



## IAPD Report

# ANDREW CHRISTOPHER PATRICK

CRD# 2928157

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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

### ANDREW CHRISTOPHER PATRICK (CRD# 2928157)

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 **02/26/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	OSAIC INSTITUTIONS, INC.	CRD# 35371	04/04/2007
<b>IA</b>	OSAIC INSTITUTIONS, INC.	CRD# 35371	05/01/2007

### 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>B</b>	ING FINANCIAL PARTNERS, INC.	2882	OCALA, FL	03/01/2007 - 04/26/2007
<b>IA</b>	AMSOUTH INVESTMENT MANAGEMENT COMPANY LLC	111757	BIRMINGHAM, AL	07/10/2003 - 02/08/2007
<b>B</b>	AMSOUTH INVESTMENT SERVICES, INC.	15692	OCALA, FL	03/29/2001 - 02/08/2007

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 INSTITUTIONS, INC.**  
Main Address: 538 PRESTON AVENUE  
MERIDEN, CT 06450-4858  
Firm ID#: 35371

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	04/04/2007
<b>B</b> Colorado	Agent	Approved	02/21/2023
<b>B</b> Florida	Agent	Approved	04/04/2007
<b>IA</b> Florida	Investment Adviser Representative	Approved	05/01/2007
<b>B</b> Hawaii	Agent	Approved	03/21/2024
<b>B</b> Illinois	Agent	Approved	06/06/2018
<b>B</b> Maine	Agent	Approved	09/17/2019
<b>B</b> Massachusetts	Agent	Approved	11/08/2013
<b>B</b> Ohio	Agent	Approved	10/30/2024
<b>B</b> Wisconsin	Agent	Approved	12/01/2014

### Branch Office Locations

**OSAIC INSTITUTIONS, INC.**  
4076 E. SR 44 Suite 54  
Wildwood, FL 34785



## 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 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	11/18/1997
General Securities Representative Examination (S7)	Series 7	10/21/1997

#### State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	11/11/1997
Uniform Securities Agent State Law Examination (S63)	Series 63	11/04/1997

### 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	03/01/2007 - 04/26/2007	ING FINANCIAL PARTNERS, INC.	CRD# 2882	OCALA, FL
IA	07/10/2003 - 02/08/2007	AMSOUTH INVESTMENT MANAGEMENT COMPANY LLC	CRD# 111757	BIRMINGHAM, AL
B	03/29/2001 - 02/08/2007	AMSOUTH INVESTMENT SERVICES, INC.	CRD# 15692	OCALA, FL
IA	02/18/2003 - 07/31/2003	AMSOUTH INVESTMENT SERVICES, INC.	CRD# 15692	OCALA, FL
B	10/22/1997 - 04/17/2001	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, 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
03/2007 - Present	OSAIC Institutions, Inc. (formerly INFINEX INVESTMENTS, INC.)	INVESTMENT EXECUTIVE	Y	THE VILLAGES, FL, United States
03/2007 - 12/2025	CITIZENS FIRST BANK	INVESTMENT EXECUTIVE	Y	THE VILLAGES, 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.

No information reported.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	INFINEX INVESTMENTS, INC.
<b>Allegations:</b>	CLIENT BELIEVED THAT THE REP INDICATED AT THE POINT OF SALE AND LATER THAT HIS VARIABLE ANNUITY HAD A GUARANTEED 7% RATE.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$150,817.68
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	BASED ON MARKET LOSS PLUS 2 YRS 11 MOS INTEREST COMPOUNDED DAILY AND LESS SURRENDER CHARGES. THE CLIENT LETTER INDICATED LOSSES INCLUDING 4 YEARS OF SIMPLE NON-COMPOUNDING INTEREST. THE CLIENT HAS HELD THE ANNUITY 2 YRS 11 MOS.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	06/22/2010
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	08/18/2010



**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** THE DETAILS OF THE INVESTMENT WERE EXPLAINED TO THE CUSTOMER AT THE POINT OF SALE AND CUSTOMER AGREED THAT IT MET HIS INVESTMENT OBJECTIVE.

#### Disclosure 2 of 4

**Reporting Source:** Individual

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

**Allegations:** THROUGH SPOUSE, CUSTOMER CLAIMS THAT INVESTMENT WAS UNSUITABLE DUE TO SAFETY AND LIQUIDITY ISSUES. TRANSACTION 5/4/07.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$17,889.00

