IAPD Report

JOSEPH STANLEY KOSEK

CRD# 1130367

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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

JOSEPH STANLEY KOSEK (CRD# 1130367)

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 **05/19/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025

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	OSAIC FA, INC.	3978	ORANGE VILLAGE, OH	01/01/2000 - 01/24/2025
B	OSAIC FA, INC.	3978	ORANGE VILLAGE, OH	06/01/1998 - 01/24/2025
B	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	2580	FORT WAYNE, IN	10/07/1999 - 05/10/2006

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

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: **OSAIC WEALTH, INC.**

Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255

Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	01/24/2025
B	FINRA	General Securities Representative	Approved	01/24/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	01/24/2025
B	California	Agent	Approved	01/24/2025
B	Colorado	Agent	Approved	01/24/2025
B	Florida	Agent	Approved	01/24/2025
IA	Florida	Investment Adviser Representative	Approved	01/24/2025
B	New York	Agent	Approved	01/24/2025
B	North Carolina	Agent	Approved	01/24/2025
B	Ohio	Agent	Approved	01/24/2025
IA	Ohio	Investment Adviser Representative	Approved	01/24/2025
B	Rhode Island	Agent	Approved	01/24/2025
B	Texas	Agent	Approved	01/24/2025

Qualifications

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	01/24/2025
B	Utah	Agent	Approved	01/24/2025
B	Virginia	Agent	Approved	01/24/2025

Branch Office Locations

OSAIC WEALTH, INC.
100 PARK AVENUE
SUITE 425
ORANGE VILLAGE, OH 44122-4242

OSAIC WEALTH, INC.
999 VANDERBILT BEACH ROAD
SUITE 340
NAPLES, FL 34108

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 0 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	03/01/1999
B	Direct Participation Programs Representative Examination (S22)	Series 22	06/24/1983
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/09/1983

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/06/2018
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/12/1994

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities

Administrators Association at http://www.nasaa.org

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	01/01/2000 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	ORANGE VILLAGE, OH
B	06/01/1998 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	ORANGE VILLAGE, OH
B	10/07/1999 - 05/10/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	05/10/1983 - 06/01/1998	CIGNA FINANCIAL ADVISORS,INC.	CRD# 145	RADNOR, PA

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
01/2025 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	ORANGE VILLAGE, OH, United States
06/1998 - 01/2025	LINCOLN FINANCIAL ADVISORS CORPORATION	OTHER - Representative	Y	ORANGE VILLAGE, OH, United States

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) JOSEPH KOSEK- INS PRODUCER
POSITION: Agent NATURE: Sell fixed life and annuity LTC,disability INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 12/20/1982
ADDRESS: 100 Park East Ave, Ste 425, Cleveland OH 44122
DESCRIPTION: Sell and service fixed life, annuity, LTC, and disability.

2) THE KOSEK ORGANIZATION LLC
POSITION: Manager,Owner NATURE: Formed and LLC to simply run payroll expense thru . This LLC will furnish our staff employyee expenses.We make monthly deposits and those deposits are debited by a payroll company INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 10/01/2022
ADDRESS: 100 Park East Ave, Ste 425, Cleveland OH 44122
DESCRIPTION: Administer payroll expense

3) BOARD MEMBERPRESIDENT FOR NEIGHBORHOOD ASSOCIATION
POSITION: Board Member,President NATURE: decide if we pay for a new tree to be planted. Decide if we keep or hire a new landscaper. Decide if we plant new plants. My role does not change except as President, I do not have check signing privledges. These will remain unused becasue we have a property manangment company that pays all the bills. By assocaiton by-laws, i iwll also have that power but i will not use it but i will be an approved signer. INVESTMENT RELATED: No NUMBER OF HOURS: 3

Registration & Employment History

OTHER BUSINESS ACTIVITIES

SECURITIES TRADING HOURS: 0 START DATE: 03/31/2021
ADDRESS: C/O May management, 11100 Bonita Beach Rd, Bonita Beach FL 34135
DESCRIPTION: see above-- i read emails and discuss by phone with other board members

4) CVBA CUYAHOGA VALLEY BASEBALL ASSOCIATION
POSITION: Vice Presidnt, Development NATURE: This is the entire league that houses approximatley 160 teams at varied ages IE 9s 10s 11s, etc. that play each other during baseball season, most of summer. Each team is from the same general geographic area in or close ot Cuyahoga county, the county which i reside INVESTMENT RELATED: No NUMBER OF HOURS: 8
SECURITIES TRADING HOURS: 0 START DATE: 01/01/2010
ADDRESS: 10084 Deer Run, Brecksville OH 44141, United States
DESCRIPTION: attend meetings, set policy, occasional assist in fundraiser event for this DBA which is under the CVYO, anothe previuosly disclosed OBAa non profit 501c3

