



IAPD Report

IRINA VLADIMIROVNA LUETH

CRD# 2498802

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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

IRINA VLADIMIROVNA LUETH (CRD# 2498802)

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 **10/21/2025**.

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 **6** 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	PEWAUKEE, WI	05/10/2016 - 01/19/2024
IA	WOODBURY FINANCIAL SERVICES, INC.	421	PEWAUKEE, WI	05/05/2016 - 01/19/2024
IA	SSN ADVISORY, INC.	126090	BROOKFIELD, WI	09/26/2012 - 11/11/2015

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
Termination	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 6 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 Representative	Approved	01/19/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
B	Indiana	Agent	Approved	01/19/2024
B	Nebraska	Agent	Approved	01/19/2024
B	Oregon	Agent	Approved	01/19/2024
B	Texas	Agent	Approved	10/23/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	10/22/2025
B	Wisconsin	Agent	Approved	01/19/2024
IA	Wisconsin	Investment Adviser Representative	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
325 FOREST GROVE DR
SUITE 201
PEWAUKEE, WI 53072




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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	06/21/1995

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	02/11/2010
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/05/1994

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	11/05/2004
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/17/1994

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	05/10/2016 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	PEWAUKEE, WI
IA	05/05/2016 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	PEWAUKEE, WI
IA	09/26/2012 - 11/11/2015	SSN ADVISORY, INC.	CRD# 126090	BROOKFIELD, WI
B	09/25/2012 - 11/11/2015	SECURITIES SERVICE NETWORK, INC.	CRD# 13318	BROOKFIELD, WI
B	05/12/2009 - 10/08/2012	LPL FINANCIAL LLC	CRD# 6413	BROOKFIELD, WI
IA	05/12/2009 - 10/08/2012	LPL FINANCIAL LLC	CRD# 6413	BROOKFIELD, WI
B	04/13/2007 - 05/14/2009	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	PEWAUKEE, WI
IA	04/13/2007 - 05/14/2009	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	PEWAUKEE, WI
IA	01/31/2007 - 05/31/2007	INVESTMENT ADVISORS INTERNATIONAL, INC.	CRD# 139233	PEWAUKEE, WI
B	04/12/2002 - 05/02/2007	WORLD GROUP SECURITIES, INC.	CRD# 114473	WAUKESHA, WI
B	07/06/1994 - 04/12/2002	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

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.	Mass Transfer	Y	PEWAUKEE, WI, United States
01/2004 - Present	LUETH FINANCIAL, INC.	OWNER	Y	PEWAUKEE, WI, United States
09/2000 - Present	LUETH ENTERPRISES, LLC	PARTNER IN FAMILY LLC	N	HARTFORD, WI, United States
05/2016 - 01/2024	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	RUBICON, 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. IMG

POSITION: health insurance agent NATURE: Insurance Agent INV RELATED: No # OF HOURS: 1 SEC TRD HOURS: 0 START DATE: 6/2/17

ADDRESS: W900 Paine Rd, Rubicon WI 53078

DESCR: Sale of the travel health insurance. Primary as additional service to my clients.

2. DIVERSIFIED BROKERAGE SERVICES, INC

POSITION: independent contractor NATURE: Inc INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES

TRADING HOURS: 0 START DATE: 10/15/2019

ADDRESS: 5501 Excelsior Blvd, Minneapolis MN 55416, United States

DESCRIPTION: Sell life insurance and fixed annuities to my clients

3. LUETH ENTERPRISES, LLC

POSITION: in charge of books NATURE: It is family LLC. This LLC is a real estate OBA to buy, sell and rent real estate as a family business and for personal purposes only We own one residential apartment complex- non-investment related.

Management company manages it. My husband and I own this LLC 50/50. INV RELATED: Yes NUMBER OF HOURS: 5 SEC TRD HOURS: 0 START DATE: 11/1/00

ADDRESS: W900 Paine Rd, Rubicon WI 53078

DESCR: I oversee books for this LLC

4. LUETH FINANCIAL, INC.

POSITION: owner NATURE: S Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES TRADING

HOURS: 10 START DATE: 01/01/2004

ADDRESS: 325 Forest Grove Dr, Pewaukee WI 53072, United States

DESCRIPTION: It is holding company for income all financial and insurance services. I also will do taxes through Lueth Financial as well. It is non-investment related company.

5. DIVERSIFIED WEALTH STRATEGIES, LLC

POSITION: Vice President/ Registered Representative NATURE: LLC INV RELATED: Yes #OF HOURS: 160 SEC TRD HOURS: 5 START DATE: 11/1/19

ADDRESS: 325 Forest Grove Dr, Ste 201, Pewaukee WI 53072

DESCR: I am doing securities business with Diversified Wealth Strategies, LLC as DBA

Anthony Carini, another rep in my office is owner and president of this DBA and will use his DBA Diversified Wealth Strategies, LLC for my securities business

6. SOVEREIGN SELECT LLC

POSITION: health and life insurance agent NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES

TRADING HOURS: 1 START DATE: 09/01/2019

ADDRESS: 325 Forest Grove Dr., Suite 201, Pewaukee WI 53072

DESCRIPTION: Another supporting health and life insurance agency I am using to sell Medicare advantage, Medicare supplement health insurance plans and life insurance. I am going to sell health and life insurance through the companies affiliated with Sovereign Select LLC

7. JSA

POSITION: independent contractor NATURE: Life and Health insurance Agency. I ma using them for certain life and health insurance products. I am spending usually 10 hours per month except during enrollment period for medicare supplemental insurance. Then I will spend up to 80 hours per month. Most of the hours after securities trading hours. INVESTMENT RELATED: No

NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 20 START DATE: 05/11/2016

ADDRESS: 1175 Lombardi Ave, Suite 100, Green Bay WI 54304, United States

DESCRIPTION: I am independent contractor to sell life and health insurance products through companies contracted with JSA.



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
Termination	1

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: Securities Service Network, Inc.

Termination Type: Discharged

Termination Date: 11/11/2015

Allegations: The representative admitted to photocopying and affixing a client's signature to a variable annuity disclosure letter. She also admitted to obtaining client initials and signatures on blank forms and using them on multiple occasions.

Product Type: Annuity-Variable

Reporting Source: Individual

Firm Name: SECURITIES SERVICE NETWORK, INC.

Termination Type: Discharged

Termination Date: 11/11/2015

Allegations: THE REPRESENTATIVE ADMITTED TO PHOTOCOPYING AND AFFIXING A CLIENT'S SIGNATURE TO A VARIABLE ANNUITY DISCLOSURE LETTER. SHE ALSO ADMITTED TO OBTAINING CLIENT INITIALS AND SIGNATURES ON BLANK FORMS AND USING THEM ON MULTIPLE OCCASIONS.

Product Type: Annuity-Variable

Broker Statement Rep categorically denies obtaining client initials and signatures on blank forms, much less using them on multiple occasions. Rep believes this charge was made by her former employer to make it more difficult to compete with her former employer in the future. The Form U-5 is also untrue in that Rep obtained disputed signature on " variable annuity disclosure letter." Rep, at all times, was acting in clients best interest. Rep is considering legal action against former employer for



defamation/libel. A FINRA inquiry into the event led to a mere letter of caution.



End of Report

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