



IAPD Report

ROBERT PATRICK PACHCIARZ

CRD# 5337955

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

ROBERT PATRICK PACHCIARZ (CRD# 5337955)

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 **05/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PINNACLE FINANCIAL PLANNING	CRD# 317718	05/18/2026

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	PACHCIARZ CONSULTING LLC DBA PINNACLE FINANCIAL PLANNING	317718	AURORA, IL	05/02/2022 - 12/31/2024
IA	ELEVATED CAPITAL ADVISORS, LLC	226721	Aurora, IL	12/21/2021 - 08/08/2024
IA	SUPREME ALLIANCE LLC	45348	Plainfield, IL	01/02/2020 - 03/16/2021

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? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Criminal	2



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: **PINNACLE FINANCIAL PLANNING**

Main Address: AURORA, IL

Firm ID#: 317718

	Regulator	Registration	Status	Date
IA	Illinois	Investment Adviser Representative	Approved	05/18/2026

Branch Office Locations

PINNACLE FINANCIAL PLANNING

AURORA, IL



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
------	----------	------

	Securities Industry Essentials Examination (SIE)	SIE	09/21/2018
	General Securities Representative Examination (S7)	Series 7	02/09/2011
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/06/2007

State Securities Law Exams

Exam	Category	Date
------	----------	------

	Uniform Investment Adviser Law Examination (S65)	Series 65	03/03/2011
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/14/2007

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	05/02/2022 - 12/31/2024	PACHCIARZ CONSULTING LLC DBA PINNACLE FINANCIAL PLANNING	CRD# 317718	AURORA, IL
IA	12/21/2021 - 08/08/2024	ELEVATED CAPITAL ADVISORS, LLC	CRD# 226721	Aurora, IL
IA	01/02/2020 - 03/16/2021	SUPREME ALLIANCE LLC	CRD# 45348	Plainfield, IL
IA	01/08/2019 - 11/13/2019	IHT WEALTH MANAGEMENT LLC	CRD# 171481	Naperville, IL
IA	09/26/2018 - 09/26/2018	IHT WEALTH MANAGEMENT LLC	CRD# 171481	Naperville, IL
B	10/01/2012 - 09/21/2018	J.P. MORGAN SECURITIES LLC	CRD# 79	NAPERVILLE, IL
IA	10/01/2012 - 09/21/2018	J.P. MORGAN SECURITIES LLC	CRD# 79	NAPERVILLE, IL
IA	03/04/2011 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	AURORA, IL
B	06/07/2007 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	AURORA, IL

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
05/2026 - Present	Pachciarz Consulting LLC DBA Pinnacle Financial Planning	Investment Advisor Representative/CCO	Y	Aurora, IL, United States
03/2022 - Present	Pachciarz Consulting LLC DBA Pinnacle Financial Planning	Managing Member	Y	Aurora, IL, United States
05/2022 - 12/2024	Pachciarz Consulting LLC DBA Pinnacle Financial Planning	Investment Advisor Representative/CCO	Y	Aurora, IL, United States
12/2021 - 08/2024	Elevated Capital Advisors, LLC	Investment Adviser Representative	Y	Sandy, UT, United States
03/2021 - 11/2021	Unemployed	Unemployed	N	Aurora, IL, United States
01/2020 - 03/2021	Supreme Alliance LLC	Investment Advisor Representative	Y	WEST PALM BEACH, FL, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2018 - 11/2019	IHT Wealth Management LLC	SVP - Financial Planner	Y	Naperville, IL, United States
10/2012 - 09/2018	J.P. Morgan Securities LLC	Registered Representative	Y	NAPERVILLE, IL, 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; investment related; 2135 Clementi Lane, Aurora, Illinois, 60503; Insurance sales since July 2009; 20 hrs per month; duties are prospecting, meeting and enrolling clients in insurance products.
2. Fit Body Boot Camp; Not investment related; 11830 S. Route 59 Plainfield, IL 60585; fitness coaching; May 2022; 10 hours per week; zero hours during trading hours; coach and teach individuals about fitness.



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
Regulatory Event	1
Criminal	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 09/12/2019

Docket/Case Number: [2018059912001](#)

Employing firm when activity occurred which led to the regulatory action: J.P. Morgan Securities LLC

Product Type: Other: private securities transactions

Allegations: Without admitting or denying the findings, Pachciarz consented to the sanctions and to the entry of findings that he engaged in an undisclosed and an unapproved private securities transaction involving the sale of a \$500,000 note to an investor. The findings stated that the investor, who was also Pachciarz's member firm customer, requested that he recommend a private investment to him. In response, Pachciarz introduced the customer to a founder of a private company for the purpose of making a potential investment in the company. Pachciarz participated in the sale of the note to the customer, which was a security. The firm's written supervisory procedures required registered representatives to request and obtain approval prior to engaging in private securities transactions, regardless of whether the representative would be compensated, and Pachciarz, however, did not.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

09/12/2019

Sanctions Ordered:

Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	six months
Start Date:	09/16/2019
End Date:	03/15/2020

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	deferred
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	

.....

