



IAPD Report

DARIN MICHAEL KOSS

CRD# 2275060

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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

DARIN MICHAEL KOSS (CRD# 2275060)

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 **05/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TOWER WEALTH PARTNERS	CRD# 310461	09/30/2020

QUALIFICATIONS

This representative is currently registered in **0** 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
B	J. ALDEN ASSOCIATES, INC.	40002	Lewisburg, PA	10/08/2020 - 03/31/2025
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	LEWISBURG, PA	11/24/2015 - 10/02/2020
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	LEWISBURG, PA	11/10/2015 - 10/02/2020

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






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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **TOWER WEALTH PARTNERS**
Main Address: 1000 MARKET STREET
LEWISBURG, PA 17837
Firm ID#: 310461

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved	12/23/2023
	Pennsylvania	Investment Adviser Representative	Approved	09/30/2020
	Texas	Investment Adviser Representative	Approved	06/08/2021

Branch Office Locations

TOWER WEALTH PARTNERS
1000 MARKET STREET
LEWISBURG, PA 17837



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
General Securities Principal Examination (S24)	Series 24	04/25/2005

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	09/24/1992

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	06/22/2006
Uniform Securities Agent State Law Examination (S63)	Series 63	10/02/1992

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	10/08/2020 - 03/31/2025	J. ALDEN ASSOCIATES, INC.	CRD# 40002	Lewisburg, PA
IA	11/24/2015 - 10/02/2020	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	LEWISBURG, PA
B	11/10/2015 - 10/02/2020	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	LEWISBURG, PA
IA	07/07/2006 - 11/11/2015	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	LEWISBURG, PA
B	01/07/2005 - 11/11/2015	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	LEWISBURG, PA
B	09/25/1992 - 01/13/2005	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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
09/2020 - Present	Tower Wealth Partners, Inc.	Managing Principal / Investment Advisor Representative	Y	LEWISBURG, PA, United States
09/2016 - Present	KOSS FINANCIAL GROUP	OWNER OF SUPPORT COMPANY	N	LEWISBURG, PA, United States
10/2020 - 03/2025	J Alden Associates, Inc	Registered Representative	Y	Lewisburg, PA, United States
11/2015 - 09/2020	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC	INVESTMENT ADVISOR REPRESENTATIVE	Y	LEWISBURG, PA, United States
11/2015 - 09/2020	RAYMOND JAMES FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	LEWISBURG, PA, 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 licensed. Same address. Non-advisory. Less than 10% of business time.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2)KOSS FINANCIAL GROUP, NON-INVESTMENT RELATED, SUPPORT COMPANY/DBA (OWNER), STARTED 12/2004, LEWISBURG, PA, 0 HOURS DEVOTED/MONTH, FOUNDER AND OWNER OF SUPPORT COMPANY.



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:	EDWARD JONES
Allegations:	CLIENT STATES SHE INVESTED \$45,000 WITH IR AND STATES IR TOLD HER SHE COULD RECEIVE \$300.00 PER MONTH FROM THE INVESTMENTS. CLIENT STATES IR INFORMED HER SHE WOULD NOT NOTICE ANY DIFFERENCE IN HER PRINCIPAL FOR ABOUT TWO YEARS. CLIENT STATES SHE NEEDED \$4,000 FROM THE ACCOUNT AND IR CREATED MARGIN LOAN WITHOUT TELLING HER INSTEAD OF SELLING SOME INVESTMENTS. LOSSES EXCEED \$5,000.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$5,000.00

Customer Complaint Information

Date Complaint Received:	02/03/2004
Complaint Pending?	No
Status:	Denied
Status Date:	02/11/2004
Settlement Amount:	

Individual Contribution Amount:

Broker Statement IR STATED HE MET WITH CLIENT IN MARCH 2000 TO DISCUSS INVESTING MONEY CLIENT HAD RECEIVED AS A SETTLEMENT. IR INDICATED CLIENT



