



IAPD Report

KEVIN GLENN ALBRECHT

CRD# 1446140

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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

KEVIN GLENN ALBRECHT (CRD# 1446140)

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 **11/25/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NOVEM GROUP	CRD# 158964	05/12/2022
B	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	East Bridgewater, NJ	04/29/2022 - 10/11/2024
B	LPL FINANCIAL LLC	6413	BRIDGEWATER, NJ	07/21/2021 - 05/16/2022
IA	LPL FINANCIAL LLC	6413	BRIDGEWATER, NJ	07/21/2021 - 05/16/2022

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	2
Termination	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 **6** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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	General Securities Representative	Approved	10/11/2024
B	California	Agent	Approved	10/11/2024
B	Florida	Agent	Approved	10/11/2024
B	Maryland	Agent	Approved	10/11/2024
B	New Jersey	Agent	Approved	10/11/2024
B	New York	Agent	Approved	10/11/2024
B	Pennsylvania	Agent	Approved	10/11/2024

Branch Office Locations

OSAIC WEALTH, INC.
1200 Route 22 East
Suite 2000
Bridgewater, NJ 08807

Employment 2 of 2

Firm Name: **NOVEM GROUP**
Main Address: 350 LINDEN OAKS
SUITE 140
ROCHESTER, NY 14625
Firm ID#: 158964



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	07/21/2022
IA New Jersey	Investment Adviser Representative	Approved	05/13/2022

Branch Office Locations

NOVEM GROUP

1200 Route 22, Suite 2000
East Bridgewater, NJ 08807



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 1 principal/supervisory exam, 2 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/15/1991

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	09/23/2008

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/15/2008
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	02/27/2002
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/22/1988



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



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	04/29/2022 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	East Bridgewater, NJ
B	07/21/2021 - 05/16/2022	LPL FINANCIAL LLC	CRD# 6413	BRIDGEWATER, NJ
IA	07/21/2021 - 05/16/2022	LPL FINANCIAL LLC	CRD# 6413	BRIDGEWATER, NJ
B	06/10/2020 - 07/21/2021	WADDELL & REED	CRD# 866	BRIDGEWATER, NJ
IA	06/10/2020 - 07/21/2021	WADDELL & REED	CRD# 866	BRIDGEWATER, NJ
IA	01/21/2014 - 06/10/2020	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	DUNELLEN, NJ
B	11/19/2012 - 06/10/2020	CETERA INVESTMENT SERVICES LLC	CRD# 15340	DUNNELLEN, NJ
IA	11/19/2012 - 01/21/2014	CETERA INVESTMENT SERVICES LLC	CRD# 15340	DUNNELLEN, NJ
B	10/19/2009 - 08/22/2012	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	FLEMINGTON, NJ
IA	10/19/2009 - 08/22/2012	CUSO FINANCIAL SERVICES, L.P.	CRD# 42132	FLEMINGTON, NJ
IA	05/28/2009 - 10/22/2009	WELLS FARGO ADVISORS, LLC	CRD# 19616	HILLSBOROUGH, NJ
B	04/13/2009 - 10/22/2009	WELLS FARGO ADVISORS, LLC	CRD# 19616	HILLSBOROUGH, NJ
B	09/25/2008 - 02/11/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	BRIDGEWATER, NJ
B	04/25/2001 - 05/16/2002	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	10/21/1998 - 04/25/2001	SUMMIT FINANCIAL SERVICES GROUP, INC.	CRD# 7246	BETHLEHEM, PA
B	05/22/1996 - 10/21/1998	FISERV INVESTOR SERVICES, INC.	CRD# 34637	HOUSTON, TX



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	08/01/1991 - 02/08/1995	LIBERTY SECURITIES CORPORATION	CRD# 14416	PURCHASE, NY
B	03/15/1988 - 04/13/1993	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	08/14/1990 - 08/01/1991	PAMCO SECURITIES AND INSURANCE SERVICES	CRD# 11028	
B	03/15/1988 - 08/03/1990	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	10/07/1987 - 02/26/1988	THOMAS F. WHITE & CO., INCORPORATED	CRD# 7661	
B	02/18/1986 - 10/19/1987	RICHARD BLACKMAN & CO., INC.	CRD# 11537	
B	12/17/1985 - 02/08/1986	EQUITABLE SECURITIES OF NEW YORK, INC.	CRD# 14583	

