA	MML INVESTORS SERVICES, LLC	10409	Warren, NJ	12/06/2022 - 09/20/2023

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	3
Termination	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **SECURE ASSET MANAGEMENT, L.L.C.**

Main Address: 2565 WEST MAPLE RD
TROY, MI 48084

Firm ID#: 144046

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	05/21/2024

Branch Office Locations

SECURE ASSET MANAGEMENT, L.L.C.
Southampton, PA

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
B	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Registered Representative Examination (S1)	Series 1	04/24/1969

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/26/2004
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/13/1981

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	10/20/2023 - 05/20/2024	TRUSTMONT ADVISORY GROUP, INC.	CRD# 106015	Southampton, PA
B	10/12/2023 - 05/20/2024	TRUSTMONT FINANCIAL GROUP, INC.	CRD# 18312	Southampton, PA
IA	12/06/2022 - 09/20/2023	MML INVESTORS SERVICES, LLC	CRD# 10409	Warren, NJ
B	11/29/2022 - 09/20/2023	MML INVESTORS SERVICES, LLC	CRD# 10409	Warren, NJ
IA	10/05/2021 - 09/23/2022	CSENGE ADVISORY GROUP, LLC	CRD# 131167	Southampton, PA
IA	08/06/2019 - 10/06/2021	ARBOR POINT ADVISORS	CRD# 165127	SOUTHAMPTON, PA
B	07/30/2019 - 10/06/2021	SECURITIES AMERICA, INC.	CRD# 10205	SOUTHAMPTON, PA
IA	09/01/2017 - 09/16/2019	PROSPERITY WEALTH MANAGEMENT, INC.	CRD# 174328	Southamption, PA
B	09/08/2017 - 08/28/2019	FORTUNE FINANCIAL SERVICES, INC.	CRD# 42150	Southampton, PA
IA	07/30/2019 - 08/06/2019	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	SOUTHAMPTON, PA
B	08/30/2017 - 08/30/2017	INNOVATION PARTNERS LLC	CRD# 146344	CHARLOTTE, NC
IA	08/29/2017 - 08/30/2017	INNOVATION PARTNERS LLC	CRD# 146344	Southhampton, PA
IA	09/26/2016 - 08/25/2017	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	SCOTTSDALE, AZ
B	08/23/2016 - 08/25/2017	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	SCOTTSDALE, AZ
IA	11/17/2011 - 08/26/2016	SCF INVESTMENT ADVISORS, INC.	CRD# 123608	FRESNO, CA

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	11/15/2011 - 07/29/2016	SCF SECURITIES, INC.	CRD# 47275	SOUTHAMPTON, PA
B	07/16/2009 - 11/15/2011	AUSDAL FINANCIAL PARTNERS, INC.	CRD# 7995	SOUTHAMPTON, PA
IA	07/16/2009 - 11/15/2011	AUSDAL FINANCIAL PARTNERS, INC.	CRD# 7995	SOUTHAMPTON, PA
IA	07/19/2007 - 07/13/2009	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK, NY
B	07/19/2007 - 07/13/2009	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	SOUTHAMPTON, PA
IA	10/28/2004 - 06/01/2007	ING FINANCIAL PARTNERS, INC	CRD# 2882	SOUTHAMPTON, PA
B	05/06/2003 - 06/01/2007	ING FINANCIAL PARTNERS, INC.	CRD# 2882	SOUTHAMPTON, PA
B	04/12/2002 - 04/21/2003	USALLIANZ SECURITIES, INC.	CRD# 40875	MINNEAPOLIS, MN
B	09/10/1985 - 04/12/2002	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	MILWAUKEE, WI
B	02/04/1986 - 01/01/2002	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	01/19/1981 - 02/20/1986	CARDELL & ASSOCIATES, INCORPORATED	CRD# 7700	
B	08/20/1984 - 04/12/1985	NML EQUITY SERVICES, INC.	CRD# 2881	
B	10/10/1975 - 11/17/1980	NML EQUITY SERVICES, INC.	CRD# 2881	
B	04/16/1973 - 12/12/1975	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	
B	04/16/1973 - 12/12/1975	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	
B	05/01/1969 - 10/17/1971	TRAVELERS EQUITIES SALES, INC.	CRD# 833	

