



IAPD Report

JOHN ALBERT HOUSE

CRD# 1238482

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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.



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

JOHN ALBERT HOUSE (CRD# 1238482)

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 **08/05/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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
B	WOODBURY FINANCIAL SERVICES, INC.	421	ESCONDIDO, CA	06/30/2020 - 01/19/2024
IA	WOODBURY FINANCIAL SERVICES, INC.	421	ESCONDIDO, CA	06/30/2020 - 01/19/2024
IA	CETERA ADVISOR NETWORKS LLC	13572	RANCHO SANTA FE, CA	10/31/2001 - 07/01/2020

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
Customer Dispute	1
Judgment/Lien	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 **18** 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	Corporate Securities Represent	Approved	01/19/2024
B	FINRA	Direct Participation Programs	Approved	01/19/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	01/19/2024
B	Alaska	Agent	Approved	01/19/2024
B	Arizona	Agent	Approved	01/19/2024
B	California	Agent	Approved	01/19/2024
IA	California	Investment Adviser Representative	Approved	01/19/2024
B	Colorado	Agent	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
B	Georgia	Agent	Approved	07/08/2025
B	Massachusetts	Agent	Approved	01/19/2024
B	Michigan	Agent	Approved	01/19/2024
B	Minnesota	Agent	Approved	01/19/2024



Qualifications

	Regulator	Registration	Status	Date
IA	Minnesota	Investment Adviser Representative	Approved	01/19/2024
B	Missouri	Agent	Approved	01/19/2024
B	Nebraska	Agent	Approved	01/19/2024
B	North Carolina	Agent	Approved	01/19/2024
B	Ohio	Agent	Approved	01/19/2024
B	Oregon	Agent	Approved	01/19/2024
B	Pennsylvania	Agent	Approved	01/19/2024
B	Texas	Agent	Approved	01/19/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	05/14/2024
B	Washington	Agent	Approved	01/19/2024
IA	Washington	Investment Adviser Representative	Approved	01/19/2024
B	Wisconsin	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
Prescott, AZ



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Corporate Securities Limited Representative Examination (S62)	Series 62	08/13/2013
B Direct Participation Programs Representative Examination (S22)	Series 22	05/14/1984
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/23/1984

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	03/23/1984



PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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](#).



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	06/30/2020 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	ESCONDIDO, CA
IA	06/30/2020 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	ESCONDIDO, CA
IA	10/31/2001 - 07/01/2020	CETERA ADVISOR NETWORKS LLC	CRD# 13572	RANCHO SANTA FE, CA
B	06/30/1993 - 07/01/2020	CETERA ADVISOR NETWORKS LLC	CRD# 13572	RANCHO SANTA FE, CA
IA	03/25/2003 - 06/30/2020	ADVISORNET WEALTH MANAGEMENT	CRD# 113074	SCOTTSDALE, AZ
B	03/26/1984 - 07/07/1993	CIGNA SECURITIES, 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
01/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	ESCONDIDO, CA, United States
04/2014 - Present	MASTERTECH FINANCIAL ADVISORS, INC	PRESIDENT & CEO	Y	MINNEAPOLIS, MN, United States
08/1985 - Present	JOHN HOUSE, INDIVIDUALLY	INSURANCE AGENT	Y	MINNEAPOLIS, MN, United States
02/1984 - Present	CONNECTICUT GENERAL LIFE INSURANCE COMPA	AGENT - AGENT	N	BLOOMFIELD, CT, United States
06/2020 - 01/2024	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	RANCHO SANTA FE, CA, United States
01/2013 - 06/2020	CETERA ADVISOR NETWORKS LLC	REGISTERED REP/IAR	Y	EL SEGUNDO, CA, United States
06/1993 - 06/2020	ADVISORNET WEALTH MANAGEMENT	FINANCIAL PLANNER	Y	MINNEAPOLIS, MN, United States



Registration & Employment History



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. MASTERTECH FINANCIAL ADVISORS, INC.

