



IAPD Report

JOSEPH CHARLES ROUBIK

CRD# 2443120

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

JOSEPH CHARLES ROUBIK (CRD# 2443120)

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 **05/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	WOODBURY FINANCIAL SERVICES, INC.	421	GREENFIELD, WI	10/03/2017 - 01/19/2024
IA	WOODBURY FINANCIAL SERVICES, INC.	421	GREENFIELD, WI	10/03/2017 - 01/19/2024
B	SII INVESTMENTS, INC.	2225	Hales Corners, WI	08/22/2013 - 10/03/2017

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	4



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 8 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	01/19/2024
B	FINRA	General Securities Representative	Approved	01/19/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	01/19/2024
B	Arizona	Agent	Approved	01/19/2024
B	California	Agent	Approved	01/19/2024
IA	California	Investment Adviser Representative	Approved	01/19/2024
B	Colorado	Agent	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
B	Illinois	Agent	Approved	01/19/2024
IA	Illinois	Investment Adviser Representative	Approved	01/19/2024
B	Iowa	Agent	Approved	01/19/2024
B	Minnesota	Agent	Approved	04/10/2024
B	Wisconsin	Agent	Approved	01/19/2024



Qualifications

Regulator	Registration	Status	Date
IA Wisconsin	Investment Adviser Representative	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
7111 W EDGERTON AVENUE
SUITE 302
GREENFIELD, WI 53220




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




Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	01/03/2006

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	12/19/1995
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/04/1994

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	02/14/2001
	Uniform Securities Agent State Law Examination (S63)	Series 63	02/04/1994

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	10/03/2017 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	GREENFIELD, WI
IA	10/03/2017 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	GREENFIELD, WI
B	08/22/2013 - 10/03/2017	SII INVESTMENTS, INC.	CRD# 2225	Hales Corners, WI
IA	08/22/2013 - 10/03/2017	SII INVESTMENTS, INC.	CRD# 2225	Hales Corners, WI
IA	10/02/2017 - 10/02/2017	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	GREENFIELD, WI
IA	08/30/2005 - 08/23/2013	CAPITAL FINANCIAL SERVICES, INC.	CRD# 8408	GREENFIELD, WI
B	05/21/2002 - 08/23/2013	CAPITAL FINANCIAL SERVICES, INC.	CRD# 8408	GREENFIELD, WI
B	08/09/2000 - 05/29/2002	SII INVESTMENTS, INC.	CRD# 2225	APPLETON, WI
B	06/29/1995 - 08/14/2000	FFP SECURITIES, INC.	CRD# 16337	CHESTERFIELD, MO
B	02/07/1994 - 07/07/1995	EQUABLE SECURITIES CORPORATION	CRD# 7405	MILWAUKEE, 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
01/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	GREENFIELD, WI, United States
08/2013 - Present	MONEY WISE PLANNING GROUP	FINANCIAL ADVISOR	Y	GREENFIELD, WI, United States
10/2017 - 01/2024	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	HALES CORNERS, WI, United States
08/2013 - 10/2017	SII INVESTMENTS	INVESTMENT REP	Y	GREENFIELD, WI, 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. MONEYWISE PLANNING GROUP LLC

POSITION: Agent NATURE: Sale of fixed life, annuity and disability insurance. INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 40 START DATE: 07/01/1995
ADDRESS: 7111 W Edgerton Ave, Ste 302, Greenfield WI 53220, United States
DESCRIPTION: Introduce and sell insurance products

2. TENACITY ADVISORY GROUP, INC

POSITION: Affiliated Advisor NATURE: S Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 06/01/2019
ADDRESS: 566 Red Bird Circle, DePere WI 54115, United States
DESCRIPTION: Share Best Practices

3. JOSEPH C AND PATRICIA D ROUBIK TRUST

POSITION: Trustee NATURE: Personal revocable trust. My wife, Patricia and I are the trustees. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 05/12/2006
ADDRESS: S97W12961 Champions Dr, Muskego WI 53150, United States
DESCRIPTION: Trustee of personal trust.

4. ROUBIK TAX SERVICES LLC

POSITION: Owner NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 30 START DATE: 01/21/2016
ADDRESS: 7111 S Edgerton Ave Ste 302, Greenfield WI 53220, United States
DESCRIPTION: Tax preparation during tax season. Tax planning during off tax season.

