



IAPD Report

JASON LAWRENCE MIERAS

CRD# 2850648

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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

JASON LAWRENCE MIERAS (CRD# 2850648)

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 **04/01/2026**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
B OSAIC WEALTH, INC.	CRD# 23131	10/11/2024
IA OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **46** 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 AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK,, NY	08/13/2002 - 10/11/2024
B AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	Lake Como, NJ	09/07/2001 - 10/11/2024
B NATHAN & LEWIS SECURITIES, INC.	8503	NEW YORK, NY	02/13/1997 - 09/17/2001

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
Criminal	1
Customer Dispute	3



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 **46** 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	10/11/2024
B	FINRA	General Securities Representative	Approved	10/11/2024
B	FINRA	Municipal Fund	Approved	10/11/2024
B	Alabama	Agent	Approved	10/11/2024
B	Alaska	Agent	Approved	10/11/2024
B	Arizona	Agent	Approved	10/11/2024
B	California	Agent	Approved	10/11/2024
IA	California	Investment Adviser Representative	Approved	10/11/2024
B	Colorado	Agent	Approved	10/11/2024
B	Connecticut	Agent	Approved	10/11/2024
IA	Connecticut	Investment Adviser Representative	Approved	10/11/2024
B	Delaware	Agent	Approved	10/11/2024
B	District of Columbia	Agent	Approved	10/11/2024



Qualifications

Regulator	Registration	Status	Date
B Florida	Agent	Approved	10/11/2024
IA Florida	Investment Adviser Representative	Approved	02/20/2025
B Georgia	Agent	Approved	10/11/2024
IA Georgia	Investment Adviser Representative	Approved	10/11/2024
B Hawaii	Agent	Approved	10/11/2024
B Idaho	Agent	Approved	10/11/2024
B Illinois	Agent	Approved	10/11/2024
B Indiana	Agent	Approved	10/11/2024
B Iowa	Agent	Approved	01/09/2025
B Kansas	Agent	Approved	10/11/2024
B Kentucky	Agent	Approved	10/11/2024
B Louisiana	Agent	Approved	10/11/2024
B Maine	Agent	Approved	10/11/2024
B Maryland	Agent	Approved	10/11/2024
B Massachusetts	Agent	Approved	10/11/2024
B Michigan	Agent	Approved	10/11/2024
B Minnesota	Agent	Approved	10/11/2024
B Mississippi	Agent	Approved	10/11/2024
B Missouri	Agent	Approved	10/11/2024



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	10/11/2024
B New Hampshire	Agent	Approved	10/11/2024
B New Jersey	Agent	Approved	11/12/2024
IA New Jersey	Investment Adviser Representative	Approved	11/12/2024
B New Mexico	Agent	Approved	10/11/2024
B New York	Agent	Approved	10/11/2024
IA New York	Investment Adviser Representative	Approved	05/08/2025
B North Carolina	Agent	Approved	10/11/2024
IA North Carolina	Investment Adviser Representative	Approved	10/11/2024
B Ohio	Agent	Approved	10/11/2024
B Oklahoma	Agent	Approved	10/11/2024
B Oregon	Agent	Approved	10/11/2024
B Pennsylvania	Agent	Approved	10/11/2024
IA Pennsylvania	Investment Adviser Representative	Approved	10/11/2024
B Rhode Island	Agent	Approved	10/11/2024
B South Carolina	Agent	Approved	10/11/2024
IA South Carolina	Investment Adviser Representative	Approved	01/30/2026
B South Dakota	Agent	Approved	10/11/2024



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	10/11/2024
B Texas	Agent	Approved	10/11/2024
IA Texas	Investment Adviser Representative	Restricted Approval	01/02/2025
B Utah	Agent	Approved	10/11/2024
B Vermont	Agent	Approved	10/11/2024
IA Vermont	Investment Adviser Representative	Approved	10/11/2024
B Virginia	Agent	Approved	10/11/2024
IA Virginia	Investment Adviser Representative	Approved	10/11/2024
B Washington	Agent	Approved	10/11/2024
B West Virginia	Agent	Approved	10/11/2024
IA West Virginia	Investment Adviser Representative	Approved	10/11/2024
B Wisconsin	Agent	Approved	10/11/2024

Branch Office Locations

OSAIC WEALTH, INC.
1713 Main Street
Unit 102
Lake Como, NJ 07719



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

Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	03/17/2003
	General Securities Principal Examination (S24)	Series 24	09/30/1998

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	02/12/1997

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	03/03/1999
	Uniform Securities Agent State Law Examination (S63)	Series 63	09/17/1998

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	08/13/2002 - 10/11/2024	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK,, NY
B	09/07/2001 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	Lake Como, NJ
B	02/13/1997 - 09/17/2001	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	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
10/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SCOTTSDALE, AZ, United States
09/2001 - Present	AMERICAN PORTFOLIO FINCL SVCS	RR	Y	HOLBROOK, NY, 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.

