



IAPD Report

JEAN JACQUES PIERRE

CRD# 2842188

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 7
Disclosure Information	8



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

JEAN JACQUES PIERRE (CRD# 2842188)

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 **09/07/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	SAGEPOINT FINANCIAL, INC.	133763	FORT LAUDERDALE, FL	11/21/2017 - 09/01/2023
B	SAGEPOINT FINANCIAL, INC.	133763	FORT LAUDERDALE, FL	11/20/2017 - 09/01/2023
IA	REGAL INVESTMENT ADVISORS LLC	125004	Miami, FL	10/12/2017 - 11/28/2017

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	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 4 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	09/01/2023
B	FINRA	General Securities Representative	Approved	09/01/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	09/01/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	09/01/2023
B	FINRA	Municipal Fund	Approved	09/01/2023
B	FINRA	Municipal Securities Representative	Approved	09/01/2023
B	Alaska	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
IA	Florida	Investment Adviser Representative	Approved	09/01/2023
B	Idaho	Agent	Approved	09/01/2023
B	Virginia	Agent	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
5310 NW 33 AVE.



Qualifications

SUITE 206
FORT LAUDERDALE, FL 33309






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 3 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.



Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	10/27/2016
 General Securities Principal Examination (S24)	Series 24	04/09/2015
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/07/2009

General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/20/2000
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/18/1997

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	02/05/2002

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
IA	11/21/2017 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	FORT LAUDERDALE, FL
B	11/20/2017 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	FORT LAUDERDALE, FL
IA	10/12/2017 - 11/28/2017	REGAL INVESTMENT ADVISORS LLC	CRD# 125004	Miami, FL
B	09/26/2017 - 11/28/2017	REGULUS ADVISORS, LLC	CRD# 150631	Miami, FL
IA	08/12/2013 - 09/27/2017	PRINCIPAL SECURITIES, INC.	CRD# 1137	Plantation, FL
B	07/25/2013 - 09/27/2017	PRINCIPAL SECURITIES, INC.	CRD# 1137	Plantation, FL
IA	01/11/2006 - 07/18/2013	METLIFE SECURITIES INC.	CRD# 14251	PLANTATION, FL
B	01/06/2006 - 07/18/2013	METLIFE SECURITIES INC.	CRD# 14251	PLANTATION, FL
B	01/06/2006 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	PLANTATION, FL
IA	06/01/2004 - 01/26/2006	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	AVENTURA, FL
B	05/14/2004 - 01/26/2006	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
B	01/11/2002 - 05/24/2004	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	01/11/2002 - 05/24/2004	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	PEMBROKE PINES, FL
B	05/01/1998 - 01/11/2002	WM FINANCIAL SERVICES, INC.	CRD# 599	IRVINE, CA
B	01/16/1998 - 05/01/1998	GREAT WESTERN FINANCIAL SECURITIES CORPORATION	CRD# 14229	NORTHRIDGE, CA
B	11/19/1997 - 01/16/1998	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, 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	06/09/1997 - 11/03/1997	GREAT WESTERN FINANCIAL SECURITIES CORPORATION	CRD# 14229	NORTHRIDGE, CA
B	03/19/1997 - 04/24/1997	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	03/19/1997 - 04/24/1997	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

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
09/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	FORT LAUDERDALE, FL, United States
11/2017 - 09/2023	SAGEPOINT FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	FORT LAUDERDALE, FL, United States
09/2017 - 11/2017	Regal Investment Advisors, LLC	IAR	Y	Kentwood, MI, United States
09/2017 - 11/2017	Regulus Advisors, LLC	RR	Y	Kentwood, MI, United States
07/2013 - 09/2017	PRINCIPAL LIFE INS COMPANY	AGENT	Y	PLANTATION, FL, United States
07/2013 - 09/2017	PRINCOR FINANCIAL SERVICES CORPORATION	REG REP	Y	PLANTATION, FL, United States
07/2014 - 06/2016	VALUTEACHERS	INDEXED ANNUITY SALES	Y	PLANTATION, FL, United States
08/2013 - 06/2016	LIFECRAFT FINANCIAL GROUP	OWNER	Y	PLANTATION, 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.

1) LIFECRAFT FINANCIAL GROUP
 POSITION: President CEO NATURE: Corporation,LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 20 START DATE: 06/11/2013
 ADDRESS: 5310 NW 33 AVE., SUITE 206, Ft. Lauderdale FL 33309, United States
 DESCRIPTION: running joint appointments, training, offering fixed products including life insurance to clients and prospects in



Registration & Employment History



OTHER BUSINESS ACTIVITIES

the Civil servant market.

2) CREATIVE FINANCIAL NETWORK

POSITION: VP of Development NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 20 SECURITIES

TRADING HOURS: 20 START DATE: 11/22/2017

ADDRESS: 5310 NW 33 AVE. suite 206, Ft. Lauderdale FL 33309, United States

DESCRIPTION: offering life and fixed products to clients and prospects

3) EDGARD J PIERRE FOUNDATION

POSITION: VP NATURE: Non for Profit corp INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING

HOURS: 1 START DATE: 10/06/2011

ADDRESS: 2401 NE 199 street, Miami FL 33180, United States

DESCRIPTION: Setting up promoting fundraisers and traveling to Haiti to help feed and support orphanage in Haiti

4) GERSON LEHRMAN GROUP

POSITION: GLG Council Member NATURE: llc INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING

