



## IAPD Report

**Jon J Loranger**

CRD# 4875690

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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

### **Jon J Loranger (CRD# 4875690)**

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 **10/08/2024**.

### **CURRENT EMPLOYERS**

	Firm	CRD#	Registered Since
IA	THE PATRIOT FINANCIAL GROUP, LLC	CRD# 172470	11/22/2021
B	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	12/15/2022

### **QUALIFICATIONS**

This representative is currently registered in **1** 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	SECURITIES AMERICA, INC.	10205	WESTBOROUGH, MA	10/26/2021 - 12/15/2022
B	ALLSTATE FINANCIAL SERVICES, LLC	18272	SANDWICH, MA	09/14/2021 - 10/22/2021
B	MML INVESTORS SERVICES, LLC	10409	BOSTON, MA	04/10/2006 - 08/27/2021

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 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **CETERA FINANCIAL SPECIALISTS LLC**

Main Address: 1450 AMERICAN LANE  
6TH FLOOR, SUITE #650  
SCHAUMBURG, IL 60173

Firm ID#: 10358

Regulator	Registration	Status	Date
 FINRA	Corporate Securities Represent	Approved	12/15/2022
 FINRA	General Securities Principal	Approved	12/15/2022
 FINRA	General Securities Representative	Approved	12/15/2022
 FINRA	Invest. Co and Variable Contracts	Approved	12/15/2022
 FINRA	Municipal Securities Principal	Approved	12/15/2022
 FINRA	Municipal Securities Representative	Approved	12/15/2022
 FINRA	Operations Professional	Approved	12/15/2022
 Massachusetts	Agent	Approved	12/15/2022

#### Branch Office Locations

55 WEST ST  
STE 201  
WALPOLE, MA 02081

Carver, MA

#### Employment 2 of 2

Firm Name: **THE PATRIOT FINANCIAL GROUP, LLC**

Main Address: 55 WEST STREET  
SUITE 201  
WALPOLE, MA 02081



## Qualifications

Firm ID#: 172470

Regulator	Registration	Status	Date
IA Massachusetts	Investment Adviser Representative	Approved	11/22/2021

## Branch Office Locations

**THE PATRIOT FINANCIAL GROUP, LLC**  
55 WEST STREET  
SUITE 201  
WALPOLE, MA 02081



## 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 2 principal/supervisory exams, 6 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
 Municipal Securities Principal Examination (S53)	Series 53	02/28/2008
 General Securities Principal Examination (S24)	Series 24	07/10/2006

#### General Industry/Product Exams

Exam	Category	Date
 Corporate Securities Limited Representative Examination (S62)	Series 62	01/02/2023
 Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	05/16/2006
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/18/2004

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/07/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	11/29/2004



## 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
	10/26/2021 - 12/15/2022	SECURITIES AMERICA, INC.	CRD# 10205	WESTBOROUGH, MA
	09/14/2021 - 10/22/2021	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	SANDWICH, MA
	04/10/2006 - 08/27/2021	MML INVESTORS SERVICES, LLC	CRD# 10409	BOSTON, MA
	11/19/2004 - 03/03/2006	FIRST INVESTORS CORPORATION	CRD# 305	WALTHAM, MA

### 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
12/2022 - Present	CETERA FINANCIAL SPECIALISTS LLC	REGISTERED REP	Y	SCHAUMBURG, IL, United States
10/2021 - Present	THE PATRIOT FINANCIAL GROUP INSURANCE AGENCY, LLC	REGISTERED INVESTMENT ADVISER, EXECUTIVE VICE PRESIDENT	Y	WESTBORO, MA, United States
10/2021 - Present	The Patriot Financial Group, LLC	Chief Compliance Officer	Y	Westborough, MA, United States
10/2021 - 12/2022	SECURITIES AMERICA, INC	REGISTERED REP	Y	WESTBOROUGH, MA, United States
08/2021 - 10/2021	Allstate Insurance Company	Agent	Y	Sandwich, MA, United States
03/2006 - 08/2021	MASSMUTUAL LIFE INSURANCE COMPANY	AGENCY COMPLIANCE OFFICER	Y	BOSTON, MA, United States
03/2006 - 08/2021	MML INVESTORS SERVICES	COMPLIANCE OFFICER	Y	BOSTON, MA, United States



## Registration & Employment History

### 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) THE PATRIOT FINANCIAL GROUP INSURANCE AGENCY, LLC, INVESTMENT RELATED, ADDRESS SAME AS REGISTERED BRANCH, DBA THE PATRIOT FINANCIAL GROUP, REGISTERED INVESTMENT ADVISER, EXECUTIVE VICE PRESIDENT COMPLIANCE AND OPERATIONS, 60H/WEEK, 40H/WEEK DURING TRADING HOURS, SINCE 10/2021
- 2) JON LORANGER, FIXED INSURANCE, NOT INVESTMENT RELATED, CARVER, MA, LIFE, HEALTH, DISABILITY, ANNUITIES, LONG-TERM CARE, PROPERTY AND CASUALTY, SINCE 11/2019



## **End of Report**

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