

Part 2A of Form ADV: Firm Brochure

Lattanzi Financial Services LLC

166 Winthrop Street

Revere, MA 02151

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www.lattanzifinancial.com

March 24,2025

This Brochure provides information about the qualifications and business practices of Lattanzi Financial Services. If you have any questions about the content of this brochure, please call us at 781 284 8783. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Lattanzi Financial Services LLC is available on the SEC's website at www.adviserinfo.sec.gov. One's status as a "registered investment adviser" does not imply a certain level of skill or training.

Item 2 - Material Changes

This brochure contains the material changes since last filing:

Item 5: LFS fees now start at 1%

ITEM 3 - >TABLE OF CONTENTS

	<u>Page</u>
Item 2 - Material Changes	2
Item 4 – Advisory Business	4
Item 5 – Fees and Compensation	4
Item 6 - Performance Based Fees and Side by Side Management.....	5
Item 7 - Types of Clients	5
Item 8 - Method of Analysis, Investment Strategies, and Risk of Loss.....	5
Item 9 – Disciplinary Information	5
Item 10 - Other Financial Industry Activities and Affiliations	6
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	7
Item 12 - Brokerage Practices	7
Item 13 –Review of Accounts.....	7
Item 14 - Client Referrals and other Compensation	7
Item 15 - Custody	8
Item 16 - Investment Discretion	8
Item 17 - Voting Client Securities	8
Item 18 - Financial Information	8
Item 19 - Requirements for State Registered Advisers	8

Item 4 – Advisory Business

Lattanzi Financial Services (“LFS”) provides advisory services, management of client assets and limited financial planning. LFS started in 2016 and is majority owned by Peter Lattanzi. Michael Capobianco owns a minority stake

LFS manages client assets based on client needs analyzed through a client risk assessment. Potential clients’ risk tolerance will be assessed through in person meetings, phone conversations. From there each portfolio is diversified among assets classes depending on each client’s objectives and circumstances. Clients may impose restriction on investing in certain types of securities. LFS provides customized portfolios based on each client circumstance.

LFS will utilize individual stocks, ETFs, Mutual Funds and Bonds to create portfolios for clients driven by information derived from initial risk assessment and ongoing monitoring of client circumstance and changes in markets invested.

LFS does not participate in wrap programs.

Asset management accounts are managed on a discretionary and non-discretionary basis. LFS currently has 7,156,152 in AUM.

Item 5 – Fees and Compensation

LFS provides investment advisory services for a percentage of the assets managed or advised on. Management fees start at 1% of assets under management for clients in need of planning, asset management and face to face meetings. That fee may be reduced based upon the amount of the assets and the scope of the management services provided. All clients are informed of fee arrangement prior to signing any agreement. At the beginning of each quarter LFS charges a fee for the upcoming quarter. If a client terminates his or her agreement with LFS prior to the end of a quarter, a pro rata portion of the management fee will be refunded. We normally deduct our fees from client accounts.

Clients will pay a broker-dealer transaction fee or commission for buying or selling securities. See Item 12 below. These commissions, mark-ups and mark-downs will be paid directly from your account to the broker-dealer who completes the purchase or sale. Purchase and sale of ETFs and certain mutual funds may also involve a brokers’ fee. In addition, mutual funds charge management fees, fund expenses, and possibly a distribution fee in their net price. Such expenses and fees are described in their prospectuses.

Clients of LFS will not invest in funds or products where principals of LFS have a financial interest.

Item 6 - Performance Based Fees and Side by Side Management

LFS does not charge Performance Based Fees

Item 7 - Types of Clients

LFS will provide investment advice and investment management services to: Individuals, Pensions/Profit Sharing Plans, Trusts, Estates, and Charitable Organizations. The minimum account size for opening an account with us is typically \$10,000.

Item 8 - Method of Analysis, Investment Strategies, Risk of Loss

LFS provides financial planning services. In order to determine a suitable course of action for a client, we perform a review of variables presented on a customized basis through client meetings, phone calls. The review may include investment objectives, income and tax status, personal and business assets, risk profile, liquidity constraints, cash flow needs and other relevant factors. After analyzing the variables and assets presented, a portfolio will be recommended. Research tools include; S&P Research, Bloomberg, Morningstar, various ETF and securities screeners, news services and statistical ratings organizations. Various market factors and screens will be used to implement and monitor portfolios.

Investing in securities involves risk of loss that clients should be prepared to bear. This includes the risk of capital (invested amount) and any profits that have been realized. Stock and bond markets may fluctuate substantially over time, and performance of any investment is not guaranteed.

Our investment strategies may not achieve their objectives, and depending on the engagement, may not intended to be a complete investment program.

The principal risks of our strategies are:

- Market Risk
- Equity Securities Risk
- Turnover Risk
- Bond Market Risk including interest rate risk, corporate risk.
- Volatility Risk

Item 9 – Disciplinary Information

There are no legal or disciplinary events that are material to our client's or prospective client's evaluation of our advisory business or the integrity of our management.