Reporting Source:	Individual
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	09/12/2019
Docket/Case Number:	2018059912001
Employing firm when activity occurred which led to the regulatory action:	J.P. MORGAN SECURITIES LLC



Product Type:	Other: PRIVATE SECURITIES TRANSACTIONS
Allegations:	PACHCIARZ CONSENTED TO THE SANCTIONS AND TO THE ENTRY OF FINDINGS THAT HE ENGAGED IN AN UNDISCLOSED AND AN UNAPPROVED PRIVATE SECURITIES TRANSACTION INVOLVING THE SALE OF A \$500,000 NOTE TO AN INVESTOR. THE FINDINGS STATED THE INVESTOR REQUESTED THAT HE RECOMMEND A PRIVATE INVESTMENT TO HIM. IN RESPONSE, PACHCIARZ INTRODUCED THE CUSTOMER TO A FOUNDER OF A PRIVATE COMPANY FOR THE PURPOSE OF MAKING A POTENTIAL INVESTMENT IN THE COMPANY. PACHCIARZ PARTICIPATED IN THE SALE OF THE NOTE TO THE CUSTOMER, WHICH WAS A SECURITY. THE FIRM'S WRITTEN SUPERVISORY PROCEDURES REQUIRED REGISTERED REPRESENTATIVES TO REQUEST AND OBTAIN APPROVAL PRIOR TO ENGAGING IN PRIVATE SECURITY TRANSACTIONS, REGARDLESS OF WHETHER THE REPRESENTATIVE WOULD BE COMPENSATED, AND PACHCIARZ, HOWEVER, DID NOT.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	09/12/2019
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	ALL CAPACITIES
Duration:	09/16/2019
Start Date:	03/15/2019
End Date:	
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$5,000.00
Portion Levied against individual:	\$5,000.00
Payment Plan:	DEFERRED
Is Payment Plan Current:	No
Date Paid by individual:	09/16/2019
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	rep, Mr. Pachciarz admitted no guilt. Suspension ended on 03/15/2020



Patrick also provided a CAS, which is found below in quotation marks.

"August 25, 2019

Robert Patrick Pachciarz
(Address Deleted)

Re: Letter of Acceptance, Waiver and Consent
Robert Patrick Pachciarz, Matter No. 201859912001

Corrective Action Statement

To Whom it May Concern:

This Corrective Action Statement is in response to the matter listed above:

1. In the future, if a client asks about investing in anything other than my normal scope of work, I will immediately consult my compliance department to request and obtain approval prior to engaging the client further regardless if it's a referral.

2. I have re-read FINRA rule 3280 about how FINRA defines participation and will strictly adhere to this definition regardless of my intent to protect my client.

3. I have familiarized myself again with section (b) of Rule 3280 and understand the absolute importance of prepositioned written notices.

4. I have also re-read FINRA rule 2010 and will continue to observe high standards of commercial honor and just and equitable principles of trade which I plan on keeping for the duration of my career in the securities industry.

Sincerely,

Robert Patrick Pachciarz

This Corrective Action Statement is submitted by the Respondent. It does not constitute factual or legal findings by FINRA, nor does it reflect the views of FINRA, or its staff."



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	12th Judicial Circuit Court, Illinois
Location of Court:	Will County, Illinois
Docket/Case #:	2023CF001320
Charge Date:	07/18/2023
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Criminal Damage to Property \$500 to \$10,000.
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Pled guilty
Date of Amended Charge:	02/23/2024
Charge was Amended or reduced to:	Original charge was amended to a misdemeanor charge and changed to criminal damage to property under \$500.
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	Guilty
Disposition of Amended Charge:	Pled guilty
Current Status:	Final
Status Date:	02/23/2024
Disposition Date:	02/23/2024
Sentence/Penalty:	Fine and Costs \$1,499.00; Conditional Discharge 12 months.
Broker Statement	- I was at a restaurant with family & they were closing - The security guards were impatient with a group behind us & thought I was one of them. - I was pushed several times (video evidence) and did not retaliate - I was pushed out of the windowed door, turned around & thumped the door to get their attention that is was unfair treatment - I unknowingly cracked the inside window pane of the wooden door - The police had no interest in hearing my side (with video evidence) after seeing my history 6 years prior - They went for Felony Destruction to property (\$500-10K in potential damages) & made their judgment - My lawyer instructed me to take a plea with zero conditions - This way it allows me to potentially pursue legal action if it affects me personally



and/or professionally

Disclosure 2 of 2

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Will County Cicuit Court
Location of Court:	Will County Illinois
Docket/Case #:	2018CF001370
Charge Date:	08/07/2018
Charge(s) 1 of 2	
Formal Charge(s)/Description:	Statute 625 5/11-511 (a) AGG DUI/3 0.16+
No of Counts:	2
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Convicted
Charge(s) 2 of 2	
Formal Charge(s)/Description:	Statute 625 5/11-511 (a) AGG DUI/3
No of Counts:	2
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	
Current Status:	Final
Status Date:	09/10/2018
Disposition Date:	09/10/2018
Sentence/Penalty:	Guilty; credit time served 3 days; probation 24 months; jail 3 days; probation terminated on 3/1/2021; public service 480 hours; Fine and costs \$2,935.00.



End of Report

This page is intentionally left blank.