



IAPD Report

LUCAS R MROZ

CRD# 5725399

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



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

LUCAS R MROZ (CRD# 5725399)

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 **07/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	VANTAGE POINT FINANCIAL, LLC	CRD# 305016	07/23/2026

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	MORGAN STANLEY	149777	Chicago, IL	07/07/2015 - 10/22/2024
B	MORGAN STANLEY	149777	Chicago, IL	11/29/2012 - 10/22/2024
B	NYLIFE SECURITIES LLC	5167	SCHAUMBURG, IL	03/31/2011 - 05/05/2011

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	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: **VANTAGE POINT FINANCIAL, LLC**

Main Address: 2443 WARRENVILLE ROAD
SUITE 630
LISLE, IL 60532

Firm ID#: 305016

	Regulator	Registration	Status	Date
	Illinois	Investment Adviser Representative	Approved	07/23/2026

Branch Office Locations

VANTAGE POINT FINANCIAL, LLC
2443 WARRENVILLE ROAD
SUITE 630
LISLE, IL 60532



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	10/01/2018
	General Securities Representative Examination (S7)	Series 7	11/28/2012
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/30/2011

State Securities Law Exams

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

	Uniform Investment Adviser Law Examination (S65)	Series 65	07/07/2015
	Uniform Securities Agent State Law Examination (S63)	Series 63	03/15/2013

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	07/07/2015 - 10/22/2024	MORGAN STANLEY	CRD# 149777	Chicago, IL
B	11/29/2012 - 10/22/2024	MORGAN STANLEY	CRD# 149777	Chicago, IL
B	03/31/2011 - 05/05/2011	NYLIFE SECURITIES LLC	CRD# 5167	SCHAUMBURG, 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
05/2025 - Present	VANTAGE POINT FINANCIAL LLC	FINANCIAL ADVISOR	Y	LISLE, IL, United States
10/2024 - 05/2025	UNEMPLOYED	UNEMPLOYED	N	ELK GROVE VILLAGE, IL, United States
06/2012 - 10/2024	Morgan Stanley	Wealth Management Associate	Y	Boulder, CO, 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.

No information reported.



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	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 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	Maryland
Sanction(s) Sought:	Revocation
Date Initiated:	04/03/2024
Docket/Case Number:	2024-0112
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Morgan Stanley Smith Barney, LLC
Product Type:	No Product
Allegations:	On February 27, 2024, without admitting or denying the findings, Mroz entered into an Acceptance, Waiver and Consent ("AWC") with FINRA wherein Mroz consented to the entry of findings that in May and June 2020, while associated with Morgan Stanley, Respondent processed three fund transfers, each for \$100,000, from a customer's account based upon instructions given to him by the customer's father, who was not authorized to direct transactions in the customer's account. Mroz inaccurately represented on the firm's verbal authorization forms that he had spoken with the customer when he actually had communicated with the customer's father. The funds were transferred back to the customer's account after the customer questioned the transfers. Mroz agreed to a 45-calendar-day suspension from associating with any FINRA member in all capacities and to the payment of a fine in the amount of \$7,500.
Current Status:	Final
Resolution:	Consent



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:

10/28/2024

Sanctions Ordered:

Other: Respondent agreed not to apply or reapply for registration as a broker-dealer, agent, investment adviser or investment adviser representative with the State of Maryland.

Reporting Source:

Individual

Regulatory Action Initiated By:

Maryland Division of Securities

Sanction(s) Sought:

Suspension

Date Initiated:

04/06/2024

Docket/Case Number:

2024-0112

Employing firm when activity occurred which led to the regulatory action:

Morgan Stanley Smith Barney LLC

Product Type:

No Product

Allegations:

The Maryland Division of Securities alleged the entry of a FINRA AWC (reported elsewhere), against the registered representative formed the basis for an order to show cause and a summary suspension order. The order to show cause gave the registered representative the opportunity to file a response as to why his broker-dealer agent license in Maryland should not be revoked. Registered representative's broker-dealer agent license in Maryland has been suspended pending the final determination in the proceeding initiated by the order to show cause.

Current Status:

Pending

Limitation Details:

Registered representative's broker-dealer agent license in Maryland is currently suspended

Broker Statement

The registered representative filed an answer to the order to show cause and requested a hearing.

Disclosure 2 of 2

Reporting Source:

Regulator

Regulatory Action Initiated By:

FINRA

Sanction(s) Sought:

Date Initiated:

02/27/2024

Docket/Case Number:

[2022074074801](#)



Employing firm when activity occurred which led to the regulatory action:	Morgan Stanley
Product Type:	No Product
Allegations:	Without admitting or denying the findings, Mroz consented to the sanctions and to the entry of findings that he made unauthorized transactions by processing fund transfers from a customer's account based upon instructions given to him by the customer's father, who was not authorized to direct transactions in the customer's account. The findings stated that Mroz was the sales assistant to the registered representative of record for a brokerage account held by the customer and a separate account held by her father. Mroz made three fund transfers, each for \$100,000, from the customer's account to her father's account. Mroz inaccurately represented on the firm's verbal authorization forms that he had spoken with the customer when he actually had communicated with her father. After the customer questioned the transfers, the father transferred the funds back to her account. Mroz did not earn any compensation for the transfers.
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:	02/27/2024
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:	45 days
Start Date:	03/18/2024
End Date:	05/01/2024

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	03/05/2024
Was any portion of penalty waived?	No

**Amount Waived:**
.....**Reporting Source:** Individual**Regulatory Action Initiated By:** FINRA**Sanction(s) Sought:****Date Initiated:** 02/27/2024**Docket/Case Number:** [2022074074801](#)**Employing firm when activity occurred which led to the regulatory action:** Morgan Stanley**Product Type:** No Product

Allegations: Without admitting or denying the findings, Mroz consented to the sanctions and to the entry of findings that he made unauthorized transactions by processing fund transfers from a customer's account based upon instructions given to him by the customer's father, who was not authorized to direct transactions in the customer's account. The findings stated that Mroz was the sales assistant to the registered representative of record for a brokerage account held by the customer and a separate account held by her father. Mroz made three fund transfers, each for \$100,000, from the customer's account to her father's account. Mroz inaccurately represented on the firm's verbal authorization forms that he had spoken with the customer when he actually had communicated with her father. After the customer questioned the transfers, the father transferred the funds back to her account. Mroz did not earn any compensation for the transfers.

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: 02/27/2024**Sanctions Ordered:** Civil and Administrative Penalty(ies)/Fine(s)
Suspension**Sanction 1 of 1****Sanction Type:** Suspension**Capacities Affected:** All Capacities**Duration:** 45 Days**Start Date:** 03/18/2024**End Date:** 05/01/2024**Monetary Sanction 1 of 1****Monetary Related Sanction:** Civil and Administrative Penalty(ies)/Fine(s)**Total Amount:** \$7,500.00



Portion Levied against individual: \$7,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 03/04/2024

Was any portion of penalty waived? No

Amount Waived:

Broker Statement The customer and her father had previously transferred, in 2018 and 2019, large sums of money between their accounts in multiple separate transactions including seven transfers from her account to his based upon instructions received from her father that the customer had approved in advance.



End of Report

This page is intentionally left blank.