BrokerCheck Report

Joseph DellaCroce

CRD# 7964663

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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.
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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.

Joseph DellaCroce

CRD# 7964663

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

IA **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
1100-1800 AMERICAN BLVD
CI CLIENT SERVICES
PENNINGTON, NJ 08534
CRD# 7691
Registered with this firm since: 11/21/2024

B **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
1100-1800 AMERICAN BLVD
CI CLIENT SERVICES
PENNINGTON, NJ 08534
CRD# 7691
Registered with this firm since: 10/23/2024

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:

- 6 Self-Regulatory Organizations
- 53 U.S. states and territories

This broker has passed:

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

Registration History

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

No information reported.

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? **No**

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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 6 SROs and is licensed in 53 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Office Address: **ONE BRYANT PARK**
NEW YORK, NY 10036

Firm CRD#: **7691**

	SRO	Category	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	10/23/2024
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	10/23/2024
B	Cboe Exchange, Inc.	General Securities Representative	Approved	10/23/2024
B	FINRA	General Securities Representative	Approved	10/23/2024
B	Nasdaq Stock Market	General Securities Representative	Approved	10/23/2024
B	New York Stock Exchange	General Securities Representative	Approved	10/23/2024

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	11/25/2024
B	Alaska	Agent	Approved	11/25/2024
B	Arizona	Agent	Approved	11/25/2024
B	Arkansas	Agent	Approved	11/25/2024
B	California	Agent	Approved	11/25/2024
B	Colorado	Agent	Approved	11/25/2024
B	Connecticut	Agent	Approved	11/25/2024

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Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Delaware	Agent	Approved	11/25/2024
B	District of Columbia	Agent	Approved	11/25/2024
B	Florida	Agent	Approved	11/25/2024
B	Georgia	Agent	Approved	11/25/2024
B	Hawaii	Agent	Approved	11/25/2024
B	Idaho	Agent	Approved	11/25/2024
B	Illinois	Agent	Approved	11/25/2024
B	Indiana	Agent	Approved	11/25/2024
B	Iowa	Agent	Approved	11/25/2024
B	Kansas	Agent	Approved	11/25/2024
B	Kentucky	Agent	Approved	11/25/2024
B	Louisiana	Agent	Approved	11/25/2024
B	Maine	Agent	Approved	11/25/2024
B	Maryland	Agent	Approved	11/25/2024
B	Massachusetts	Agent	Approved	11/25/2024
B	Michigan	Agent	Approved	11/25/2024
B	Minnesota	Agent	Approved	11/25/2024
B	Mississippi	Agent	Approved	11/25/2024
B	Missouri	Agent	Approved	11/25/2024
B	Montana	Agent	Approved	11/25/2024
B	Nebraska	Agent	Approved	11/25/2024

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Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Nevada	Agent	Approved	11/25/2024
B	New Hampshire	Agent	Approved	11/25/2024
B	New Jersey	Agent	Approved	11/21/2024
IA	New Jersey	Investment Adviser Representative	Approved	11/21/2024
B	New Mexico	Agent	Approved	11/25/2024
B	New York	Agent	Approved	11/25/2024
B	North Carolina	Agent	Approved	11/25/2024
B	North Dakota	Agent	Approved	11/25/2024
B	Ohio	Agent	Approved	11/25/2024
B	Oklahoma	Agent	Approved	11/25/2024
B	Oregon	Agent	Approved	11/25/2024
B	Pennsylvania	Agent	Approved	11/25/2024
B	Puerto Rico	Agent	Approved	11/25/2024
B	Rhode Island	Agent	Approved	11/25/2024
B	South Carolina	Agent	Approved	11/25/2024
B	South Dakota	Agent	Approved	11/25/2024
B	Tennessee	Agent	Approved	11/25/2024
B	Texas	Agent	Approved	11/25/2024
IA	Texas	Investment Adviser Representative	Approved	11/25/2024
B	Utah	Agent	Approved	11/25/2024
B	Vermont	Agent	Approved	11/25/2024

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Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Virgin Islands	Agent	Approved	11/25/2024
B	Virginia	Agent	Approved	11/25/2024
B	Washington	Agent	Approved	11/25/2024
B	West Virginia	Agent	Approved	11/25/2024
B	Wisconsin	Agent	Approved	11/25/2024
B	Wyoming	Agent	Approved	11/25/2024

Branch Office Locations

MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
1100-1800 AMERICAN BLVD
CI CLIENT SERVICES
PENNINGTON, NJ 08534

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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, 2 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	10/22/2024
B	Securities Industry Essentials Examination	SIE	09/06/2024

State Securities Law Exams

Exam		Category	Date
B IA	Uniform Combined State Law Examination	Series 66	11/19/2024

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/.

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Broker Qualifications

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.

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Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
No information reported.			

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
12/2025 - Present	Bank of America, N.A.	Investment Consultant II	Y	Pennington, NJ, United States
07/2024 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Investment Consultant II	Y	Pennington, NJ, United States
11/2023 - 07/2024	Alliance Mobile	Sales Representative	N	Howell, NJ, United States
08/2023 - 11/2023	Exterior Point Home Remodeling	Sales Representative	N	Red Bank, NJ, United States
07/2022 - 08/2023	Apple	Sales Specialist	N	Freehold, NJ, United States
03/2022 - 07/2022	Unemployed	Unemployed	N	Howell, NJ, United States
07/2020 - 03/2022	United States Air Force	Munitions Systems	N	Holloman AFB, NM, United States
12/2019 - 06/2020	Luigi's Pizza	Pizza Delivery Driver	N	Howell, NJ, United States
09/2016 - 06/2020	Howell High School	Student	N	Farmingdale, NJ, United States
12/2019 - 12/2019	ClimbZone	Event Staff	N	Howell, NJ, United States
10/2018 - 11/2019	Party Perfect	Event Staff	N	Farmingdale, NJ, United States
06/2019 - 08/2019	Walmart	Shelf Stocker	N	Howell, NJ, United States
11/2018 - 11/2018	Dunkin Donuts	Worker	N	Howell, NJ, United States
06/2018 - 08/2018	Joan of Arc Electric	Helper	N	Freehold, NJ, United States

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Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
04/2017 - 06/2018	Panera Bread	Line worker	N	Howell, NJ, United States
06/2017 - 08/2017	Eagle Oaks Country Club	Caddy	N	Farmingdale, NJ, 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.

No information reported.

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End of Report

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