

BrokerCheck Report

JOHN ANTHONY MEZZULLO

CRD# 333445

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8
Disclosure Events	9



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.

**JOHN A. MEZZULLO**

CRD# 333445

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

- IA DUNCAN FINANCIAL PLANNING ADVISORS**
Lutherville, MD
CRD# 309454
Registered with this firm since: 05/14/2025
- IA CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**
Lutherville-Timonium, MD
CRD# 134139
Registered with this firm since: 02/25/2013
- B CAMBRIDGE INVESTMENT RESEARCH, INC.**
Lutherville-Timonium, MD
CRD# 39543
Registered with this firm since: 02/25/2013

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
- 17 U.S. states and territories

This broker has passed:

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

Registration History

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

- IA APPLIED FINANCIAL WISDOM**
CRD# 164428
NEW MARKET, MD
07/2012 - 11/2013
- B LPL FINANCIAL LLC**
CRD# 6413
HUNT VALLEY, MD
01/2012 - 03/2013
- IA RESEARCH FINANCIAL STRATEGIES**
CRD# 153247
ROCKVILLE, MD
03/2012 - 08/2012

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
Customer Dispute	1
Financial	1
Judgment/Lien	11



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 17 U.S. states and territories through his or her employer.

Employment 1 of 3

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**

Main Office Address: **1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757**

Firm CRD#: **134139**

	U.S. State/ Territory	Category	Status	Date
IA	Maryland	Investment Adviser Representative	Approved	02/25/2013
IA	Texas	Investment Adviser Representative	Restricted Approval	06/02/2018

Branch Office Locations

Lutherville-Timonium, MD

Employment 2 of 3

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**

Main Office Address: **1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757**

Firm CRD#: **39543**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	02/25/2013
	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	02/25/2013



Broker Qualifications

Employment 2 of 3, continued

	U.S. State/ Territory	Category	Status	Date
B	Connecticut	Agent	Approved	01/02/2018
B	District of Columbia	Agent	Approved	01/03/2017
B	Florida	Agent	Approved	12/06/2021
B	Idaho	Agent	Approved	01/08/2019
B	Indiana	Agent	Approved	01/29/2019
B	Maryland	Agent	Approved	02/25/2013
B	Missouri	Agent	Approved	11/12/2014
B	New Jersey	Agent	Approved	02/25/2013
B	North Carolina	Agent	Approved	02/04/2019
B	Oregon	Agent	Approved	02/25/2013
B	Pennsylvania	Agent	Approved	02/25/2013
B	South Carolina	Agent	Approved	02/25/2013
B	Texas	Agent	Approved	06/02/2018
B	Virginia	Agent	Approved	01/04/2017
B	Washington	Agent	Approved	01/05/2018
B	West Virginia	Agent	Approved	02/25/2013

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH, INC.
Lutherville-Timonium, MD

Employment 3 of 3

Firm Name: **DUNCAN FINANCIAL PLANNING ADVISORS**



Broker Qualifications

Employment 3 of 3, continued

Main Office Address: 311 MAIN ST.
IRWIN, PA 15642
Firm CRD#: 309454

U.S. State/ Territory	Category	Status	Date
IA Maryland	Investment Adviser Representative	Approved	05/14/2025

Branch Office Locations

Lutherville, MD



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 0 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination	Series 7TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B Registered Representative Examination	Series 1	12/19/1973

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	05/04/2009

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 07/2012 - 11/2013	APPLIED FINANCIAL WISDOM	164428	HIGHLAND, MD
B 01/2012 - 03/2013	LPL FINANCIAL LLC	6413	HUNT VALLEY, MD
IA 03/2012 - 08/2012	RESEARCH FINANCIAL STRATEGIES	153247	HUNT VALLEY, MD
IA 09/2011 - 01/2012	TRIAD ADVISORS, INC.	25803	HUNT VALLEY, MD
B 03/2010 - 01/2012	TRIAD ADVISORS, INC.	25803	HUNT VALLEY, MD
IA 06/2010 - 09/2011	GLASS JACOBSON INVESTMENT ADVISORS, LLC	120141	HUNT VALLEY, MD
IA 04/2001 - 03/2010	WOODBURY FINANCIAL SERVICES, INC.	421	HUNT VALLEY, MD
B 01/1995 - 03/2010	WOODBURY FINANCIAL SERVICES, INC.	421	HUNT VALLEY, MD
B 03/1988 - 12/1994	CHUBB SECURITIES CORPORATION	3870	FORT WAYNE, IN
B 01/1974 - 03/1988	HOME LIFE INSURANCE COMPANY	4184	
B 06/1983 - 06/1987	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	2682	
B 08/1983 - 06/1987	MML INVESTORS SERVICES, INC.	10409	

