IAPD Report

KEVIN LEON KOSKI

CRD# 1916547

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 LEON KOSKI (CRD# 1916547)

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 **06/18/2024**.

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 **14** 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	JACKSONVILLE, FL	07/17/2020 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	JACKSONVILLE, FL	07/17/2020 - 06/14/2024
IA	INVESTACORP ADVISORY SERVICES INC	109011	Jacksonville, FL	01/06/2017 - 07/17/2020

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	2

User Guidance

www.adviserinfo.sec.gov

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 **14** 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 Principal	Approved	06/14/2024
B	FINRA	General Securities Representative	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
IA	Florida	Investment Adviser Representative	Approved	06/14/2024
B	Georgia	Agent	Approved	06/14/2024
B	Illinois	Agent	Approved	06/14/2024
B	Indiana	Agent	Approved	06/14/2024
B	Massachusetts	Agent	Approved	06/14/2024
B	Michigan	Agent	Approved	06/14/2024
B	North Carolina	Agent	Approved	06/14/2024
B	Ohio	Agent	Approved	06/14/2024
B	South Carolina	Agent	Approved	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	Tennessee	Agent	Approved	06/14/2024
B	Texas	Agent	Approved	06/14/2024
B	Virginia	Agent	Approved	06/14/2024
B	Washington	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
10752 Deerwood Park Blvd, Suite 100
JACKSONVILLE, FL 32256

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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	07/22/1997

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	02/11/1989

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/15/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/24/1989

PROFESSIONAL DESIGNATIONS

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

No information reported.

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
IA	07/17/2020 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	JACKSONVILLE, FL
B	07/17/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	JACKSONVILLE, FL
IA	01/06/2017 - 07/17/2020	INVESTACORP ADVISORY SERVICES INC	CRD# 109011	Jacksonville, FL
B	11/02/2015 - 07/17/2020	INVESTACORP, INC.	CRD# 7684	JACKSONVILLE, FL
B	07/31/2007 - 11/17/2015	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	PONTE VEDRA BEACH,
IA	07/31/2007 - 11/17/2015	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	PONTE VEDRA BEACH,
IA	12/02/2005 - 07/31/2007	RYAN BECK & CO.	CRD# 3248	PONTE VEDRA BEACH,
B	12/01/2005 - 07/31/2007	RYAN BECK & CO.	CRD# 3248	PONTE VEDRA BEACH,
IA	05/19/2005 - 12/20/2005	ADVEST, INC.	CRD# 10	PONTE VEDRA, FL
B	05/03/2005 - 12/20/2005	ADVEST, INC.	CRD# 10	HARTFORD, CT
B	10/20/2004 - 05/09/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	10/20/2004 - 05/09/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	PONTE VEDRA BEACH,
B	03/24/2003 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
IA	03/14/2003 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	PONTE VEDRA, FL
IA	10/18/2002 - 04/22/2003	RSM MCGLADREY, INC.	CRD# 111221	JACKSONVILLE BEACH
B	02/01/2002 - 04/15/2003	H&R BLOCK FINANCIAL ADVISORS, INC.	CRD# 5979	DETROIT, MI
B	11/24/1997 - 01/28/2002	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, 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	09/23/1994 - 12/01/1997	MERIT CAPITAL ASSOCIATES, INC.	CRD# 30576	WESTPORT, CT
B	02/04/1992 - 09/23/1994	CORPORATE SECURITIES GROUP, INC.	CRD# 11025	ST. LOUIS, MO
B	10/12/1990 - 02/21/1992	BILTMORE SECURITIES, INC	CRD# 25023	FT. LAUDERDALE, FL
B	02/14/1989 - 10/15/1990	THE STUART-JAMES COMPANY, INCORPORATED	CRD# 11691	DENVER, CO

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	JACKSONVILLE, FL, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	JACKSONVILLE, FL, United States
07/2020 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	IAR	Y	JACKSONVILLE, FL, United States
07/2020 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REP	Y	JACKSONVILLE, FL, United States
01/2017 - 07/2020	INVESTACORP ADVISORY SERVICES	REGISTERED INVESTMENT ADVISOR	Y	MIAMI, FL, United States
10/2015 - 07/2020	INVESTACORP INC	REGISTERED REPRESENTATIVE	Y	Miami, FL, 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.

