IAPD Report

Michael Allen LaRosa Jr.

CRD# 5803129

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

Michael Allen LaRosa Jr. (CRD# 5803129)

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 **06/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KEY INVESTMENT SERVICES LLC	CRD# 136300	06/01/2026
IA	KEY INVESTMENT SERVICES LLC	CRD# 136300	06/03/2026

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
IA	MISSIONSQUARE RETIREMENT	108783	Dingmans Ferry, PA	08/26/2025 - 06/02/2026
B	MISSIONSQUARE WEALTH MANAGEMENT	23189	WASHINGTON, DC	08/25/2025 - 06/02/2026
IA	LPL FINANCIAL LLC	6413	Dingmans Ferry, PA	11/08/2024 - 08/20/2025

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	3

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 1

Firm Name: **KEY INVESTMENT SERVICES LLC**

Main Address: 4900 TIEDEMAN ROAD
OH-01-49-0215
BROOKLYN, OH 44144

Firm ID#: 136300

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	06/01/2026
B	FINRA	General Securities Representative	Approved	06/01/2026
B	Pennsylvania	Agent	Approved	06/03/2026
IA	Pennsylvania	Investment Adviser Representative	Approved	06/03/2026

Branch Office Locations

KEY INVESTMENT SERVICES LLC
Dingmans Ferry, PA

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	03/17/2025

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	10/25/2024
B	Securities Industry Essentials Examination (SIE)	SIE	08/04/2023

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/17/2024

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	08/26/2025 - 06/02/2026	MISSIONSQUARE RETIREMENT	CRD# 108783	Dingmans Ferry, PA
B	08/25/2025 - 06/02/2026	MISSIONSQUARE WEALTH MANAGEMENT	CRD# 23189	WASHINGTON, DC
IA	11/08/2024 - 08/20/2025	LPL FINANCIAL LLC	CRD# 6413	Dingmans Ferry, PA
B	10/25/2024 - 08/20/2025	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC

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
06/2026 - Present	Key Investment Services, LLC	Regional Compliance Officer	Y	Brooklyn, OH, United States
08/2025 - Present	MissionSquare Investment Services	Compliance Analyst	Y	Washington, DC, United States
08/2025 - Present	MissionSquare Retirement	Compliance Analyst	Y	Washington, DC, United States
08/2020 - Present	Southern New Hampshire University	Adjunct Instructor	N	Dingmans Ferry, PA, United States
01/2023 - 08/2025	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE / HOME OFFICE EMPLOYEE	Y	Dingmans Ferry, PA, United States
09/2022 - 11/2022	Wolf and Company	Compliance Consultant	Y	Dingmans Ferry, PA, United States
09/2021 - 08/2022	Freedom Mortgage	Customer Advocate	Y	Dingmans Ferry, PA, United States
09/2018 - 09/2021	Citibank	Mortgage Loan Processor	Y	New York, NY, United States
10/2017 - 09/2018	J.P. Morgan Chase	Sr. Home Lending Advisor	Y	Middle Village, NY, United States
04/2016 - 10/2017	TD Bank	Mortgage Loan Officer Sales Assistant	Y	Melville, NY, 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.

CHAMPIONS OF HOPE FOUNDATION- POSITION: null NATURE: The Champions of Hope Foundation is a Veteran ran, 501c3 non-profit organization providing funding toward various causes. Here is their website, MANIA CLUB - Championing Strength, Inspiring Hope, and Fighting for Awareness Through the Power of Professional Wrestling. INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 0 START DATE: 04/15/2019. ADDRESS: 3309 Lola Ct., Moore OK 73160, United States. DESCRIPTION: I am a Community Manager for Mania Club which is the Champions of Hope Foundation's Facebook page. I monitor the Facebook page to ensure members are following the rules and being respectful.
SOUTHERN NEW HAMPSHIRE UNIVERSITY POSITION: null NATURE: Southern New Hampshire University is a private, non-profit university offering regionally accredited degree programs which are widely accessible. INVESTMENT RELATED: No NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 0 START DATE: 08/10/2020
ADDRESS: 2500 North River Rd., Manchester NH 03106, United States DESCRIPTION: I am an Adjunct Instructor with Southern New Hampshire University and teach undergraduate business courses. This is a completely remote position. It is per diem. Courses are 8 weeks long and there is no guarantee I will get an assignment for any given term. I usually teach 1 course per term, sometimes two. I am paid $2,500 per course which is paid bi-weekly as a W2 employee. I only teach two courses, BUS-225 Critical Business Skills for Success and occasionally BUS-210 Managing and Leading in Business. The course descriptions can be found here, https://www.snhu.edu/online-degrees/bachelors/bs-in-business-administration.
I have been with SNHU since August of 2020, almost 6 years and would like to continue this. Absolutely no work for them would be done during working hours. My role is mainly posting announcements, grading papers, and occasionally answering students calls and emails.
CAPITAL ADVANTAGE TUTORING
POSITION: null NATURE: Capital Advantage Tutoring offers tutoring services for those taking FINRA licensing examinations (i.e. SIE, Series 7, Series 66, etc.). INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 0 START DATE: 06/08/2026 ADDRESS: 1140 6th Ave., New York NY 10036, United States DESCRIPTION: I would like to be a Tutor for Capital Advantage Tutoring. My role as a Tutor is to teach concepts that are historically difficult for students such as options and bonds. I make it explicitly clear that I make no guarantees that they will pass an exam and I do not provide any financial advice of any kind. The business is owned by a friend of mine who tutored me when I was taking my licensing exams. I intend to tutor for the SIE, Series 6, Series 7, Series 63, Series 65, Series 66, and Series 24 exams. Here is the website, https://capadvantagetutoring.com. Students will go to the website, click on "Book Other Tutors" and select me and an available time slot. I will then send them a Microsoft Teams or Zoom link for the session. As a part of this activity, I would also like to teach a 1-hour SIE class on Wednesday nights from 7pm to 8pm ET via Zoom where I teach basic concepts and give helpful study tips. As a part of this activity, I am also a Moderator on the Capital Advantage Tutoring Facebook page which is FINRA & NASAA Exam Prep Network (SIE, Series 7 Exam, Series 63,65,66 Exams). I mainly just monitor to ensure people are following the groups rules and provide answers to questions such as "Which exam should I take first?" or "Which study material should I get?". I don't endorse any specific company nor am I paid to endorse any specific company. I will only do this activity on some nights and weekends. This activity will not be done during working hours. This activity is not investment related and is for educational purposes for students only.

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	3

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 3

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	03/17/2025
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	02/13/2026
If a compromise with creditor, provide:	
Name of Creditor:	Synchrony Bank/Verizon Card
Original Amount Owed:	$3,037.56
Terms Reached with Creditor:	The terms agreed upon were to settle the above amount for $1,713.97.

Disclosure 2 of 3

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	02/07/2025
Organization Investment-Related?	
Action Pending?	No

Disposition:	Satisfied/Released
Disposition Date:	02/07/2025
If a compromise with creditor, provide:	
Name of Creditor:	TD Bank USA/Target Credit Card
Original Amount Owed:	$2,452.32
Terms Reached with Creditor:	This original balance on this was $2,452.52 and was settled in full on 02/07/25 for $1,839.39.

Disclosure 3 of 3

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 7
Action Date:	05/29/2019
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	United States Bankruptcy Court - Middle District of Pennsylvania
Location of Court:	Scranton
Docket/Case #:	5:19-bk-02200-RNO
Action Pending?	No
Disposition:	Discharged
Disposition Date:	09/16/2019

End of Report

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