INFORMED HIM SHE DID NOT WANT TO PUT THIS MONEY INTO HER SAVINGS ACCOUNT FOR FEAR OF EROSION. IT IS UNDERSTOOD CLIENT INFORMED IR SHE NEEDED \$390 PER MONTH. IR STATED HE INFORMED CLIENT THAT IF CLIENT HELD THIS MONEY IN A SAVINGS ACCOUNT AND WITHDREW THAT AMOUNT, THE PRINCIPAL WOULD ERODE. IR FURTHER STATED HE INFORMED CLIENT THAT SHE COULD TRY TO GET THIS INCOME BY INVESTING IN MUTUAL FUNDS, BUT THERE WERE NO GUARANTEES. AT A LATER DATE, CLIENT INFORMED IR SHE WOULD NOT BE RECEIVING DISABILITY INCOME AND NEEDED TO RAISE THE AMOUNT RECEIVED TO \$500 PER MONTH. IR HAS STATED HE INFORMED CLIENT THIS WAS NOT A GOOD IDEA AS CLIENT WOULD BE WITHDRAWING OVER 13% ANNUALLY. IR STATED CLIENT INFORMED HIM SHE UNDERSTOOD, BUT STILL DECIDED TO TAKE THE \$500 DISTRIBUTION. IR INDICATED THAT IN OCTOBER 2001, CLIENT CONTACTED HIS OFFICE AND INDICATED SHE NEEDED A LUMP SUM OF MONEY. IR STATED HE INFORMED CLIENT THAT IF SHE USED ANYMORE OF THE PRINCIPAL FROM THE INVESTMENTS, IT WOULD ERODE EVEN FURTHER. IR STATED HE INFORMED CLIENT SHE COULD TAKE A LOAN AGAINST HER ACCOUNT AND CONTINUE TO RECEIVE THE \$500 MONTHLY DISTRIBUTIONS AND THE CLIENT AGREED. IR INDICATED THAT WHEN THE MARKET CONTINUED ITS DOWNTURN, HE CONTACTED CLIENT AND RECOMMENDED SHE DISCONTINUE THE MONTHLY \$500 DISTRIBUTIONS AND THAT SHE SHOULD REPAY THE LOAN, TO WHICH THE CLIENT AGREED. OUR RECORDS INDICATE THAT ON MARCH 13, 2003, THE CLIENT'S SECURITIES WERE SOLD AND THE LOAN WAS REPAYED. BASED ON OUR REVIEW, WE FEEL THE IR FOLLOWED THE CLIENT'S INSTRUCTIONS AND INFORMED THE CLIENT OF THE RISKS AND TRANSACTIONS THAT WERE OCCURRING IN THE ACCOUNT. CLAIM DENIED.

Disclosure 2 of 2

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

ALLEGATIONS OF NEGLIGENCE, UNSUITABILITY, BREACH OF FIDUCIARY DUTY AND FAILURE TO SUPERVISE IN SELLING \$25,000 OF A MUTUAL FUND, CAPITAL INCOME BUILDER FUND, CLASS A BY AMERICAN FUNDS, TO CLAIMANTS ALTHOUGH THEY CLAIM THAT THEY TOLD KOSS THAT THEY DID NOT WANT MUTUAL FUNDS. (AMOUNT CLAIMED: \$1,438.35 AND \$928.13 PLUS \$130.36 IN INTEREST PLUS COSTS AND ATTORNEYS' FEES.)

Product Type:

Mutual Fund(s)

Alleged Damages:

\$2,366.48

Customer Complaint Information

Date Complaint Received:**Complaint Pending?****Status:**

Arbitration/Reparation

Status Date:**Settlement Amount:****Individual Contribution Amount:**



Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD; CASE NO: 03-07685
Date Notice/Process Served:	10/25/2003
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	11/19/2003
Monetary Compensation Amount:	\$2,600.00
Individual Contribution Amount:	\$0.00
Broker Statement	SETTLED FOR \$2,600.00



End of Report

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