User Guidance

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IAPD Report

KENNETH RICHARD GULA

CRD# 1662544

Section Title | **Page(s)**

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

KENNETH RICHARD GULA (CRD# 1662544)

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 **12/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	SECURITIES AMERICA ADVISORS, INC.	110518	EMMAUS, PA	12/19/2019 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	EMMAUS, PA	12/19/2019 - 06/14/2024
IA	BESTVEST INVESTMENTS, LTD.	40302	Emmaus, PA	01/07/2014 - 12/24/2019

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
Termination	1
Judgment/Lien	5

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 **3** 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	General Securities Representative	Approved	06/14/2024
B	New Jersey	Agent	Approved	06/14/2024
B	Pennsylvania	Agent	Approved	06/14/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	06/14/2024
B	South Carolina	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
1538 W Broad Street
Unit B
Quakertown, PA 18951

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, 3 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	03/11/2002
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/02/1992

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/09/2004
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/05/1994

PROFESSIONAL DESIGNATIONS

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

No information reported.

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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	12/19/2019 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	EMMAUS, PA
B	12/19/2019 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	EMMAUS, PA
IA	01/07/2014 - 12/24/2019	BESTVEST INVESTMENTS, LTD.	CRD# 40302	Emmaus, PA
B	01/28/2008 - 12/24/2019	BESTVEST INVESTMENTS, LTD.	CRD# 40302	Emmaus, PA
B	05/03/2007 - 01/28/2008	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	ALLENTOWN, PA
IA	04/06/2005 - 01/30/2007	IFMG SECURITIES, INC.	CRD# 14416	WAYNE, PA
B	04/01/2005 - 01/30/2007	IFMG SECURITIES, INC.	CRD# 14416	WAYNE, PA
B	10/20/2004 - 03/11/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	10/20/2004 - 03/11/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BETHLEHEM, PA
IA	08/23/2004 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	BETHLEHEM, NJ
B	04/25/2001 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
B	09/29/2000 - 04/25/2001	SUMMIT FINANCIAL SERVICES GROUP, INC.	CRD# 7246	BETHLEHEM, PA
B	06/14/2000 - 08/09/2000	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY
B	03/16/1998 - 06/14/2000	BISYS BROKERAGE SERVICES, INC.	CRD# 23302	ST. CLOUD, MN
B	04/15/1997 - 01/23/1998	INDEPENDENT FINANCIAL SECURITIES, INC.	CRD# 19924	
B	11/11/1996 - 04/08/1997	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY

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	11/28/1994 - 10/04/1996	LAUGHLIN GROUP ADVISORS, INC.	CRD# 18272	LINCOLN, NE
B	08/31/1994 - 11/08/1994	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	08/31/1994 - 11/08/1994	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	09/04/1992 - 10/19/1993	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	09/22/1987 - 12/23/1988	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	09/22/1987 - 12/23/1988	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY

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
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	EMMAUS, PA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	EMMAUS, PA, United States
12/2019 - Present	SECURITIES AMERICA ADVISORS	IAR	Y	EMMAUS, PA, United States
12/2019 - Present	SECURITIES AMERICA, INC.	REGISTERED REP	Y	EMMAUS, PA, United States
11/2008 - Present	COLLEGE AID OF PA	PART OWNER	N	ALLENTOWN, PA, United States
01/2008 - Present	VISION FINANCIAL GROUP	PART OWNER	N	ALLENTOWN, PA, United States
06/2012 - 12/2019	BESTVEST INVESTMENTS LTD	REGISTERED REPRESENTATIVE	Y	ALLENTOWN, PA, 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.VISION FINANCIAL AND INSURANCE GROUP -Agency owner -The Vision Financial & Insurance Group Provides life,auto&home insurance Fixed annuities disability insurance & group insurance. INVEST RELATED: Yes #HRS: 80 SEC TRADE HRS: 80 -10/1/08 -191 MAIN ST STE 102, Emmaus PA 18944 -Providing financial planning for clients and solutions in financial&insurance field

2.THE VISION FINANCIAL AND INSURANCE GROUP -Investment Advisor -Securities sales INVEST RELATED: Yes #HRS: 120 SEC TRADE HRS: 120 -11/1/08 -103 Cranberry Cir Ste 202/203, Perkasie PA 18944 -The sale of securities & financial planning. Sale of fixed,variable Life insurance, fixed & variable annuities, P&C&disability insurance

3.PACIFIC LIFE -Insurance Agent -Life Insurance sales. #HRS: 2 SEC TRADE HRS: 8 -1/2/17 -191 MAIN ST STE102 EMMAUS, PA 18049 -OBA involves sales & service of term life & indexed life policies only

4.TRANSAMERICA -Agent -Life Insurance #HRS: 4 SEC TRADE HRS: 1 -9/1/20 -191 MAIN ST STE 102, Emmaus PA 18049 -Offer term or indexed life insurance.

5.G-SQUARED CONSULTING -Owner/Rep-sale & service of fixed life insurance, auto & home, disability insurance INVEST RELATED: Yes #HRS: 20 SEC TRADE HRS: 2 -1/1/20 -191 MAIN ST STE 102, Emmaus PA 18049 -Securities business & variable business ran through Securities America & reflected on my business card

6.AMERICAN NATIONAL LIFE -Agent -American National Life. The sales & service of fixed life insurance & fixed annuities. #HRS: 1 -1/2/12 -191 MAIN ST STE 102, Emmaus PA 18049 -Sales & service of fixed life insurance & fixed annuities

7.JOHN HANCOCK -Agent -Sales & service of fixed life insurance. #HRS: 1 SEC TRADE HRS: 1 2/1/19 -191 MAIN ST STE 102, Emmaus PA 18944 -Sales & service of fixed life &term insurance

