

BrokerCheck Report

STEPHEN MARK VISSER

CRD# 3023343

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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.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

For more information about FINRA, visit www.finra.org.

**STEPHEN M. VISSER**

CRD# 3023343

Currently employed by and registered with the following Firm(s):

IA LPL FINANCIAL LLC
 1717 N NAPER BLVD STE 200
 NAPERVILLE, IL 60563
 CRD# 6413
 Registered with this firm since: 11/05/2025

IA HIGHPOINT PLANNING PARTNERS
 1717 North Naper Boulevard
 Suite 200
 Naperville, IL 60563
 CRD# 316636
 Registered with this firm since: 12/17/2021

B LPL FINANCIAL LLC
 1717 N NAPER BLVD STE 200
 NAPERVILLE, IL 60563-8837
 CRD# 6413
 Registered with this firm since: 04/27/2006

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 24 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History**This broker was previously registered with the following securities firm(s):**

- IA HIGHPOINT PLANNING PARTNERS**
 CRD# 163768
 DOWNERS GROVE, IL
 11/2013 - 12/2021
- IA NATIONAL PLANNING CORPORATION**
 ("NPC OF AMERICA" IN FL & NY)
 CRD# 29604
 LOS ANGELES, CA
 01/2003 - 05/2006
- B NATIONAL PLANNING CORPORATION**
 CRD# 29604
 NAPERVILLE, IL
 01/2003 - 05/2006

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 24 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **HIGHPOINT PLANNING PARTNERS**
 Main Office Address: **2651 WARRENVILLE ROAD
 SUITE 200
 DOWNERS GROVE, IL 60515**
 Firm CRD#: **316636**

	U.S. State/ Territory	Category	Status	Date
IA	Illinois	Investment Adviser Representative	Approved	12/17/2021

Branch Office Locations

2651 WARRENVILLE ROAD
 SUITE 200
 DOWNERS GROVE, IL 60515

1717 North Naper Boulevard
 Suite 200
 Naperville, IL 60563

Employment 2 of 2

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

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	04/27/2006

Broker Qualifications



Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	01/28/2016
B	Arizona	Agent	Approved	05/17/2006
B	California	Agent	Approved	04/27/2006
B	Colorado	Agent	Approved	02/26/2007
B	Florida	Agent	Approved	05/21/2012
B	Georgia	Agent	Approved	09/22/2006
B	Illinois	Agent	Approved	04/27/2006
IA	Illinois	Investment Adviser Representative	Approved	11/05/2025
B	Indiana	Agent	Approved	04/27/2006
B	Iowa	Agent	Approved	05/17/2006
B	Kentucky	Agent	Approved	08/25/2006
B	Michigan	Agent	Approved	04/27/2006
B	Minnesota	Agent	Approved	05/17/2006
B	Missouri	Agent	Approved	04/27/2006
B	Nevada	Agent	Approved	11/10/2015
B	New Jersey	Agent	Approved	05/07/2014
B	New York	Agent	Approved	04/27/2006
B	North Carolina	Agent	Approved	05/23/2012
B	Ohio	Agent	Approved	06/30/2006
B	Pennsylvania	Agent	Approved	05/01/2023
B	South Carolina	Agent	Approved	08/25/2015



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Tennessee	Agent	Approved	01/06/2025
B	Texas	Agent	Approved	05/06/2015
B	Virginia	Agent	Approved	03/28/2014
B	Wisconsin	Agent	Approved	06/13/2006

Branch Office Locations

LPL FINANCIAL LLC
1717 N NAPER BLVD STE 200
NAPERVILLE, IL 60563-8837



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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
B General Securities Principal Examination	Series 24	07/27/2006

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	08/26/2008

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	12/20/2000
B Uniform Securities Agent State Law Examination	Series 63	05/21/1999

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

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

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 11/2013 - 12/2021	HIGHPOINT PLANNING PARTNERS	163768	NAPERVILLE, IL
IA 04/2006 - 10/2020	LPL FINANCIAL LLC	6413	NAPERVILLE, IL
IA 01/2003 - 05/2006	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	NAPERVILLE, IL
B 01/2003 - 05/2006	NATIONAL PLANNING CORPORATION	29604	NAPERVILLE, IL
IA 12/2000 - 01/2003	A. G. EDWARDS & SONS, INC.	4	CHICAGO, IL
B 05/1999 - 01/2003	A. G. EDWARDS & SONS, INC.	4	ST. LOUIS, MO

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
10/2013 - Present	HIGHPOINT PLANNING PARTNERS DBA ONPATH FINANCIAL	INVESTMENT ADVISOR REPRESENTATIVE	Y	NAPERVILLE, IL, United States
04/2006 - Present	LPL FINANCIAL LLC (F/K/A LINSICO PRIVATE LEDGER)	REGISTERED ADVISOR	Y	NAPERVILLE, IL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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) 9/2/2009 - DBA ONLY - ONPATH FINANCIAL, LLC - NAPERVILLE, IL.
- (2) 7/21/2011 - NON-VARIABLE INSURANCE - INSURANCE AGENT - TIME SPENT 1% - NAPERVILLE, IL
- (3) 07/29/2014 - HIGHPOINT ADVISOR GROUP, LLC - REGISTERED INVESTMENT ADVISOR DBA - ONPATH FINANCIAL - NAPERVILLE, IL
- (4) 07/29/2014 - HIGHPOINT ADVISOR GROUP, LLC - REGISTERED INVESTMENT ADVISOR HYBRID - TIME SPENT 80 HOURS PER

Registration and Employment History



Other Business Activities, continued

MONTH - NAPERVILLE, IL

(5) 06/13/2016 * Naperville Wealth Management, Inc * Business Entity For Tax/Investment Purposes Only * inv rel * 1717 N. Naper Blvd, Suite 200. Naperville, IL 60563 * S-Corporation for tax purposes only. Revenue sources are commissions from LPL Financial, advisory fees from Highpoint Advisor Group, and trail commissions from fixed insurance business. * start 01/01/2011 * 0 hrs/mo.