**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:** 03/26/2008

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/19/2008

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Broker Statement** IN MAY OF 2007, THE CUSTOMER REQUESTED A MEETING WITH THE REPRESENTATIVE TO INVEST \$100,000 WHICH WAS A PORTION OF THE FUNDS THAT SHE AND HER HUSBAND RECEIVED FROM THE SALE OF A HOME. THE CUSTOMER INFORMED THE REPRESENTATIVE THAT HER HUSBAND HAD TAKEN PART OF THEIR MONEY AND INVESTED IT WITH A BROKER WITHOUT TELLING HER OR INCLUDING HER IN THE DECISION MAKING AND THAT SHE WANTED TO DO THE SAME THING. THE CUSTOMER INFORMED THE REPRESENTATIVE THAT HER HUSBAND WAS STILL WORKING UP NORTH AND WOULD BE RETIRING SOON. THE REPRESENTATIVE PROFILED THE CUSTOMER AND BASED ON THE INFORMATION PROVIDED AT THAT TIME IT WAS DETERMINED THAT SHE HAD AN INVESTMENT OBJECTIVE OF TAX SHELTERED GROWTH. THE CLIENT INFORMED THE REPRESENTATIVE THAT SHE HAD NO NEED FOR THE FUNDS AND THAT THIS WAS AN AMOUNT THAT SHE COULD INVEST WITHOUT THE NEED FOR 100% LIQUIDITY. THE REPRESENTATIVE EXPLAINED ALL FEES AND CHARGES OF THE ANNUITY TO THE CUSTOMER TO INCLUDE PENALTY FREE WITHDRAWALS AND THE SURRENDER SCHEDULE. THE REPRESENTATIVE ALSO EXPLAINED THE LIVING AND



DEATH BENEFITS OF THE ANNUITY TO INCLUDE THE MGIB RIDER. THE CUSTOMER LEFT AND CAME BACK LATER IN THE AFTERNOON TO GO OVER THE DETAILS OF THE ANNUITY ONE MORE TIME AND TO SIGN THE PAPERWORK. THE REPRESENTATIVE ALSO TOLD THE CLIENT THAT IF SHE WANTED THE REPRESENTATIVE TO, THAT HE WOULD EXPLAIN THE DETAILS OF THE INVESTMENT TO HER HUSBAND.

**Disclosure 3 of 4**

**Reporting Source:** Firm  
**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DW INC.

**Allegations:** CLIENT ALLEGES UNAUTHORIZED TRADING. A GOOD FAITH EFFORT WAS UNABLE TO DETERMINE WHETHER ALLEGED DAMAGES EXCEEDED \$5,000.

**Product Type:** Other  
**Other Product Type(s):** STOCKS  
**Alleged Damages:** \$0.00

**Customer Complaint Information**

**Date Complaint Received:** 03/05/2004  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 07/19/2004

**Settlement Amount:**

**Individual Contribution Amount:**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DW INC.

**Allegations:** CLIENT ALLEGES UNAUTHORIZED TRADING.  
**Product Type:** Other  
**Other Product Type(s):** STOCKS  
**Alleged Damages:** \$0.00

**Customer Complaint Information**

**Date Complaint Received:** 03/05/2004  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 07/19/2004

**Settlement Amount:** \$0.00  
**Individual Contribution Amount:** \$0.00



**Broker Statement** I INFORMED THE CLIENT OF ALL TRADES BEFORE THE TRADES WERE MADE. THE CLIENT GAVE PERMISSION AND AUTHORIZATION TO ME BEFORE ANY TRADE WAS MADE.

#### Disclosure 4 of 4

**Reporting Source:** Firm

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLE DW INC.

**Allegations:** CLAIMANT ALLEGES, INTER ALIA, COMMON LAW AND STATUTORY SECURITIES VIOLATIONS IN CONNECTION WITH TRANSACTIONS FROM 1999 THROUGH 2001.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$100,000.00

#### Customer Complaint Information

**Date Complaint Received:** 05/21/2002

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 05/21/2002

**Settlement Amount:**

**Individual Contribution Amount:**

#### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD # 02-02092

**Date Notice/Process Served:** 05/21/2002

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 04/02/2004

**Monetary Compensation Amount:** \$20,000.00

**Individual Contribution Amount:** \$0.00

**Firm Statement** IN ORDER TO AVOID THE COST AND UNCERTAINTY OF LITIGATION, MORGAN STANLEY AGREED TO PAY CLAIMANT \$20,000.00 IN FULL AND FINAL SETTLEMENT OF ANY AND ALL CLAIMS ASSERTED IN THIS ACTION.

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**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** MORGAN STANLEY DW INC.

**Allegations:** CLAIMANT ALLEGES, INTER ALIA, COMMON LAW AND STATUTORY SECURITIES VIOLATIONS IN CONNECTION WITH TRANSACTIONS FROM



1999 THROUGH 2001.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$100,000.00

### Customer Complaint Information

**Date Complaint Received:** 05/21/2002

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:** 05/21/2002

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** NASD #02-02092

**Date Notice/Process Served:** 05/21/2002

**Arbitration Pending?** No

**Disposition:** Settled

**Disposition Date:** 04/02/2004

**Monetary Compensation Amount:** \$20,000.00

**Individual Contribution Amount:** \$0.00

### Broker Statement

I STRONGLY DENY THE ALLEGATIONS BROUGHT ABOUT ME BY CUSTOMER AND CUSTOMER (D'CD). I HAVE NOT TAKEN PART IN ANY WRONG DOING CONCERNING THEIR BROKERAGE ACCOUNT AND THE MUUAL FUNDS WITHIN THEIR ACCOUNT. I WAS RELEASED FROM THIS CLAIM AS BROKER OF RECORD BEFORE MORGAN STANLEY SETTLED WITH CUSTOMER



## End of Report

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