



IAPD Report

JOSEPH Stephen VITA

CRD# 455078

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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

JOSEPH Stephen VITA (CRD# 455078)

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 **06/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CETERA WEALTH SERVICES, LLC	CRD# 13572	05/26/2022
IA	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	06/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	CETERA ADVISOR NETWORKS LLC	13572	EL SEGUNDO, CA	06/01/2022 - 06/29/2023
IA	TRILOGY CAPITAL, INC.	281597	Woburn, MA	07/05/2016 - 04/29/2022
B	LPL FINANCIAL LLC	6413	WOBURN, MA	11/29/2017 - 07/31/2018

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
Financial	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 6 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CETERA WEALTH SERVICES, LLC**
Main Address: 2301 ROSECRANS AVE #5100
EL SEGUNDO, CA 90245
Firm ID#: 13572

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	05/26/2022
B Colorado	Agent	Approved	06/06/2022
B Florida	Agent	Approved	05/28/2024
B Massachusetts	Agent	Approved	06/01/2022
B New Hampshire	Agent	Approved	06/03/2022
B New York	Agent	Approved	09/30/2022
B Vermont	Agent	Approved	10/03/2022

Branch Office Locations

CETERA ADVISOR NETWORKS LLC
91 MONTVALE AVE
STONEHAM, MA 02180

CETERA ADVISOR NETWORKS LLC
Revere, MA

Employment 2 of 2

Firm Name: **CETERA INVESTMENT ADVISERS LLC**
Main Address: 1450 AMERICAN LANE
6TH FLOOR, SUITE 650
SCHAUMBURG, IL 60173-2096
Firm ID#: 105644



Qualifications

Regulator	Registration	Status	Date
IA Massachusetts	Investment Adviser Representative	Approved	06/29/2023

Branch Office Locations

CETERA INVESTMENT ADVISERS LLC
91 MONTVALE AVE
STONEHAM, MA 02180

CETERA INVESTMENT ADVISERS LLC
Revere, MA




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 1 principal/supervisory exam, 5 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

Exam	Category	Date
 Registered Principal Examination (S40)	Series 40	09/23/1978

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	07/31/2018
 Limited Representative-Equity Trader Exam (S55)	Series 55	03/07/2000
 NYSE Allied Member Examination (S41)	Series 41	10/06/1978
 General Securities Principal Examination (S000)	Series 000	06/17/1969
 Registered Representative Examination (S1)	Series 1	06/09/1969

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/30/2022
  Uniform Combined State Law Examination (S66)	Series 66	03/15/2011

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	06/01/2022 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
IA	07/05/2016 - 04/29/2022	TRILOGY CAPITAL, INC.	CRD# 281597	Woburn, MA
B	11/29/2017 - 07/31/2018	LPL FINANCIAL LLC	CRD# 6413	WOBURN, MA
IA	11/29/2017 - 04/17/2018	LPL FINANCIAL LLC	CRD# 6413	WOBURN, MA
IA	03/24/2011 - 11/29/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	WOBURN, MA
B	12/13/2010 - 11/29/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	WOBURN, MA
B	09/26/2002 - 01/25/2010	JONESTRADING	CRD# 6888	BOSTON, MA
B	10/04/1999 - 07/31/2002	SPEAR, LEEDS & KELLOGG, L.P.	CRD# 3466	NEW YORK, NY
B	03/07/1977 - 08/25/1999	ADAMS, HARKNESS & HILL, INC.	CRD# 1020	NEW YORK, NY
B	06/22/1976 - 04/04/1977	A B D SECURITIES CORPORATION	CRD# 1993	
B	07/05/1974 - 11/08/1975	JOSEPHTHAL & CO., INCORPORATED	CRD# 475	
B	06/23/1969 - 06/15/1974	CANTELLA & CO INC	CRD# 1000001	

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
06/2023 - Present	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
04/2022 - Present	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, United States
11/2015 - 04/2022	Trilogy Capital, Inc.	Investment Adviser Representative	Y	Woburn, MA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2010 - 04/2022	Trilogy Financial Services	Wealth Advisor	Y	Woburn, MA, United States
11/2017 - 07/2018	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	WOBURN, MA, United States
12/2010 - 11/2017	NATIONAL PLANNING CORPORATION	FINANCIAL EXECUTIVE	Y	WOBURN, MA, 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 OF OTHER BUSINESS: FIXED INSURANCE WITH VARIOUS COMPANIES

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: FIXED INSURANCE

POSITION/TITLE/RELATIONSHIP: AGENT

APX NUMBER OF HOURS PER WEEK: 5

APX NUMBER OF HOURS DURING TRADING HOURS: 5

BRIEF DESCRIPTION OF DUTIES: SALES OF LIFE;

2. NAME OF OTHER BUSINESS: WINCHESTER FINANCIAL GROUP

INVESTMENT RELATED: YES

ADDRESS: SAME AS REGISTERED LOCATION

NATURE OF BUSINESS: INVESTMENT FINANCIAL PLANNING AND INSURANCE

START DATE: 5/2022

POSITION/TITLE/RELATIONSHIP: INVESTMENT ADVISOR REPRESENTATIVE

APX NUMBER OF HOURS PER WEEK: 40

APX NUMBER OF HOURS DURING TRADING HOURS: 40

BRIEF DESCRIPTION OF DUTIES: REGISTERED REPRESENTATIVE AND INVESTMENT ADVISOR REPRESENTATIVE

OFFERING INVESTMENTS, FINANCIAL PLANNING AND INSURANCE;



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
Financial	1

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: 08/28/2019

Organization Investment-Related?

Type of Court: N/A

Name of Court:

Location of Court:

Docket/Case #:

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 08/28/2019

If a compromise with creditor, provide:

Name of Creditor: American Express National Bank

Original Amount Owed: \$5,427.00

Terms Reached with Creditor: On August 1st, 2015 I had a dispute with American Express on a credit card balance of \$5,427.00. We worked out a settlement on 8/28/2019. The cancellation amount was \$2,009.87.



End of Report

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