POSITION: President & CEO NATURE: Sub Chapter S Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 150
SECURITIES TRADING HOURS: 120 START DATE: 02/01/1997

ADDRESS: 6119 La Granada, Suite C #2151, Rancho Santa Fe CA 92067, United States

DESCRIPTION: DBA for my Financial Advisory Business

2. EXIT PLANNING INSTITUTE (EPI)

POSITION: Board Member NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING
HOURS: 0 START DATE: 03/04/2017

ADDRESS: 10251 Vista Sorrento Pkwy, Suite 250, San Diego CA 92121, United States

DESCRIPTION: Help Advisors and Business understand Exit Planning Strategies

3. MASTERTECH FINANCIAL ADVISORS, INC.

POSITION: Agent NATURE: Insurance Agent; sale of fixed life insurance INVESTMENT RELATED: Yes NUMBER OF HOURS:
20 SECURITIES TRADING HOURS: 10 START DATE: 01/01/2022

ADDRESS: 6119 La Granada, Suite c, #2151, Rancho Santa Fe CA 92067, United States

DESCRIPTION: Assess Insurance needs and provide options to clients.

4. MASTERTECH FINANCIAL ADVISORS, INC.

POSITION: Author NATURE: Wrote and published a book that will be for sale to the public. INVESTMENT RELATED: No
NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 04/01/2022

ADDRESS: 6119 La Granada, Suite C, #2151, Rancho Santa Fe CA 92067, United States

DESCRIPTION: Review revisions recommended from the editors and publisher. Review marketing materials.

5. MASTERTECH FINANCIAL

POSITION: Insurance Agent NATURE: Provide business owner referrals to First Choice a business broker INVESTMENT
RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 12/01/2023

ADDRESS: 9727 Megan Terrace, Escondido CA 92026, United States

DESCRIPTION: I would refer business owners who are considering a sale of their enterprise

6. VALUE BUILDER

POSITION: Business Coach NATURE: MasterTech Financial INVESTMENT RELATED: No NUMBER OF HOURS: 5
SECURITIES TRADING HOURS: 3 START DATE: 04/10/2024

ADDRESS: 9727 Megan Terrace, Escondido CA 92026, United States

DESCRIPTION: Help business owners learn and prepare for the ultimate transfer of their business through educational information and proactive planning techniques



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
Customer Dispute	1
Judgment/Lien	1

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CIGNA SECURITIES, INC
Allegations:	NON-SUITABILITY OF INVESTMENTS \$350,000
Product Type:	Direct Investment(s) - DPP & LP Interest(s)
Alleged Damages:	\$350,000.00

Customer Complaint Information

Date Complaint Received:	08/19/1992
Complaint Pending?	No
Status:	Arbitration/Reparation Settled
Status Date:	02/01/1993
Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD; 92-02824
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Date Notice/Process Served: 08/19/1982

Arbitration Pending? No

Disposition: Settled

Disposition Date: 02/01/1993

Monetary Compensation Amount: \$0.00

Individual Contribution Amount: \$0.00

Civil Litigation Information

Disposition: Settled

Disposition Date:

Broker Statement

1) IN RESPECT OF ALLEGATION NO LIABILITY WAS
ATTRIBUTED TO JOHN HOUSE OR CIGNA 2) NO MONETARY ASSESSMENT
OCCURRED FROM JOHN HOUSE TO CIGNA OR [CUSTOMER] 3) NO
ADMISSION
OF ANY LIABILITY RESULTED FROM SETTLEMENT 4) CIGNA SECURITIES
INC REPURCHASED SEVERAL INVESTMENTS IN CONJUNCTION FOR A
MONETARY CONSIDERATION
AMIALE RESOLUTION



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	\$196,783.14
Judgment/Lien Type:	Tax
Date Filed with Court:	07/09/2025
Date Individual Learned:	07/21/2025
Type of Court:	San Diego County
Name of Court:	San Diego County
Location of Court:	San Diego, CA
Docket/Case #:	2025-0183179
Judgment/Lien Outstanding?	Yes
Broker Statement	An appeal has been filed with the IRS and negotiations continue as funds are available to settle. Lien filing was unexpected and contrary to communications with my POA Agent.



End of Report

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