Each client of LFS can obtain the disciplinary history of the Advisor or its representatives from the Massachusetts Securities Division upon request.

Item 10 - Other Financial Industry Activities and Affiliation

Michael Capobianco is a co-owner of MWA Asset Management, an investment advisory firm located in Danvers, MA.

Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A client or a prospective client will be provided a copy of LFS Code of Ethics, upon request. It is the expressed policy of LFS that employees shall not have priority in any purchase or sale over client accounts. Our Code of Ethics policies seek to ensure that our personnel:

- Observe applicable legal and ethical standards in performance of their duties;
- At all times place the interest of our clients first;
- Disclose all conflicts;
- Adhere to the highest standards of loyalty, candor and care in all matters relating to our clients; and
- Not use any material non-public information in securities trading.

LFS or individuals associated with LFS may buy or sell for their personal accounts investment products identical to those recommended to clients. See Item 10 above regarding certain affiliated entities of LFS.

Item 12 - Brokerage Practices:

LFS may recommend to clients that they establish accounts with certain broker-dealers so that we are only dealing with a relatively small group of broker-dealers for administrative and operational purposes. In executing securities transactions for client accounts, LFS seeks to obtain best execution based on several factors, which may include execution capability, commission rates, financial stability and responsiveness. We do not receive research or other products or services other than execution from a broker dealer or a third party in connection with client securities transactions.

LFS can trade securities on an individual account basis and may aggregate the securities to be purchased or sold, subject to our duty to seek best execution. The purchase price or sales price and related commissions will be allocated to each account on an average basis, on a custodian by custodian basis.

Item 13 –Review of Accounts

LFS reviews each client's account daily for asset allocation, securities, mutual fund screening and performance. Portfolios are reviewed on a quarterly basis with clients. Michael Capobianco conducts portfolio reviews. Monthly written statements come from the broker that has custody of each client account.

Item 14 - Client Referrals from Solicitations

LFS does not currently have any such arrangements. Any such contracts contemplated will be structured in compliance with all applicable rules and regulations. We will disclose to each new client, the name of the solicitor and the nature of its compensation when they enter into an agreement with LFS.

Item 15 - Custody

Client accounts and assets are held at independent broker-dealers selected by each client. These independent broker-dealers will send account statements to our clients for review on at least a quarterly basis. Clients should carefully review these account statements.

Item 16 - Investment Discretion

Pursuant to the advisory agreement entered into between LFS and each client, we have discretionary authority to manage the client's account. Client may also elect to have a non-discretionary account or non-discretionary assets with Advisor.

Item 17 - Voting

LFS will not have proxy voting authority over client's securities. Clients receive proxy materials directly from the custodians in which their securities are maintained.

Item 18 - Financial Information

LFS is not required to provide our balance sheet to clients, we do not require prepayment of fees 6 months or more in advance. LFS has never been the subject of a bankruptcy petition. We have no financial condition that is reasonably likely to impair our ability to meet our contractual obligations to clients.

Item 19- Requirements for State-Registered Advisers

Part 2B of Form ADV: Firm Brochure

Lattanzi Financial Services LLC.
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March 24, 2025

Michael Capobianco

166 Winthrop Street
Revere, MA 02481

This Brochure Supplement provides information on our personnel listed above and supplements the Lattanzi Financial Services LLC. ("LFS") brochure. You should have also received a copy of the Brochure.

If you did not receive LFS brochure or if you have any questions about the content of this supplement, please contact us by e-mail at peter@lattanziinsurance.com or by phone at 781 284 8783.

Additional information about Michael Capobianco is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Year of Birth: 1969

Designations:

- Licensed Investment Advisor Representative.
 - At a minimum, to qualify for this status, one must pass Series 65 examination administered by FINRA and must have his registration approved by FINRA.

Education:

- BA, Boston University, Boston, MA, 1991

Recent Business Experience:

Mr. Capobianco has been in the investment business managing assets for individuals and corporations since 1991. In addition to former employment with Smith Barney, Fidelity and Wachovia Securities he has founded or co-founded 2 investment advisory firms and. Currently Mr. Capobianco is registered with:

- MWA Asset Management
- Lattanzi Financial Services

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all facts regarding any legal or disciplinary events that would be material to a client's evaluation of each person providing investment advice. There are no such events.

Item 4- Other Business Activities

- Mr. Capobianco is a co-owner of MWA Asset Management , a SEC-registered advisory firm in Wellesley, MA.
- Mr. Capobianco is sole-owner of Rorcha LLC, a business consulting firm.
- See the discussion of Mr. Capobianco's other financial industry activities and affiliations in Item 10 of the Brochure.

Item 5- Additional Compensation

Mr. Capobianco does not receive any economic benefits from a person that is not a client of LFS for the provision of advisory services by LFS.

Item 6- Supervision

Mr. Capobianco is the sole supervised person and can be reached at 781 284 8783