Registration & Employment History

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
12/2015 - Present	Guardian Academy and Indoor Range, Inc	President	N	Warminster, PA, United States
01/1969 - Present	Larry C Sfinas	Agent	Y	Southampton, PA, United States
09/2022 - 09/2023	MML Investors Services LLC	Registered Representative	Y	Warren, NJ, United States
09/2022 - 09/2023	Mass Mutual Life Insurance Company	Agent	Y	Warren, NJ, United States
10/2021 - 09/2022	CSENGE ADVISORY GROUP	INVESTMENT ADVISER REPRESENTATIVE	Y	CLEARWATER, FL, United States
07/2019 - 10/2021	ARBOR POINT ADVISORS	IAR	Y	SOUTHHAMPTON, PA, United States
07/2019 - 10/2021	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	SOUTHHAMPTON, PA, United States
09/2017 - 07/2019	Fortune Financial Services, Inc.	registered representative	Y	Monaca, PA, United States
09/2017 - 07/2019	Prosperity Wealth management, Inc.	Investment Adviser Representative	Y	San Ramon, CA, United States
08/2017 - 08/2017	Innovation Partners LLC	Investment Advisor Representative	Y	Charlotte, NC, United States
08/2016 - 08/2017	United Planners Financial Services	Limited Partner	Y	Scottsdale, AZ, United States
11/2011 - 08/2016	SCF INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REP	Y	FRESNO, CA, United States
11/2011 - 08/2016	SCF SECURITIES, INC.	REGISTERED REP	Y	FRESNO, CA, 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) NAME: LARRY C SFINAS INV REL: Y ADD: AT Southampton PA NATURE: OUTSIDE INSURANCE POSITION: SALESMAN START DATE: 10/10/2022 No. HR/MO: 20 No. HR/MO DURING SEC TRADING: 20 DESCRIBE DUTIES: LIFE, FIXED ANNUITIES, DISABILITY

(2) NAME: GUARDIAN TRAINING CENTRE, LLC AND GUARDIAN ACADEMY & INDOOR RANGE, INC. INV REL: Y ADD: AT RESIDENTIAL ADDRESS & 1528 CAMPUS DR, WARMINSTER, PA 18974 NATURE: GUN RANGE & TRAINING FACILITY

Registration & Employment History

OTHER BUSINESS ACTIVITIES

POSITION: SALESMAN - CEO START DATE: 12/1/2014 No. HR/MO: 20 No. HR/MO DURING SEC TRADING: 0 DESCRIBE DUTIES: PROSPECT, SELL, DO FORMS

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	3
Termination	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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SECURITIES AMERICA, INC.
Allegations:	Customer alleges that representative made unsuitable investment recommendations resulting in losses.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm has made a good faith determination that the alleged damages would exceed $5,000.
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:	04/08/2022
Complaint Pending?	No
Status:	Settled
Status Date:	07/22/2022

Settlement Amount:	$5,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SECURITIES AMERICA, INC.
Allegations:	Customer alleges that representative made unsuitable investment recommendations resulting in losses.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$5,000.00
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:	04/08/2022
Complaint Pending?	No
Status:	Settled
Status Date:	07/22/2022
Settlement Amount:	$5,000.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ING FINANCIAL PARTNERS
Allegations:	CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF MUTUAL FUNDS.
Product Type:	Mutual Fund(s)
Alleged Damages:	$47,000.00

Customer Complaint Information

Date Complaint Received:	05/24/2005
Complaint Pending?	No
Status:	Denied
Status Date:	06/29/2005
Settlement Amount:	
Individual Contribution	

Amount:	
Broker Statement	CUSTOMER COMPLAINT WAS INVESTIGATED AND FOUND TO BE WITHOUT MERIT

Disclosure 3 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	USALLIANZ SECURITIES INC
Allegations:	ALLEGATIONS THAT RECOMMENDATIONS TO PURCHASE MEDI HUT WERE UNSUITABLE.
Product Type:	Equity - OTC
Alleged Damages:	$70,000.00

Customer Complaint Information

Date Complaint Received:	09/28/2004
Complaint Pending?	No
Status:	Denied
Status Date:	11/22/2004
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	US ALLIANZ SECURITIES
Allegations:	CLIENT ALLEGES REGISTERED REPRESENTATIVES RECOMMENDATION TO BUY A MINOR POSITION OF STOCK IN HER MULTI MILLION DOLLAR ESTATE PLAN WAS IN APPROPRIATE. STOCK WAS PURCHASED IN FALL 2002.
Product Type:	Equity - OTC
Alleged Damages:	$70,000.00

Customer Complaint Information

Date Complaint Received:	09/29/2004
Complaint Pending?	No
Status:	Denied
Status Date:	11/22/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLIENT HAD A SMALL POSITION IN MHUT, HER 3 ADVISORS WERE ALL IN THE METTINGS WITH ME AND CLIENTS WHEN WE DISCUSSED THE RISKS. THEY ALL APPROVED THE PURCHASES AND SALES.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC
Termination Type:	Permitted to Resign
Termination Date:	04/12/2002
Allegations:	I BORROWED $25,000. FROM JERRY P.LIPKIN, AN IRA CLIENT HOLDER, WITH $200. IN HIS ACCOUNT
Product Type:	Mutual Fund(s)
Other Product Types:	
Broker Statement	I WAS WITH NMIS FOR 24 YEARS, AND MADE A LOAN FROM MR. LIPKIN WHO OWNED $200. WORTH OF STOCK IN HIS IRA. MR. LIPKIN WAS A FRIEND. FULL AMOUNT OF $25,000. WAS REPAID, CONFIRMATION OF REPAYMENT WAS SUPPLIED BY MR.LIPKIN. FULL REPAYMENT WAS MADE TO MR.LIPKIN PRIOR TO NMIS DISCOVERY OF OF REPAYMENT FORMS IN THE FILE. THE LOAN WAS IN VIOLATION OF NMIS POLICY AND I WAS ALLOWED TO RESIGN.

End of Report

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