



## IAPD Report

# ALFRED PETER CZERNIEWSKI JR

CRD# 1675035

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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

#### ALFRED PETER CZERNIEWSKI JR (CRD# 1675035)

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>B</b>	OSAIC WEALTH, INC.	CRD# 23131	11/03/2023
<b>IA</b>	OSAIC WEALTH, INC.	CRD# 23131	11/03/2023

#### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **31** 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>B</b>	FSC SECURITIES CORPORATION	7461	ADAMS, WI	08/03/2001 - 11/03/2023
<b>IA</b>	FSC SECURITIES CORPORATION	7461	ADAMS, WI	08/03/2001 - 11/03/2023
<b>B</b>	SII INVESTMENTS, INC.	2225	APPLETON, WI	06/02/1987 - 08/03/2001

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	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 **31** 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>B</b> FINRA	General Securities Principal	Approved	11/03/2023
<b>B</b> FINRA	General Securities Representative	Approved	11/03/2023
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	11/03/2023
<b>B</b> FINRA	Municipal Fund	Approved	11/03/2023
<b>B</b> Arizona	Agent	Approved	11/03/2023
<b>B</b> Arkansas	Agent	Approved	11/03/2023
<b>B</b> California	Agent	Approved	11/03/2023
<b>B</b> Colorado	Agent	Approved	11/03/2023
<b>B</b> Connecticut	Agent	Approved	11/03/2023
<b>B</b> Florida	Agent	Approved	11/03/2023
<b>IA</b> Florida	Investment Adviser Representative	Approved	11/03/2023
<b>B</b> Georgia	Agent	Approved	11/03/2023
<b>B</b> Idaho	Agent	Approved	11/03/2023



### Qualifications

Regulator	Registration	Status	Date
B Illinois	Agent	Approved	11/03/2023
B Indiana	Agent	Approved	11/03/2023
B Iowa	Agent	Approved	11/03/2023
B Kentucky	Agent	Approved	11/03/2023
B Maine	Agent	Approved	12/12/2023
B Maryland	Agent	Approved	11/03/2023
B Michigan	Agent	Approved	11/03/2023
IA Michigan	Investment Adviser Representative	Approved	11/26/2025
B Minnesota	Agent	Approved	11/03/2023
IA Minnesota	Investment Adviser Representative	Approved	11/25/2025
B Missouri	Agent	Approved	11/03/2023
B Montana	Agent	Approved	11/03/2023
IA Montana	Investment Adviser Representative	Approved	11/03/2023
B Nevada	Agent	Approved	11/03/2023
B New Mexico	Agent	Approved	11/03/2023
B New York	Agent	Approved	11/03/2023
B North Carolina	Agent	Approved	11/03/2023
IA North Carolina	Investment Adviser Representative	Approved	11/25/2025
B Ohio	Agent	Approved	11/03/2023



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Oklahoma	Agent	Approved	01/27/2025
<b>B</b> Pennsylvania	Agent	Approved	11/29/2023
<b>B</b> South Carolina	Agent	Approved	04/24/2025
<b>B</b> Tennessee	Agent	Approved	11/03/2023
<b>B</b> Texas	Agent	Approved	11/03/2023
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	06/10/2024
<b>B</b> Utah	Agent	Approved	11/03/2023
<b>B</b> Washington	Agent	Approved	11/03/2023
<b>B</b> Wisconsin	Agent	Approved	11/03/2023
<b>IA</b> Wisconsin	Investment Adviser Representative	Approved	11/03/2023

### Branch Office Locations

**OSAIC WEALTH, INC.**  
 139 SOUTH MAIN STREET  
 ADAMS, WI 53910

**OSAIC WEALTH, INC.**  
 611 LOUISA STREET  
 CRIVITZ, WI 54114

**OSAIC WEALTH, INC.**  
 200 SOUTH EXECUTIVE DRIVE  
 SUITE 101  
 BROOKFIELD, WI 53005

**OSAIC WEALTH, INC.**  
 2300 RIVERSIDE  
 SUITE 102  
 GREEN BAY, WI 54301





## 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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	03/27/2003
 General Securities Principal Examination (S24)	Series 24	03/12/1996

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/21/1989
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/01/1987

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/12/2015
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/01/1987

### 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	08/03/2001 - 11/03/2023	FSC SECURITIES CORPORATION	CRD# 7461	ADAMS, WI
IA	08/03/2001 - 11/03/2023	FSC SECURITIES CORPORATION	CRD# 7461	ADAMS, WI
B	06/02/1987 - 08/03/2001	SII INVESTMENTS, INC.	CRD# 2225	APPLETON, WI

### 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
11/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	BROOKFIELD, WI, United States
08/1983 - Present	CZERNIEWSKI INSURANCE AGENCY	INSURANCE SALESMAN	N	CRIVITZ, WI, United States
07/2001 - 11/2023	FSC SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	CRITIVTZ, WI, 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. INSURANCE SALES

2. PROACTIV WEALTH

3. RENTAL; POSITION: OWNER NATURE: RENTAL INVESTMENT RELATED: NO NUMBER OF HOURS: 0 INVESTMENT RELATED HOURS: 0 START DATE: 02/15/2001; ADDRESS: 611 LOUISA ST, CRIVITZ WI 54114; DESCRIPTION: MY CORPORATION PAYS RENT TO ME

4. CZERNIEWSKI INSURANCE AGENCY LLC

POSITION: Owner NATURE: LLC Insurance Agency 50% owner INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 2 START DATE: 02/01/2018 ADDRESS: 611 Louisa St., P.O. Box 400, Crivitz WI 54114, United States DESCRIPTION: I am 1/2 owner with my son Bryant. I will do some of the management of business.