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	2	0



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	STATE OF ILLINOIS, ILLINOIS SECURITIES DEPARTMENT
Sanction(s) Sought:	Other: NOTICE OF HEARING
Date Initiated:	09/16/2009
Docket/Case Number:	0800384
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	NATIOINAL PLANNING CORPORATION
Product Type:	No Product
Allegations:	THE RESPONENT'S REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS IS SUBJECT TO REVOCATION PURSUANT TO SECTIONS 8.E(1)(J) OF THE ILLINOIS SECURITIES ACT.
Current Status:	Final
Resolution:	Stipulation and 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: 02/01/2010

Sanctions Ordered: Monetary Penalty other than Fines

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$2,500.00

Portion Levied against individual: \$0.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 02/01/2010

Was any portion of penalty waived? No

Amount Waived:

Regulator Statement NOTICE OF HEARING WAS ISSUED SEPTEMBER 16, 2009. HEARING IS SCHEDULED FOR NOVEMBER 2, 2009. CONSENT ORDER OF FINE WAS ISSUED FEBRUARY 1, 2010. IF YOU HAVE ANY QUESTIONS PLEASE CONTACT FELICIA SIMMONS-STOVALL AT 312-793-3384

Reporting Source: Broker

Regulatory Action Initiated By: ILLINOIS SECURITIES DEPARTMENT

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Revocation

Date Initiated: 09/16/2009

Docket/Case Number: C0800384



Employing firm when activity occurred which led to the regulatory action:	NATIONAL PLANNING CORP.
Product Type:	No Product
Allegations:	THE ILLINOIS SECURITIES DEPARTMENT IS REVIEWING THE ALLEGATIONS SET FORTH IN THE FINRA AWC DATED JULY 7, 2008 RELATING TO FINRA DISCIPLINARY PROCEEDING NO. 20060052612.
Current Status:	Final
Resolution:	Stipulation and 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:	02/01/2010
Sanctions Ordered:	Monetary Penalty other than Fines
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$2,500.00
Portion Levied against individual:	\$0.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	02/01/2010
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	Fine Paid in full on 02/10/2010

Disclosure 2 of 2

Reporting Source: Regulator



Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	10/11/2007
Docket/Case Number:	2006005261201
Employing firm when activity occurred which led to the regulatory action:	NATIONAL PLANNING CORPORATION
Product Type:	No Product
Allegations:	NASD RULE 2110 - RESPONDENT AFFIXED THE SIGNATURE OF A SUPERVISORY PRINCIPAL OF THE FIRM TO A NEW ACCOUNT APPLICATION WITHOUT THE SUPERVISORY PRINCIPAL'S KNOWLEDGE OR CONSENT. THE COMPLAINT ALLEGES THAT VISSER RECEIVED A STOCK CERTIFICATE FROM A PUBLIC CUSTOMER AND FAILED TO RECORD THE RECEIPT OF THE STOCK CERTIFICATE ON THE RELEVANT BLOTTER CAUSING HIS MEMBER FIRM TO HAVE INACCURATE BOOKS AND RECORDS.
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
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:	07/07/2008
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Requalification Suspension
Regulator Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, VISSER CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS, THEREFORE, HE IS FINED \$7,500, SUSPENDED FROM ASSOCIATION WITH ANY FINRA MEMBER IN ANY CAPACITY FOR ONE MONTH AND REQUIRED TO REQUALIFY AS A GENERAL SECURITIES REPRESENTATIVE (SERIES 7). THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM AUGUST 18, 2008, THROUGH SEPTEMBER 17, 2008. FINES PAID ON SEPTEMBER 17, 2008.



Reporting Source: Broker

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 10/11/2007

Docket/Case Number: DISCIPLINARY PROCEEDING NO.20060052612

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

Product Type: No Product

Other Product Type(s):

Allegations: ALLEGES MR. VISSER AFFIXED THE SIGNATURE OF A SUPERVISORY PRINCIPAL WITHOUT THE SUPERVISORY PRINCIPAL'S KNOWLEDGE OR CONSENT. ALSO ALLEGES CONDUCT WHICH CAUSED MEMBER FIRM TO HAVE INACCURATE BOOKS AND RECORDS.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Resolution Date: 07/07/2008

Sanctions Ordered: Monetary/Fine \$7,500.00
Suspension

Other Sanctions Ordered: REQUALIFICATION AS A GENERAL SECURITIES REPRESENTATIVE.

Sanction Details: WITHOUT ADMITTING OR DENYING THE FINDINGS, MR. VISSER CONSENTED TO SUSPENSION WITH ANY FINRA MEMBER FIRM IN ANY CAPACITY FOR ONE MONTH, A FINE OF \$7,500, AND REQUALIFICATION AS A GENERAL SECURITIES REPRESENTATIVE.

End of Report



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