- MFI Retirement Planning Assoc., Fixed insurance sales, Start date = 3/1/2016, 50% owner, compensation=\$5k/year, 10hrs/month, 10hrs/market hrs/month
- MFI RETIREMENT PLANNING ASSOC
POSITION: Insurance agent NATURE: Sole proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 09/10/2001
ADDRESS: 1713 Main St, Unit 102, Lake Como NJ 07719, United States
DESCRIPTION: Fixed insurance sales



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
Criminal	1
Customer Dispute	3

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Arizona Superior Court
Location of Court:	Phoenix, Maricopa County, Arizona
Docket/Case #:	CR2023-148284-001
Charge Date:	10/23/2023
Charge(s) 1 of 2	
Formal Charge(s)/Description:	Resisting Arrest
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Dismissed
Charge(s) 2 of 2	
Formal Charge(s)/Description:	Aggravated Assault
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	Not Guilty
Disposition of charge:	Dismissed
Current Status:	Final



Status Date:	03/15/2024
Disposition Date:	03/15/2024
Sentence/Penalty:	No suspension, probation or penalty.
Broker Statement	Police Officer encountered me during a suspected medical episode which caused unusual and uncharacteristic behavior. Charges are pending dismissal.



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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.
Allegations:	Customers allege misrepresentation of two variable annuities purchased in 2019 and poor recommendation/advice to liquidate one of such. Customers further allege investments made in an advisory account from 2021 to 2022 were unsuitable.
Product Type:	Annuity-Variable Mutual Fund
Alleged Damages:	\$114,000.00
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:	03/22/2024
Complaint Pending?	No
Status:	Settled
Status Date:	07/26/2024
Settlement Amount:	\$31,000.00
Individual Contribution Amount:	\$5,000.00

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.
Allegations:	Individual equity recommendation resulted in market loss and decline in account value.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$250,000.00
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: 07/21/2023

Complaint Pending? No

Status: Denied

Status Date: 09/18/2023

Settlement Amount:

Individual Contribution Amount:

Broker Statement Client made substantial unsolicited purchases following the initial recommendation, resulting in outsized losses in his portfolio.

Disclosure 3 of 3

Reporting Source: Individual

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

Allegations: PREMIUM PAYMENTS WERE NOT MADE FOR ENHANCED DEATH BENEFIT BETWEEN OCT. 2012 AND JAN. 2013, POLICY LAPSED AND NATIONWIDE WOULD NOT REINSTATE PRIOR TO CUSTOMERS DEATH.

Product Type: Insurance

Alleged Damages: \$1,500,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: SUPERIOR COURT OF NEW JERSEY

Docket/Case #: MID-L 032915

Filing date of arbitration/CFTC reparation or civil litigation: 06/15/2015

Customer Complaint Information

Date Complaint Received: 06/29/2015

Complaint Pending? No

Status: Settled

Status Date: 06/09/2017

Settlement Amount: \$600,000.00

Individual Contribution Amount: \$0.00



Broker Statement

NATIONWIDE WAS RESPONSIBLE FOR DIRECT CONTACT WITH THE POLICY HOLDER REGARDING PREMIUM NOTICES AND COLLECTION OF PAYMENTS AND IN FACT WAS RECEIVING PAYMENTS AUTOMATICALLY FROM POLICY HOLDERS BUSINESS BANK ACCOUNT AS ARRANGED BY POLICY HOLDER. NOTICE OF CESSATION OF PAYMENTS WAS DIRECTLY SENT BY NATIONWIDE TO POLICY HOLDER IN SUFFICIENT TIME TO ALLOW REINSTATEMENT OF THE POLICY. RR WAS ASSIGNED TO THIS POLICY AS AGENT OF RECORD AFTER ORIGINAL AGENT RETIRED.



End of Report

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