



## IAPD Report

# HOWARD JEFFREY SPIVACK

CRD# 1746929

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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

### HOWARD JEFFREY SPIVACK (CRD# 1746929)

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 **12/10/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PRESTIGE WEALTH MANAGEMENT GROUP, LLC	CRD# 127381	05/28/2024
B	OSAIC WEALTH, INC.	CRD# 23131	08/23/2024

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	TRIAD ADVISORS LLC	25803	FLEMINGTON, NJ	04/17/2024 - 08/23/2024
B	CITIZENS SECURITIES, INC.	39550	WESTWOOD, MA	02/03/2022 - 04/03/2024
IA	CITIZENS SECURITIES, INC.	39550	WESTWOOD, MA	11/05/2021 - 04/03/2024

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 2 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
 FINRA	General Securities Principal	Approved	08/23/2024
 FINRA	General Securities Representative	Approved	08/23/2024
 New Jersey	Agent	Approved	08/23/2024
 Pennsylvania	Agent	Approved	08/23/2024

#### Branch Office Locations

**OSAIC WEALTH, INC.**  
31 STATE ROUTE 12  
FLEMINGTON, NJ 08822

#### Employment 2 of 2

Firm Name: **PRESTIGE WEALTH MANAGEMENT GROUP, LLC**  
Main Address: 31 STATE ROUTE 12  
FLEMINGTON, NJ 08822  
Firm ID#: 127381

Regulator	Registration	Status	Date
 New Jersey	Investment Adviser Representative	Approved	05/28/2024

#### Branch Office Locations

**PRESTIGE WEALTH MANAGEMENT GROUP, LLC**  
31 STATE ROUTE 12



## Qualifications

FLEMINGTON, NJ 08822



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

#### Principal/Supervisory Exams

Exam	Category	Date
 Municipal Securities Principal Examination (S53)	Series 53	12/21/2018
 General Securities Principal Examination (S24)	Series 24	12/24/1996

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/17/1987

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	08/11/2005
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/20/1987

### 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
B	04/17/2024 - 08/23/2024	TRIAD ADVISORS LLC	CRD# 25803	FLEMINGTON, NJ
B	02/03/2022 - 04/03/2024	CITIZENS SECURITIES, INC.	CRD# 39550	WESTWOOD, MA
IA	11/05/2021 - 04/03/2024	CITIZENS SECURITIES, INC.	CRD# 39550	WESTWOOD, MA
IA	01/02/2020 - 12/02/2021	MAKEFIELD WEALTH MANAGEMENT LLC	CRD# 305629	YARDLEY, PA
IA	05/31/2017 - 04/02/2019	MML INVESTORS SERVICES, LLC	CRD# 10409	BALA CYNWYD, PA
B	05/05/2017 - 04/02/2019	MML INVESTORS SERVICES, LLC	CRD# 10409	BALA CYNWYD, PA
IA	07/21/2016 - 04/25/2017	VANGUARD ADVISERS INC	CRD# 106715	Malvern, PA
B	07/21/2016 - 04/25/2017	VANGUARD MARKETING CORPORATION	CRD# 7452	MALVERN, PA
IA	08/06/2008 - 10/14/2015	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	PHILADELPHIA, PA
B	08/05/2008 - 10/14/2015	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	PHILADELPHIA, PA
B	08/21/2007 - 07/22/2008	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	NEW YORK, NY
IA	08/21/2007 - 07/22/2008	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	NEW YORK, NY
IA	08/12/2005 - 08/21/2007	RYAN BECK & CO.	CRD# 3248	NEW YORK, NY
B	04/29/2002 - 08/21/2007	RYAN BECK & CO.	CRD# 3248	NEW YORK, NY
B	05/13/1997 - 05/16/2002	GRUNTAL & CO., L.L.C.	CRD# 372	NEW YORK, NY
B	01/22/1996 - 08/06/1997	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	08/08/1991 - 10/17/1995	WHEAT, FIRST SECURITIES, INC.	CRD# 6124	CHARLOTTE, NC



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
	01/04/1990 - 07/01/1991	WHEAT, FIRST SECURITIES, INC.	CRD# 6124	CHARLOTTE, NC
	09/20/1989 - 01/01/1990	W. H. NEWBOLD'S SON & CO./HOPPER SOLIDAY & CO., INC.	CRD# 7575	
	10/21/1987 - 10/07/1989	BUTCHER & SINGER INC.	CRD# 6517	

