



IAPD Report

JOEL MICHAEL DZIEDZIC

CRD# 704756

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

i 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

JOEL MICHAEL DZIEDZIC (CRD# 704756)

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 **03/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	03/06/2025
IA	LPL FINANCIAL LLC	CRD# 6413	03/06/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	IC ADVISORY SERVICES, INC.	140190	FT. LAUDERDALE, FL	07/10/2006 - 03/06/2025
B	THE INVESTMENT CENTER, INC.	17839	FT. LAUDERDALE, FL	10/11/1995 - 03/06/2025
B	CHRISTOPHER STREET FINANCIAL, INC.	10250	NEW YORK, NY	06/13/1995 - 10/02/1995

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
Customer Dispute	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 **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	03/06/2025
B	FINRA	General Securities Representative	Approved	03/06/2025
B	Arizona	Agent	Approved	03/06/2025
B	California	Agent	Approved	03/06/2025
IA	Florida	Investment Adviser Representative	Approved	03/06/2025
B	Florida	Agent	Approved	03/14/2025
B	Georgia	Agent	Approved	03/06/2025
B	Michigan	Agent	Approved	03/06/2025
IA	Michigan	Investment Adviser Representative	Approved	03/06/2025
B	New Jersey	Agent	Approved	03/06/2025
B	New York	Agent	Approved	03/06/2025
B	Pennsylvania	Agent	Approved	03/06/2025
IA	Pennsylvania	Investment Adviser Representative	Approved	03/06/2025



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	03/06/2025
B Virginia	Agent	Approved	03/06/2025

Branch Office Locations

LPL FINANCIAL LLC
FT. LAUDERDALE, FL



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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	06/06/1988

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/16/1980

State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	07/05/2006
	Uniform Securities Agent State Law Examination (S63)	Series 63	09/04/1981

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	07/10/2006 - 03/06/2025	IC ADVISORY SERVICES, INC.	CRD# 140190	FT. LAUDERDALE, FL
B	10/11/1995 - 03/06/2025	THE INVESTMENT CENTER, INC.	CRD# 17839	FT. LAUDERDALE, FL
B	06/13/1995 - 10/02/1995	CHRISTOPHER STREET FINANCIAL, INC.	CRD# 10250	NEW YORK, NY
B	01/12/1993 - 05/09/1995	LEW LIEBERBAUM & CO., INC.	CRD# 17341	GARDEN CITY, NY
B	04/10/1992 - 01/18/1993	CHELSEA STREET SECURITIES, INC.	CRD# 17548	
B	02/21/1989 - 09/13/1991	MONMOUTH INVESTMENTS, INC.	CRD# 14047	
B	04/25/1989 - 04/07/1990	PAULSON INVESTMENT COMPANY, INC.	CRD# 5670	
B	08/25/1988 - 04/07/1990	PAULSON INVESTMENT COMPANY, INC.	CRD# 5670	PORTLAND, OR
B	01/22/1987 - 08/30/1988	DARNALL, KEMNA & CO., INC.	CRD# 7652	
B	07/01/1986 - 01/20/1987	DEAN WITTER REYNOLDS INC.	CRD# 7556	
B	02/24/1986 - 04/01/1986	KENNEDY, CABOT & CO.	CRD# 2417	
B	02/22/1980 - 02/10/1986	FIRST JERSEY SECURITIES, INC.	CRD# 6621	

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
03/2025 - Present	LPL FINANCIAL LLC	Registered Representative	Y	FT. LAUDERDALE, FL, United States
06/2006 - 03/2025	IC ADVISORY SERVICES INC	REG REP	Y	FT. LAUDERDALE, FL, United States
09/1995 - 03/2025	THE INVESTMENT CENTER, INC.	REG. REP	Y	FT. LAUDERDALE, FL, 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- 03/06/2025 - Joel Dzedzic - Non-Variable Insurance Commission Trails - Investment Related - At Reported Business Location(s) - Start Date 09/02/2016



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
Customer Dispute	1

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: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 02/28/1994

Docket/Case Number: C06940003

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

Product Type:

Other Product Type(s):

Allegations:

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Resolution Date: 06/06/1995

Sanctions Ordered: Censure
Monetary/Fine \$10,000.00

Other Sanctions Ordered:

Sanction Details:



Regulator Statement

COMPLAINT NO. C06940003 FILED FEBRUARY 28, 1994 BY DISTRICT NO. 6 AGAINST JOEL MICHAEL DZIEDZIC ALLEGING VIOLATIONS OF ARTICLE III, SECTION 1 OF THE RULES OF FAIR PRACTICE IN THAT RESPONDENT DZIEDZIC MADE FALSE AND MISLEADING STATEMENTS AND MISREPRESENTATIONS TO A PUBLIC CUSTOMER IN REGARD TO THE PURCHASE OF SHARES OF A COMMON STOCK FOR THE CUSTOMER AND LATER DENIED SUCH PURCHASE HAD OCCURRED WHEN THE CUSTOMER ATTEMPTED TO SELL SHARES OF THE STOCK.

ON JUNE 6, 1995, THE DECISION AND ORDER OF ACCEPTANCE OF OFFER OF SETTLEMENT SUBMITTED BY RESPONDENT DZIEDZIC WAS ISSUED: THEREFORE, HE IS CENSURED, AND FINED \$10,000.

*** \$10,000 FULLY PAID AS OF 2/27/98, INVOICE NO. 95-06-364 ***

Reporting Source: Firm
Regulatory Action Initiated By: NASD
Sanction(s) Sought:
Other Sanction(s) Sought:
Date Initiated: 02/28/1994
Docket/Case Number: C06940003

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

Product Type:
Other Product Type(s):

Allegations: VIOLATION OF ARTICLE III, SECTION I OF RULES OF FAIR PRACTICE

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Resolution Date: 06/06/1995

Sanctions Ordered: Censure
Monetary/Fine \$10,000.00

Other Sanctions Ordered:

Sanction Details: CENSURE & \$10,000 FINE.

Firm Statement ALLEGED FALSE & MISLEADING STATEMENTS TO CUSTOMER REGARDING PURCHASE/NON-PURCHASE OF STOCK. CUSTOMER SUSTAINED NO MONETARY LOSSES.

Reporting Source: Individual
Regulatory Action Initiated By: NASD.



Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 02/28/1994

Docket/Case Number: C06940003

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

Product Type:

Other Product Type(s):

Allegations: ALLEGED VIOLATIONS M ARTICLE III, SECTION I OF THE ASSOCIATION'S RULES OF FAIR PRACTICE

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Resolution Date: 06/06/1995

Sanctions Ordered: Censure
Monetary/Fine \$10,000.00

Other Sanctions Ordered:

Sanction Details: CENSURE PLUS \$10,000 FINE.

Broker Statement Not Provided



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: ALLEGED MISMANAGEMENT OF [CUSTOMER] PORTFOLIO. I WAS NAMED AS A RESPONDENT AMONG OTHERS.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOC. OF SECURITIES DEALERS; 91-00551

Date Notice/Process Served: 04/01/1991

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/15/1991

Broker Statement I WAS NOT FOUND TO HAVE VIOLATED ANY RULES, NOR WAS I FOUND TO HAVE BEEN GUILTY OF MISMANAGEMENT OF [CUSTOMER] PORTFOLIO. NOBODY EVER PROVIDED ME WITH ANY OF THE DETAILS OF THE SETTLEMENT.



End of Report

This page is intentionally left blank.