8.LAFAYETTE LIFE -Agent -Life Insurance sales #HRS: 1 SEC TRADE HRS: 1 -2/1/19 -191 MAIN ST STE 102, Emmaus PA 18049 -Sales & service of whole life insurance

9.LINCOLN LIFE -Agent -Sales & service of fixed life insurance. #HRS: 1 SEC TRADE HRS: 1 -10/1/19 -191 MAIN ST STE 102, Emmaus PA 18049 -Sales & service of fixed life insurance

10.PROTECTIVE LIFE -Agent -Protective Life #HRS: 1 SEC TRADE HRS: 1 -1/2/15 -191 MAIN ST STE 102, Emmaus PA 18944 -Sales & service of fixed life insurance

11.SECURITY BENEFIT -Agent -Service only of Fixed index annuities. -2/1/05 -191 MAIN ST STE 102, Emmaus PA 18944 -Service old Fixed indexed polices sold prior to affiliation with Securities America. Contract will be moved to Highland Capital for servicing

12.TRAVELERS INSURANCE -Agent -Sales & service of auto & homeowners insurance. #HRS: 1 SEC TRADE HRS: 1 -1/2/16 -191 MAIN ST STE 102, Emmaus PA 18049 -Sales & service of auto & homeowners insurance

13.AIG. POS:Agent NATURE: Sales and service of Variable annuities. INVESTMENT RELATED: Yes #HRS:5 SECURITIES TRADING HRS:5 START DATE:04/09/2021.ADDY:1538 W. Broad St,Unit B,Quakertown PA 18951.DESCRIP:Sales and service of variable annuities

14.METLIFE.POS:Agent NATURE:Sale&service of life,auto&homeInsurance.INVESTMENT RELATED:No #HRS:1 SECURITIES TRADING HRS:1 START DATE: 11/01/2008 ADDY:1538 W.Broad St,Unit B,Quakertown PA 18951.DESCRIP:Sales and service of life,auto&homeowners insurance

Registration & Employment History

OTHER BUSINESS ACTIVITIES

15.BRIGHTHOUSE FINANCIAL.POS:Agent NATURE:Life Insurance. INVESTMENT RELATED: No #HRS:1 SECURITIES TRADING HRS:1 START DATE:11/01/2019.ADDY:1538 W. Broad St,Unit B, Quakertown PA 18951.DESCRIPT:Sales&service term&fixed life insurance.

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
Termination	1
Judgment/Lien	5

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:	Individual
Firm Name:	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
Termination Type:	Permitted to Resign
Termination Date:	09/24/1993
Allegations:	IT WAS ALLEGED THAT PREMIUM ($60.00)OF AN AUTO INSURANCE PREMIUM WAS TAKEN.
Product Type:	Insurance
Other Product Types:	AUTO INSURANCE
Broker Statement	I HAD ALREADY RESIGNED WHEN A CUSTOMERS PREMIUM HAD NOT BEEN APPLIED. AFTER I LEFT PRUDENTIAL FOUND ERROR WAS WITH THEM AND BACK OFFICE DID NOT ENTER PAYMENT I SUBMITTED FOR CLIENT WHICH CAUSED INVESTIGATION NO CHARGES TO ME AND I WAS FOUND NOT TO BLAME.

Judgment/Lien

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

Disclosure 1 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Services
Judgment/Lien Amount:	$31,335.00
Judgment/Lien Type:	Tax
Date Filed with Court:	11/17/2009
Date Individual Learned:	02/01/2010
Type of Court:	County Court
Name of Court:	Lehigh County Prothonotary
Location of Court:	Lehigh County, PA
Docket/Case #:	2009F0524
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Services
Judgment/Lien Amount:	$211.00
Judgment/Lien Type:	Tax
Date Filed with Court:	05/04/2010
Date Individual Learned:	07/05/2010
Type of Court:	County Court
Name of Court:	Lehigh County Prothonotary
Location of Court:	Lehigh County, PA
Docket/Case #:	2010F0261
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	STATE OF PENNSYLVANIA
Judgment/Lien Amount:	$3,382.39
Judgment/Lien Type:	Tax
Date Filed with Court:	04/08/2019
Date Individual Learned:	05/08/2019
Type of Court:	COUNTY
Name of Court:	LEHIGH COUNTY COURT

Location of Court:	LEHIGH COUNTY PA
Docket/Case #:	2019SL0491
Judgment/Lien Outstanding?	Yes
Resolution:	Satisfied
Broker Statement	REP HAD OUTSTANDING TAXES DUE. REP IS AWARE AND WORKING ON REPAYMENT PLAN

Disclosure 4 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	PA DEPARTMENT OF REVENUE
Judgment/Lien Amount:	$8,530.75
Judgment/Lien Type:	Tax
Date Filed with Court:	05/17/2015
Date Individual Learned:	06/17/2015
Type of Court:	State Court
Name of Court:	LEHIGH COUNTY
Location of Court:	LEHIGH COUNTY
Judgment/Lien Outstanding?	Yes
Broker Statement	THE LIEN IS FOR 2011 TAX YEAR AND THE REP WILL HAVE THIS PAID OFF BY SETTING UP A PAYMENT PLAN UNTIL AMOUNT OWED IS ACCOMPLISHED.

Disclosure 5 of 5

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$35,971.85
Judgment/Lien Type:	Tax
Date Filed with Court:	11/26/2010
Date Individual Learned:	10/17/2014
Type of Court:	State Court
Name of Court:	LEHIGH VALLEY
Location of Court:	LEHIGH COUNTY
Docket/Case #:	2010F0686
Judgment/Lien Outstanding?	Yes
Broker Statement	UNDERPAYMENT OF TAXES, CURRENTLY SETTING UP A REPAYMENT PLAN.

End of Report

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