### 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
08/2024 - Present	OSAIC WEALTH, INC.	Registered Admin	Y	Scottsdale, AZ, United States
03/2024 - Present	Prestige Wealth Management Group	Director of Financial Planning	Y	Flemington, NJ, United States
09/2017 - Present	Kaplan Financial	Teacher	N	Yardley, PA, United States
04/2024 - 08/2024	Triad Advisors	Registered Representative	Y	Atlanta, GA, United States
10/2021 - 04/2024	Citizens Securities, Inc.	Financial Planning Operations Manager	Y	Westwood, MA, United States
08/2019 - 11/2021	Makefield Wealth Management LLC	Owner, Principal and CCO	Y	Yardley, PA, United States
04/2019 - 09/2021	Fiserv, Inc	Product Manager	N	Warren, NJ, United States
05/2017 - 04/2019	MML INVESTOR SERVICES	SVP, Director, Financial Planning, Inv Adv	Y	BALA CYNWYD, PA, United States
07/2016 - 04/2017	The Vanguard Group, Inc.	Senior Wealth Advisor	Y	Malvern, PA, United States
09/2015 - 06/2016	Unemployed	Unemployed	N	Yardley, 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) CFP instructor; not investment related; home address; evening online CFP instructor; instructor; 2017; 16 hrs/month; 0 hrs during trading; instructor of Certified Financial Planner tm core curriculum
- 2) Prestige Wealth Management; investment related; 31 State Route 12, Flemington, NJ 08822; registered investment advisor; director of financial planning; 3/18/2024; 160 hrs/month; 130 hrs during trading; financial planning and investment operations support
- 3) Les Spiffy Stylos; not investment related; 1949 Gregg Court, Yardley, PA; sole proprietorship; owner/woodworker; 1/1/2014; 10-15 hrs/month; 0 hrs during trading; woodworking business, making objects for sale to customer either upon request or in advance of demand

#### 3) PRESTIGE WEALTH MANAGEMENT GROUP LLC

POSITION: Support Staff/Financial Planning NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160  
SECURITIES TRADING HOURS: 130 START DATE: 03/15/2024  
ADDRESS: 31 St Route 12, Flemington NJ 08822, United States  
DESCRIPTION: Support Staff for Financial Planning/Advice for clients

#### 4) KAPLAN

POSITION: CFP Instructor NATURE: Sole Proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 12 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2017  
ADDRESS: 1949 Gregg Court, Yardley PA 19067, United States  
DESCRIPTION: Online instructor for CFP Core Curriculum

#### 5) LES SPIFFY STYLOS

POSITION: Owner/Operator NATURE: Woodworking on weekends in garage, sell occasional produced items.  
INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 01/30/2008  
ADDRESS: 1949 Gregg Court, Yardley PA 19067, United States  
DESCRIPTION: I am a wood worker, occasionally making objects for sale to clients. Whole unconnected to security business.



## 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

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	Pennsylvania CONTACT: COUNSEL VERONICA HOOF (717)-783-2495
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	01/10/2022
<b>Docket/Case Number:</b>	210085
<b>URL for Regulatory Action:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	
<b>Product Type:</b>	No Product
<b>Allegations:</b>	MAKEFIELD WEALTH MANAGEMENT, LLC AND HOWARD JEFFREY SPIVACK FAILED TO FILE WITH THE DEPARTMENT A BALANCE SHEET, PREPARED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES, WITHIN 120 DAYS OF MAKEFIELD WEALTH MANAGEMENT'S FISCAL YEAR END.
<b>Current Status:</b>	Final
<b>Resolution:</b>	CONSENT AGREEMENT AND ORDER
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No



<b>Resolution Date:</b>	01/10/2022
<b>Sanctions Ordered:</b>	Civil and Administrative Penalty(ies)/Fine(s) Other: MAKEFIELD WEALTH MANAGEMENT, LLC AND HOWARD JEFFREY SPIVACK ARE ORDERED TO PAY A \$2,000.00 ADMINISTRATIVE ASSESSMENT TO THE DEPARTMENT WITHIN 30 DAYS OF THE EFFECTIVE DATE OF THIS ORDER.
<b>Monetary Sanction 1 of 1</b>	
<b>Monetary Related Sanction:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Total Amount:</b>	\$2,000.00
<b>Portion Levied against individual:</b>	\$2,000.00
<b>Payment Plan:</b>	YES
<b>Is Payment Plan Current:</b>	Yes
<b>Date Paid by individual:</b>	
<b>Was any portion of penalty waived?</b>	No
<b>Amount Waived:</b>	
<b>Regulator Statement</b>	CONSENT AGREEMENT AND ORDER ISSUED TO MAKEFIELD WEALTH MANAGEMENT, LLC AND HOWARD JEFFREY SPIVACK.
<hr/>	
<b>Reporting Source:</b>	Individual
<b>Regulatory Action Initiated By:</b>	Pennsylvania Contact: Counsel Veronica Hoof (717) 783-2495
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalty(ies)/Fine(s)
<b>Date Initiated:</b>	01/10/2022
<b>Docket/Case Number:</b>	210085
<b>Employing firm when activity occurred which led to the regulatory action:</b>	MAKEFIELD WEALTH MANAGEMENT, LLC
<b>Product Type:</b>	No Product
<b>Allegations:</b>	MAKEFIELD WEALTH MANAGEMENT, LLC AND HOWARD JEFFREY SPIVACK FAILED TO FILE WITH THE DEPARTMENT A BALANCE SHEET, PREPARED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES, WITHIN 120 DAYS OF MAKEFIELD WEALTH MANAGEMENT'S FISCAL YEAR END.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent Agreement and Order
<b>Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?</b>	No



**Resolution Date:** 01/10/2022  
**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:** \$2,000.00  
**Portion Levied against individual:** \$2,000.00  
**Payment Plan:** yes  
**Is Payment Plan Current:** Yes  
**Date Paid by individual:** 01/22/2022  
**Was any portion of penalty waived?** No  
**Amount Waived:**



## End of Report

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