5. WEHR NATURE CENTER

POSITION: Board member NATURE: Support maintenance and development of nature center for community. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2021
ADDRESS: 9701 West College Ave, Franklin WI 53132, United States
DESCRIPTION: Board meetings and event attendance, support.

6. Roubik Investments LLC

POSITION: Owner; NATURE: LLC; INVESTMENT RELATED: No; NUMBER OF HOURS: 1; SECURITIES TRADING HOURS: 1; START DATE: 07/01/1995
ADDRESS: 1: 7111 W Edgerton Ave, Ste. 203, Greenfield, WI 53220, United States
DESCRIPTION: LLC formed for accounting purposed. A bank account only. Not held out to public

7. SJLEE ENTERPRISES LLC

POSITION: Managing Partner NATURE: Create books to publish through Amazon KDP. INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4 START DATE: 04/01/2025
ADDRESS: 2403 N 59th St, Milwaukee WI 53210, United States
DESCRIPTION: I provide financial support to my nephew who is running the business and producing content. I provide high level guidance and advice. I do not participate in the creation of or publishing of content.



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	4

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CAPITAL FINANCIAL SERVICES
Allegations:	UNSUITABLE INVESTMENTS
Product Type:	Real Estate Security
Alleged Damages:	\$60,000.00
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 DISPUTE RESOLUTION
Docket/Case #:	11-04664
Filing date of arbitration/CFTC reparation or civil litigation:	12/14/2011

Customer Complaint Information

Date Complaint Received:	12/16/2011
Complaint Pending?	No
Status:	Settled



Status Date:	10/15/2012
Settlement Amount:	\$20,000.00
Individual Contribution Amount:	\$2,500.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA DISPUTE RESOLUTION
Docket/Case #:	11-04664
Date Notice/Process Served:	12/23/2011
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/15/2012
Monetary Compensation Amount:	\$20,000.00
Individual Contribution Amount:	\$2,500.00

Disclosure 2 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CAPITAL FINANCIAL SERVICES
Allegations:	CUSTOMER ALLEGES IMPROPER RECOMMENDATIONS.
Product Type:	Direct Investment-DPP & LP Interests Oil & Gas
Alleged Damages:	\$631,000.00
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 DISPUTE RESOLUTION
Docket/Case #:	10-02518
Filing date of arbitration/CFTC reparation or civil litigation:	05/21/2010

Customer Complaint Information

Date Complaint Received:	06/08/2010
Complaint Pending?	No
Status:	Settled
Status Date:	09/08/2011



Settlement Amount: \$149,906.35

Individual Contribution Amount: \$0.00

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CAPITAL FINANCIAL SERVICES

Allegations: CUSTOMER ALLEGES MISREPRESENTATION AND FAILURE TO DISCLOSE.

Product Type: Direct Investment-DPP & LP Interests
Oil & Gas

Alleged Damages: \$435,000.00

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 DISPUTE RESOLUTION

Docket/Case #: 10-01498

Filing date of arbitration/CFTC reparation or civil litigation: 03/29/2010

Customer Complaint Information

Date Complaint Received: 04/12/2010

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/04/2011

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Disclosure 4 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SII INVESTMENTS, INC.

Allegations: CLIENT ALLEGES REPRESENTATIVE DID NOT EXPLAIN FULLY ENOUGH HOW THE VUL POLICY PURCHASED DECEMBER OF 2000 WORKED. REPRESENTATIVE DENIES ALLEGATION.

Product Type: Other

Other Product Type(s): VARIABLE UNIVERSAL LIFE

Alleged Damages: \$5,000.00



Customer Complaint Information

Date Complaint Received: 06/14/2002

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SII INVESTMENTS, INC.

Allegations: CLIENT ALLEGES REPRESENTATIVE DID NOT EXPLAIN FULLY ENOUGH HOW THE VUL POLICY PURCHASED DECEMBER OF 2000 WORKED. REPRESENTATIVE DENIES ALLEGATION.

Product Type: Other: VARIABLE UNIVERSAL LIFE

Alleged Damages: \$5,000.00

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: 06/14/2002

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/28/2002

Settlement Amount:

Individual Contribution Amount:



End of Report

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