KEVIN KOSKI FINANCIAL
-Investment Related, Conducted from 14791 GRASSY HOLE CT JACKSONVILLE, FL 32258. The nature of the Outside Business Activity (OBA) is DBA, my position in the organization is owner. The duties of this position are Investment advise to the public and retirement advice. 11/2015 was the start of the relationship with the other business and 40 hours are devoted to the other business per week and 8 hours are devoted to the other business during securities trading hours per month.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

SAA
POSITION: Investment Advisor NATURE: Advisory SAA INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 07/15/2020
ADDRESS: 10752 Deerwood Park Blvd, Suite 100, Jacksonville FL 32256, United States
DESCRIPTION: Investment advisory through SAA and/or Securities America

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

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:	Individual
Employing firm when activities occurred which led to the complaint:	STIFEL NICOLAUS & COMPANY, INC.
Allegations:	CLAIMANT ALLEGES THAT REGISTERED REPRESENTATIVE RECOMMENDED AN UNSUITABLE AND OVER-CONCENTRATED INVESTMENT, ABOUT WHICH MATERIAL FACTS WERE MISSTATED AND NOT DISCLOSED TO CLAIMANT. ACTIVITY PERIOD: NOVEMBER 14, 2008 THROUGH MAY 6, 2009.
Product Type:	Other: EXCHANGE TRADED FUND
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGE AMOUNT WAS ALLEGED, BUT THE FIRM MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT COULD BE $5,000 OR MORE.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	12-02091

Filing date of arbitration/CFTC reparation or civil litigation:	06/04/2012

Customer Complaint Information

Date Complaint Received:	06/15/2012
Complaint Pending?	No
Status:	Settled
Status Date:	10/26/2012
Settlement Amount:	$42,500.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	MERIT CAPITAL ASSOCIATES, INC., CORPORATE SECURITIES GROUP
Allegations:	CHURNING; SUITABILITY; BRCH OF FIDUCIARY DT;
Product Type:	Other
Other Product Type(s):	UNSPECIFIED TYPE OF SECURITIES
Alleged Damages:	$80,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #97-05123
Date Notice/Process Served:	10/22/1997
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/28/1999
Disposition Detail:	PRIOR TO THE HEARING, CLAIMANTS PARTIALLY SETTLED THEIR DISPUTE WITH KOSKI.

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERIT CAPITAL ASSOCIATION
Allegations:	[CUSTOMER] ALLEGED THAT KEVIN KOSKI WAS EXCESSIVELY TRADING HIS ACCOUNT AND BEAR STERNS, MERIT CAPITAL AND CORPORATE SECURITIES WAS IN FAILURE TO SUPERVISE PROPERLY.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$80,000.00

Customer Complaint Information

Date Complaint Received: 12/12/1997

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/28/1999

Settlement Amount: $0.00

Individual Contribution Amount: $0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 97-05123

Date Notice/Process Served: 12/22/1997

Arbitration Pending? No

Disposition: Settled

Disposition Date: 03/18/1999

Monetary Compensation Amount: $27,000.00

Individual Contribution Amount: $0.00

Firm Statement NOT PROVIDED
NOT PROVIDED

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERIT CAPITAL ASSOCIATION

Allegations: [CUSTOMER] ALLEGED THAT KEVIN KOSKI WAS EXCESSIVELY TRADING HIS ACCOUNT AND BEAR STEARNS, MERIT CAPITAL AND CORPORATE SECURITIES WAS IN FAILURE TO SUPERVISE PROPERLY

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: $80,000.00

Customer Complaint Information

Date Complaint Received: 12/27/1997

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 03/28/1999

Settlement Amount: $0.00

Individual Contribution Amount: $0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD CASE NO. 97-05123
Date Notice/Process Served:	12/22/1997
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/18/1999
Monetary Compensation Amount:	$27,000.00
Individual Contribution Amount:	$0.00
Broker Statement	NOT PROVIDED NOT PROVIDED

End of Report

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