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
02/2013 - Present	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	FAIRFIELD, IA, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
02/2013 - Present	CAMBRIDGE INVESTMENT RESEARCH, INC	REGISTERED REPRESENTATIVE	Y	FAIRFIELD, IA, United States
01/2012 - Present	P.A. FINANCIAL SERVICES CORPORATION	INVESTMENT ADVISOR REPRESENTATIVE	Y	HUNT VALLEY, MD, United States
01/2012 - Present	REUTEMANN FINANCIAL SOLUTIONS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	ROCKVILLE, MD, United States
11/1972 - Present	P.A. LIMITED	PRESIDENT	N	TOWSON, MD, 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) INDEPENDENT INSURANCE AGENT FOR VARIOUS INDEPENDENT INSURANCE COMPANIES.

2) P.A. FINANCIAL SERVICES CORPORATION 335 CLUBHOUSE ROAD HUNT VALLEY, MD 21031. BEGAN 2/25/2013 AS PRESIDENT; DBA USING FOR MY FINANCIAL SERVICES BUSINESS. INVESTMENT RELATED. DEVOTES 15 HRS/WK. 15 DURING TRADING.

3) CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF A RIA, INV REL, 80 HR/MO - 40 HR/MO TRADING. SEE EMPLOYMENT FOR START DATE.

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.
 -
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
Customer Dispute	0	1	N/A
Financial	0	1	N/A
Judgment/Lien	11	N/A	N/A



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.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Cambridge Investment Research, Inc.
Allegations:	Client alleges the advisor did not disclose fees and costs associated with the investments. Client alleges the investments did not align with his investment objective.
Product Type:	Annuity-Fixed
Alleged Damages:	\$348,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	04/06/2018
Complaint Pending?	No
Status:	Denied
Status Date:	05/03/2018



Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

RR asserts his paperwork to include suitability and VA disclosure forms are very clear addressing the issues. RR asserts he met with client on many occasions to include delivering his annuity contracts which they revealed in great detail. RR finds this unfortunate because he has been in practice for 50 years without a single complaint and have sold several hundred VAs.



Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Broker

Action Type: Compromise

Action Date: 01/31/2020

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 01/31/2020

If a compromise with creditor, provide:

Name of Creditor: TD Bank

Original Amount Owed: \$19,489.61

Terms Reached with Creditor: FP paid \$12,000.00 for full and final settlement.

Broker Statement

In January 2020, FP refinanced his home through a mortgage company who paid off a number of items. Copies of statements were received showing the items were paid in full. This company did not sent the FP any correspondence indicating that a compromise had taken place and the FP didn't agree to a settlement. FP learned of this event when his B/D pulled a credit report.



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 11

Reporting Source:	Broker
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$51,104.00
Judgment/Lien Type:	Tax
Date Filed with Court:	02/08/2024
Date Individual Learned:	09/24/2024
Type of Court:	Federal Court
Name of Court:	Internal Revenue Service
Location of Court:	3RD JUDICIAL CIRCUIT COURT
Docket/Case #:	C03JG240017
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 11

Reporting Source:	Broker
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$34,784.27
Judgment/Lien Type:	Tax
Date Filed with Court:	12/05/2023
Date Individual Learned:	01/04/2024
Type of Court:	State Court
Name of Court:	Clerk of Circuit Court
Location of Court:	Baltimore County, MD
Docket/Case #:	483796123
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 11