HOURS: 4 START DATE: 09/01/2018

ADDRESS: 2401 NE 199 street, Miami FL 33180, United States

DESCRIPTION: This is a part time consulting position . I would be consulting and doing surveys for companies . Will not be selling any insurance or investments. this is for consulting only



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:	Firm
Employing firm when activities occurred which led to the complaint:	BANC OF AMERICA INVESTMENT SERVICES, INC.
Allegations:	CUSTOMER ALLEGES THE REGISTERED REPRESENTATIVE ASSURED HIM THE PRINCIPAL AMOUNT OF THE VARIABLE ANNUITIES PURCHASED ON DECEMBER 3, 2003 AND MARCH 31, 2004 WOULD BE FULLY GUARANTEED. COMPENSATORY DAMAGES UNSPECIFIED.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$0.00

Customer Complaint Information

Date Complaint Received:	03/19/2009
Complaint Pending?	No
Status:	Denied
Status Date:	04/10/2009

Settlement Amount:

Individual Contribution Amount:

.....

Reporting Source:	Individual
--------------------------	------------



Employing firm when activities occurred which led to the complaint: BANK OF AMERICA INVESTMENT SERVICE

Allegations: CUSTOMER ALLEGED THAT WHEN HE PURCHASED TWO VARIABLE ANNUITIES IN DECEMBER 2003 AND DURING A NOVEMBER 2008 CONVERSATION, THE REPRESENTATIVE REAFFIRMED THE PRINCIPAL WAS GUARANTEED. NO SPECIFIC COMPENSATORY DAMAGES WERE ALLEGED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 02/19/2009

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/04/2009

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC.

Allegations: STATEMENT OF CLAIM CONTAINS ALLEGATIONS THAT "RESPONDENTS AGGRESSIVELY SOLICITED CLAIMANT TO INVEST HIS LIFE SAVINGS IN RISKY AND AGGRESSIVE INVESTMENTS WITHOUT REGARD FOR [CUSTOMER'S] BEST INTERESTS." CLAIM IS IN CONNECTION WITH THE PURCHASE OF A VARIABLE ANNUITY RECOMMENDED BY THIS FINANCIAL CONSULTANT "IN EARLY 2000." ADDITIONALLY, STATEMENT OF CLAIM ALLEGES THAT RESPONDENT FAILED TO DISCLOSE RISKS, COSTS, COMMISSIONS AND SURRENDER CHARGE IN CONNECTION WITH THE PRODUCT. ALLEGED COMPENSATORY DAMAGE AMOUNT INCLUDES LOSSES ARISING FROM TRANSACTIONS EFFECTED BY ANOTHER RESPONDENT REFERENCED IN STATEMENT OF CLAIM. ALLEGED COMPENSATORY DAMAGE DOLLAR AMOUNT IS EXCLUSIVE OF INTEREST, RESCISSION, PUNITIVE DAMAGES AND COSTS OF THIS PROCEEDING REFERENCED IN STATEMENT OF CLAIM.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$140,000.00

Customer Complaint Information

Date Complaint Received: 07/13/2004

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 07/13/2004

Settlement Amount:



Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD DISPUTE RESOLUTION ARBITRATION NUMBER 04-04756

Date Notice/Process Served: 07/13/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/22/2005

Monetary Compensation Amount: \$30,000.00

Individual Contribution Amount: \$0.00

Firm Statement MATTER WAS SETTLED THROUGH MEDIATION WITHOUT ANY ADMISSION OF WRONGDOING AND WITH NO PARTICIPATION BY THE FINANCIAL CONSULTANT.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WM FINANCIAL SERVICES, INC

Allegations: STATEMENT OF CLAIM CONTAINS ALLEGATIONS THAT "RESPONDENTS AGGRESSIVELY SOLICITED CLAIMANT TO INVEST HIS LIFE SAVINGS IN RISKY AND AGGRESSIVE INVESTMENTS WITHOUT REGARD FOR THE CLIENT'S BEST INTERESTS." CLAIM IS IN CONNECTION WITH THE PURCHASE OF A VARIABLE ANNUITY RECOMMENDED BY THIS FINANCIAL CONSULTANT "IN EARLY 2000." ADDITIONALLY, STATEMENT OF CLAIM ALLEGES THAT RESPONDENT FAILED TO DISCLOSE RISKS, COSTS, COMMISSIONS AND SURRENDER CHARGE IN CONNECTION WITH THE PRODUCT. ALLEGED COMPENSATORY DAMAGE AMOUNT INCLUDES LOSSES ARISING FROM TRANSACTIONS EFFECTED BY ANOTHER RESPONDENT REFERENCED IN STATEMENT OF CLAIM. ALLEGED COMPENSATORY DAMAGE DOLLAR AMOUNT IS EXCLUSIVE OF INTEREST, RESCISSION, PUNITIVE DAMAGES AND COSTS OF THIS PROCEEDING REFERENCED IN STATEMENT OF CLAIM.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$140,000.00

Customer Complaint Information

Date Complaint Received: 07/13/2004

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 07/13/2004

Settlement Amount:

Individual Contribution Amount:



Arbitration Information

**Arbitration/Reparation Claim
filed with and Docket/Case
No.:** NASD #04-04756

Date Notice/Process Served: 07/13/2004

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/22/2005

**Monetary Compensation
Amount:** \$30,000.00

**Individual Contribution
Amount:** \$0.00

Broker Statement MATTER WAS SETTLED THROUGH MEDIATION WITHOUT ANY ADMISSION
OF WRONGDOING AND WITH NO PARTICIPATION BY THE FINANCIAL
CONSULTANT.



End of Report

This page is intentionally left blank.