IAPD Report

JOHN MICHAEL RUSCIANO

CRD# 4425958

Section Title	Page(s)

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

JOHN MICHAEL RUSCIANO (CRD# 4425958)

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 **06/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SUMMIT FINANCIAL, LLC	CRD# 299322	02/19/2025

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
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	ALBANY, NY	02/28/2025 - 06/02/2025
B	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	Edina, MN	08/28/2001 - 03/07/2025
IA	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	2881	Edina, MN	11/04/2013 - 06/02/2014

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? **No**

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: **SUMMIT FINANCIAL, LLC**

Main Address: 4 CAMPUS DRIVE
PARSIPPANY, NJ 07054

Firm ID#: 299322

	Regulator	Registration	Status	Date
IA	Minnesota	Investment Adviser Representative	Approved	02/19/2025

Branch Office Locations

SUMMIT FINANCIAL, LLC
5201 EDEN AVENUE
SUITE 160
EDINA, MN 55436

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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

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	08/23/2005
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/27/2001

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/27/2005
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/30/2001

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at http://www.nasaa.org

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	02/28/2025 - 06/02/2025	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	ALBANY, NY
B	08/28/2001 - 03/07/2025	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	Edina, MN
IA	11/04/2013 - 06/02/2014	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	Edina, MN
B	08/28/2001 - 01/01/2002	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI

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
02/2025 - Present	SUMMIT FINANCIAL, LLC DBA GRANDVIEW SQUARE FINANCIAL	INVESTMENT ADVISOR REPRESENTATIVE	Y	EDINA, MN, United States
02/2025 - 06/2025	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REPRESENTATIVE	Y	ALBANY, NY, United States
03/2009 - 02/2025	NORTHWESTERN MUTUAL WEALTH MANAGEMENT COMPANY	REPRESENTATIVE	Y	MILWAUKEE, WI, United States
08/2001 - 02/2025	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	MILWAUKEE, WI, United States
07/2001 - 02/2025	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	AGENT	N	MILWAUKEE, WI, 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. Summit Financial dba Grandview Square Financial. Investment-related. At registered location. RIA. IAR. 2/2025. 160 hrs/month. 160 hrs during securities hrs. Advisor.

2. Fixed Insurance. Not investment-related. At registered location. Insurance. Agent. 2/2025. 10 hrs/month. 10 hrs during securities hrs. Provide insurance advice based on the needs of clients.

3. Fire Yourself!. Not investment-related. At registered location. Literature. Author. 8/2016. 0 hrs/month. 0 hrs during securities hrs.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Co-authored a book on career mgmt.

4. QRO Holdings & Insurance Services, LLC. Not investment-related. At registered location. Holding company. Owner. 3/2024. 2 hrs/month. 2 hrs during securities hrs. This is the holding company for myself and my two partners Austin Hebig and AJ Robbel and dba Grandview Square Financial, a Summit Financial team.

5. Lake Rose, LLC. Not investment-related. At registered location. Holding company. Owner. 12/2018. 2 hrs/month. 2 hrs during securities hrs. This is my personal operating entity, filing as an S Corp.

6. Highland Oaks HOA. Not investment-related. 7091 Highland Ct, Eden Prairie, MN 55346. Board of Directors (profit/non-profit org.). 8/2023. 4 hrs/month. 0 hrs during securities hrs. My duties are quarterly meetings with the board to discuss neighborhood issues, rules, regs, etc.

End of Report

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