5. CZERNIEWSKI INS. AND PROACTIV WEALTH

POSITION: Statutory Agent - NATURE: Insurance Agency - INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 01/01/1983 ADDRESS: P.O. Box 400, Crivitz WI 54114, United States DESCRIPTION: Fixed life ins. sales



## 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	5

### 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 5

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	FSC SECURITIES CORPORATION
<b>Allegations:</b>	Claimant alleges overconcentration as to certain alternative investments.
<b>Product Type:</b>	Direct Investment-DPP & LP Interests
<b>Alleged Damages:</b>	\$150,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	No
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	Yes
<b>Arbitration/Reparation forum or court name and location:</b>	FINRA Arbitration
<b>Docket/Case #:</b>	21-00380
<b>Filing date of arbitration/CFTC reparation or civil litigation:</b>	02/11/2021

### Customer Complaint Information

<b>Date Complaint Received:</b>	02/12/2021
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled



**Status Date:** 07/01/2022  
**Settlement Amount:** \$115,000.00  
**Individual Contribution Amount:** \$0.00  
**Broker Statement** Settlement included assignment of shares of investments at issue with current valuation that exceeds the settlement proceeds.

**Disclosure 2 of 5**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** FSC Securities Corporation  
**Allegations:** Customer alleges 2018 purchase of limited partnership private securities was unsuitable.  
**Product Type:** Direct Investment-DPP & LP Interests  
**Alleged Damages:** \$5,000.00  
**Alleged Damages Amount Explanation (if amount not exact):** Firm has made a good faith determination that the damages from the alleged conduct exceed \$5000.  
**Is this an oral complaint?** No  
**Is this a written complaint?** Yes  
**Is this an arbitration/CFTC reparation or civil litigation?** No

**Customer Complaint Information**

**Date Complaint Received:** 11/03/2020  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 11/24/2021  
**Settlement Amount:**  
**Individual Contribution Amount:**

**Disclosure 3 of 5**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** FSC Securities Corporation  
**Allegations:** CUSTOMERS ALLEGE THE FIRM DID NOT CONDUCT ADEQUATE DUE DILIGENCE AND THE FIRM AND REPRESENTATIVE DID NOT FULLY DISCLOSE ALL MATERIAL FACTS REGARDING THE INVESTMENT  
**Product Type:** Direct Investment-DPP & LP Interests  
**Alleged Damages:** \$285,000.00



**Alleged Damages Amount Explanation (if amount not exact):** Firm has made a good faith determination that the damages from the alleged conduct exceed \$5000

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA DISPUTE RESOLUTION

**Docket/Case #:** 21-01245

**Filing date of arbitration/CFTC reparation or civil litigation:** 05/12/2021

### Customer Complaint Information

**Date Complaint Received:** 05/13/2021

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 07/07/2022

**Settlement Amount:** \$45,000.00

**Individual Contribution Amount:** \$0.00

### Disclosure 4 of 5

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** FSC Securities Corporation

**Allegations:** CUSTOMERS ALLEGE THE FIRM DID NOT CONDUCT ADEQUATE DUE DILIGENCE AND THE FIRM AND REPRESENTATIVE DID NOT FULLY DISCLOSE ALL MATERIAL FACTS REGARDING THE INVESTMENT.

**Product Type:** Direct Investment-DPP & LP Interests

**Alleged Damages:** \$285,000.00

**Alleged Damages Amount Explanation (if amount not exact):** Firm has made a good faith determination that the damages from the alleged conduct exceed \$5000

**Is this an oral complaint?** No

**Is this a written complaint?** No

**Is this an arbitration/CFTC reparation or civil litigation?** Yes

**Arbitration/Reparation forum or court name and location:** FINRA DISPUTE RESOLUTION

**Docket/Case #:** 21-01245



Filing date of arbitration/CFTC reparation or civil litigation: 05/12/2021

### Customer Complaint Information

Date Complaint Received: 05/13/2021

Complaint Pending? No

Status: Settled

Status Date: 07/07/2022

Settlement Amount: \$45,000.00

Individual Contribution Amount: \$0.00

### Disclosure 5 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FSC SECURITIES CORPORATION

Allegations: THE CUSTOMER ALLEGED THAT THE COMMISSION ON HER INVESTMENT WAS NOT DISCLOSED.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): THE CUSTOMER REQUESTED A REFUND OF THE INVESTMENT. BASED ON THE CURRENT VALUE, A LIQUIDATION OF THE INVESTMENT WOULD RESULT IN A LOSS OF APPROXIMATELY \$7,300.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

### Customer Complaint Information

Date Complaint Received: 04/13/2015

Complaint Pending? No

Status: Denied

Status Date: 04/23/2015

Settlement Amount:

Individual Contribution Amount:



## End of Report

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