Reporting Source: Broker
Judgment/Lien Holder: State of Maryland
Judgment/Lien Amount: \$16,945.16
Judgment/Lien Type: Tax
Date Filed with Court: 10/02/2023
Date Individual Learned: 10/23/2023
Type of Court: State Court
Name of Court: Comptroller of Maryland
Location of Court: Annapolis, Maryland
Docket/Case #: 0542994230930
Judgment/Lien Outstanding? Yes

Disclosure 4 of 11

Reporting Source: Broker
Judgment/Lien Holder: State of Maryland
Judgment/Lien Amount: \$12,013.93
Judgment/Lien Type: Tax
Date Filed with Court: 10/02/2023
Date Individual Learned: 10/23/2023
Type of Court: State Court
Name of Court: Comptroller of Maryland
Location of Court: Annapolis, Maryland
Docket/Case #: 0435910230930
Judgment/Lien Outstanding? Yes

Disclosure 5 of 11

Reporting Source: Broker
Judgment/Lien Holder: State of Maryland
Judgment/Lien Amount: \$13,851.90



Judgment/Lien Type:	Tax
Date Filed with Court:	10/02/2023
Date Individual Learned:	10/23/2023
Type of Court:	State Court
Name of Court:	Comptroller of Maryland
Location of Court:	Annapolis, Maryland
Docket/Case #:	0336773230930
Judgment/Lien Outstanding?	Yes

Disclosure 6 of 11

Reporting Source:	Broker
Judgment/Lien Holder:	State of Maryland
Judgment/Lien Amount:	\$18,882.42
Judgment/Lien Type:	Tax
Date Filed with Court:	10/02/2023
Date Individual Learned:	10/23/2023
Type of Court:	State Court
Name of Court:	Comptroller of Maryland
Location of Court:	Annapolis, Maryland
Docket/Case #:	0542996230930
Judgment/Lien Outstanding?	Yes

Disclosure 7 of 11

Reporting Source:	Broker
Judgment/Lien Holder:	State of Maryland
Judgment/Lien Amount:	\$13,816.86
Judgment/Lien Type:	Tax
Date Filed with Court:	10/02/2023



Date Individual Learned: 10/23/2023
Type of Court: State Court
Name of Court: Comptroller of Maryland
Location of Court: Annapolis, Maryland
Docket/Case #: 0435908230930
Judgment/Lien Outstanding? Yes

Disclosure 8 of 11

Reporting Source: Broker
Judgment/Lien Holder: State of Maryland
Judgment/Lien Amount: \$7,813.00
Judgment/Lien Type: Tax
Date Filed with Court: 10/02/2023
Date Individual Learned: 10/23/2023
Type of Court: State Court
Name of Court: Comptroller of Maryland
Location of Court: Annapolis, Maryland
Docket/Case #: 0435906230930
Judgment/Lien Outstanding? Yes

Disclosure 9 of 11

Reporting Source: Broker
Judgment/Lien Holder: Internal Revenue Service
Judgment/Lien Amount: \$2,778.30
Judgment/Lien Type: Tax
Date Filed with Court: 10/23/2020
Date Individual Learned: 11/03/2020
Type of Court: Federal Court



Name of Court: Internal Revenue Service
Location of Court: Baltimore MD
Docket/Case #: 418493720
Judgment/Lien Outstanding? Yes
Broker Statement RR has been assigned an IRS Agent and is in Compliance with all requests.

Disclosure 10 of 11

Reporting Source: Broker
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$81,433.80
Judgment/Lien Type: Tax
Date Filed with Court: 10/23/2020
Date Individual Learned: 11/03/2020
Type of Court: Federal Court
Name of Court: Internal Revenue Service
Location of Court: Baltimore MD
Docket/Case #: 418493620
Judgment/Lien Outstanding? Yes
Broker Statement RR has been assigned an IRS Agent and is in Compliance with all requests.

Disclosure 11 of 11

Reporting Source: Broker
Judgment/Lien Holder: Internal Revenue Service
Judgment/Lien Amount: \$237,518.35
Judgment/Lien Type: Tax
Date Filed with Court: 11/26/2019
Date Individual Learned: 12/02/2019
Type of Court: Federal Court
Name of Court: Department of Treasury



Location of Court:	Baltimore, Maryland
Docket/Case #:	394937119
Judgment/Lien Outstanding?	Yes

End of Report



This page is intentionally left blank.