5) BTBA TRAVEL BASEBALL
POSITION: Program Director NATURE: Travel Baseball for Community I live in INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2010
ADDRESS: 10084 Deer Run, Brecksville OH 44141
DESCRIPTION: attend meetings, set policy, occasional assist in fundraiser event for this DBAThis DBA is a progrm under CVYO, other previuosly disclosed OBA-- duties do not change

6) CUYAHOGA VALLEY YOUTH ORGANIZATION
POSITION: Board Member NATURE: Youth Development for life long skills INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2010
ADDRESS: 10084 Deer Run, BRECKSVILLE OH 44141
DESCRIPTION: attend meetings, set policy, occasional assist in fundraiser event for this non profit 501c3

7) POA FOR MY WIFE CHERYL KOSEK
POSITION: POA NATURE: POA INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 06/09/2020
ADDRESS: 8067 Pershing dr, brecksville OH 44141
DESCRIPTION: POA

8) THE KOSEK ORGANIZATION LLC
POSITION: Manager,Owner NATURE: Formed and LLC to simply run payroll expense thru . This LLC will furnish our staff employyee expenses.We make monthly deposits and those deposits are debited by a payroll company INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 10/01/2022
ADDRESS: 100 Park East Ave, Ste 425, Cleveland OH 44122, United States
DESCRIPTION: See above-- nothing except make deposits

9) JOSEPH KOSEK- INS PRODUCER
POSITION: Agent NATURE: Sell fixed life and annuity LTC,disability INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 12/20/1982
ADDRESS: 100 Park East Ave, Ste 425, Cleveland OH 44122
DESCRIPTION: Sell and service fixed life, annuity, LTC, and disability.

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

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:	Individual
Regulatory Action Initiated By:	STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY DIVISION OF INSURANCE
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	06/02/2011
Docket/Case Number:	11.0455
Employing firm when activity occurred which led to the regulatory action:	LINCOLN FINANCIAL ADVISORS
Product Type:	No Product
Allegations:	REGISTERED REPRESENTATIVE FAILED TO FILE THE 2007 ANNUAL REPORT BY BROKER OF VIATICAL SETTLEMENTS WITH THE STATE OF NEVADA DEPARTMENT OF BUSINESS AND INDUSTRY, DIVISION OF INSURANCE PURSUANT TO NAC 688C.230.
Current Status:	Final
Resolution:	CONSENT, ORDER
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:	06/02/2011
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$500.00
Portion Levied against individual:	$500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	05/24/2011
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	I WAS GUIDED BY LIFE SETTLEMENT INSIGHTS(LSI), THE REPRESENTING SETTLEMENT COMPANY, THAT I BECOME PROPERLY LICENSED IN NEVADA. I COMPLIED WITH THEIR GUIDANCE. I NEVER NEEDED TO BE LICENSED THERE. MY APPROVED BUT INACTIVE LIFE SETTLEMENT LICENSE WAS ISSUED IN 2007. AN APPROVED NEVADA LICENSES LASTS FOR 3 YEARS. I WAS NEVER NOTIFIED BY THE NEVADA DEPARTMENT OF INSURANCE OR LSI THAT TO BE IN COMPLIANCE , ONE MUST ANNUALLY UPDATE THEIR FILING. I AM GUILTY OF IGNORANCE BECAUSE THIS IS AN ISSUE THAT NORMALLY IS HANDLED BY THE REPRESENTING LIFE SETTLEMENT COMPANY, LSI. IT WAS LIKELY OVERLOOKED FOR THE AFOREMENTIONED FACT THAT I DID NOT NEED TO BE LICENSED THERE IN THE FIRST PLACE. I NEVER REPRESENTED NOR WAS INVOLVED WITH A TRANSACTION OF AN "INVESTMENT RELATED" PRODUCT IN THE STATE OF NEVADA DURING THE TIME PERIOD CITED. FURTHERMORE, SINCE THAT TIME, CRUMP LIFE INSURANCE SERVICES ACQUIRED OWNERSHIP OF LSI. I ALONG WITH CRUMP TRIED TO THE UTMOST DEGREE TO PERSUADE THE STATE OF NEVADA TO RELINQUISH THEIR FINE OF $500 BASED ON THE UNIQUE CIRCUMSTANCES DESCRIBED HERE.

End of Report

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