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
10/2024 - Present	OSAIC WEALTH, INC.	Registered Representative	Y	Bridgewater, NJ, United States
05/2022 - Present	Novem Group	Investment Advisor Representative	Y	Rochester, NY, United States
04/2022 - 10/2024	American Portfolios Financial Services Inc.	Registered Representative	Y	Holbrook, NY, United States
04/2022 - 04/2022	American Portfolios Financial Services	Investment Professional	Y	Bridgewater, NY, United States
07/2021 - 04/2022	LPL Financial, LLC	Registered Representative	Y	BRIDGEWATER, NJ, United States
12/2020 - 12/2021	KAS Associates Corporation	Owner	N	FLEMINGTON, NJ, United States
06/2020 - 07/2021	VARIOUS INSURANCE CARRIERS FOR W&R INSURANCE AGENCIES	INSURANCE AGENT	Y	FLEMINGTON, NJ, United States
06/2020 - 07/2021	WADDELL & REED, INC.	ASSOCIATED PERSON	Y	NEWTOWN, NJ, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2014 - 06/2020	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	DUNELLEN, NJ, United States
11/2012 - 06/2020	CETERA INVESTMENT SERVICES	FINANCIAL ADVISOR	Y	DUNELLEN, NJ, United States
11/2012 - 06/2020	THE PROVIDENT BANK	IE	Y	BLOOMFIELD, NJ, 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. INDIVIDUAL INSURANCE SALES, NOT INVESTMENT-RELATED, INSURANCE AGENT, START DATE 1/1994, 1 HR/MONTH-TOTAL, 1 HR/MONTH DURING MARKET HRS
NOVEM GROUP - RIA, INVESTMENT-RELATED, START DATE 4/2022, 20 HRS/WEEK, 80 HRS/MONTH DURING MARKET HRS
OSAIC WEALTH, INC. - REGISTERED REPRESENTATIVE, INVESTMENT-RELATED, START DATE 10/2024, 150 HRS/MONTH DURING TRADING HOURS & TOTAL.

2. NOVEM GROUP

POSITION: Financial Advisor NATURE: Novem Group is an RIA INVESTMENT RELATED: Yes NUMBER OF HOURS: 160
SECURITIES TRADING HOURS: 130 START DATE: 05/01/2022
ADDRESS: 350 Linden Oaks, Ste 140, Rochester NY 14625, United States
DESCRIPTION: Financial Services



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	2
Termination	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 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SUMMIT FINANCIAL SERVICES GROUP /O & R
Allegations:	CUSTOMER ALLEGES THAT RR ALBRECHT RECOMMENDATION OF VARIOUS UNSPECIFIED SECURITIES RESULTED IN AN ALLEGED LOSS OF \$300,000.00
Product Type:	Other
Other Product Type(s):	UNSPECIFIED
Alleged Damages:	\$300,000.00

Customer Complaint Information

Date Complaint Received:	03/23/2003
Complaint Pending?	No
Status:	Denied
Status Date:	06/30/2003
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2



Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: QUICK & REILLY, INC.

Allegations: CUSTOMER ALLEGES THAT RR ALBRECHT PLACED HER FUNDS IN A MUTUAL FUND AND REPRESENTED THAT THE PRINCIPLE COULD NOT LOSE VALUE. NO DAMAGES ARE SPECIFIED BY THE CUSTOMER, HOWEVER, A GOOD FAITH DETERMINATION BY THE TERM PUTS THE CUSTOMER'S LOSS AT \$6,367.10.

Product Type: Mutual Fund(s)

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 08/16/2002

Complaint Pending? No

Status: Settled

Status Date: 10/22/2002

Settlement Amount: \$3,826.65

Individual Contribution Amount: \$0.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: LPL FINANCIAL LLC
Termination Type: Discharged
Termination Date: 06/28/2022
Allegations: Represented himself as clients on calls to annuity company to initiate contract distributions and revise distribution amount, with clients' authorization.
Product Type: Annuity-Variable

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Reporting Source: Individual
Firm Name: LPL FINANCIAL LLC
Termination Type: Discharged
Termination Date: 06/28/2022
Allegations: Represented himself as clients on calls to annuity company to initiate contract distributions and revise distribution amount, with clients' authorization.
Product Type: Annuity-Variable



End of Report

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