IAPD Report

ANDREW JACK COHEN

CRD# 3068828

Section Title	Page(s)

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

ANDREW JACK COHEN (CRD# 3068828)

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 **05/29/2026**.

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 **19** 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	CHERRY HILL, NJ	03/01/2019 - 01/19/2024
IA	WOODBURY FINANCIAL SERVICES, INC.	421	CHERRY HILL, NJ	03/01/2019 - 01/19/2024
IA	QUESTAR ASSET MANAGEMENT, INC.	133358	CHERRY HILL, NJ	12/21/2009 - 03/01/2019

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 **19** 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	California	Agent	Approved	01/19/2024
B	Connecticut	Agent	Approved	01/19/2024
B	Delaware	Agent	Approved	01/19/2024
B	District of Columbia	Agent	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
IA	Florida	Investment Adviser Representative	Approved	06/10/2024
B	Illinois	Agent	Approved	01/19/2024
B	Maryland	Agent	Approved	01/19/2024
B	Massachusetts	Agent	Approved	01/19/2024
B	New Jersey	Agent	Approved	01/19/2024
IA	New Jersey	Investment Adviser Representative	Approved	01/19/2024

Qualifications

	Regulator	Registration	Status	Date
B	New Mexico	Agent	Approved	01/19/2024
B	New York	Agent	Approved	01/19/2024
B	North Carolina	Agent	Approved	01/19/2024
B	Ohio	Agent	Approved	01/19/2024
B	Oregon	Agent	Approved	01/19/2024
B	Pennsylvania	Agent	Approved	01/19/2024
B	South Carolina	Agent	Approved	01/19/2024
B	Tennessee	Agent	Approved	01/19/2024
B	Vermont	Agent	Approved	03/31/2025
B	Virginia	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
1892 GREENTREE RD
SUITE 1A
CHERRY HILL, NJ 08003

OSAIC WEALTH, INC.
VENTNOR CITY, NJ

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	03/14/2006

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	07/21/1998

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/13/1998
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/30/1998

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
B	03/01/2019 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	CHERRY HILL, NJ
IA	03/01/2019 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	CHERRY HILL, NJ
IA	12/21/2009 - 03/01/2019	QUESTAR ASSET MANAGEMENT, INC.	CRD# 133358	CHERRY HILL, NJ
B	12/21/2009 - 03/01/2019	QUESTAR CAPITAL CORPORATION	CRD# 43100	CHERRY HILL, NJ
IA	01/15/2008 - 12/17/2009	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	CHERRY HILL, NJ
B	01/15/2008 - 12/17/2009	SECURITIES AMERICA, INC.	CRD# 10205	CHERRY HILL, NJ
B	01/09/2003 - 01/18/2008	LPL FINANCIAL CORPORATION	CRD# 6413	GIBBSBORO, NJ
IA	01/09/2003 - 01/18/2008	LPL FINANCIAL CORPORATION	CRD# 6413	GIBBSBORO, NJ
IA	06/07/2002 - 01/15/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	MARLTON, NJ
B	08/12/1998 - 01/15/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
01/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	CHERRY HILL, NJ, United States
03/2019 - Present	WOODBURY FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	CHERRY HILL, NJ, United States
03/2019 - 01/2024	WOODBURY FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	CHERRY HILL, NJ, United States
12/2009 - 03/2019	QUESTAR ASSET MANAGEMENT	INVESTMENT ADVISOR REPRESENTATIVE	Y	MINNEAPOLIS, MN, United States
12/2009 - 03/2019	QUESTAR CAPITAL CORPORATION	REGISTERED REPRESENTATIVE	Y	MINNEAPOLIS, MN, 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. ANDREW COHEN - INSURANCE AGENT
POSITION: Insurance Agent NATURE: personal production for insurance sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 25 SECURITIES TRADING HOURS: 25 START DATE: 02/14/2014
ADDRESS: 1892 Greentree Rd, Suite 1A, Cherry Hill NJ 08003, United States
DESCRIPTION: Sales and services offering fixed annuities, health, life, long term care ins.

2. ATRIUM FINANCIAL ASSOCIATES, LLC.
POSITION: President/Owner. NATURE: Financial services firm. INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 02/03/2014
ADDRESS: 1892 Greentree Rd, Suite 1A, Cherry Hill NJ 08003
DESCRIPTION: Oversee and manage day to day activities including accounting functions and rep mentoring/coaching.

3. ABRAMSON CANCER CENTER
POSITION: Board member NATURE: Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 1 START DATE: 09/15/2002
ADDRESS: 3400 Civic Center Blvd, Philadelphia PA 19104, United States
DESCRIPTION: Board member - advocate for cancer center

4. MARJORIE B COHEN FOUNDATION
POSITION: President NATURE: Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 09/12/2001
ADDRESS: 1018 Cobble Creek Cir, Cherry Hill NJ 08003, United States
DESCRIPTION: Fund raise and raise awareness for cancer genetics - BRAC gene

5. ATRIUM FINANCIAL ASSOCIATES
POSITION: Managing member/Financial Advisor NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2025
ADDRESS: 1892 Greentree Rd, Suite 1A, Cherry Hill NJ 08003, United States
DESCRIPTION: Subletting office space. Managing office.

6. ATRIUM FINANCIAL ASSOCIATES
POSITION: Financial Advisor - Owner NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 02/14/2014
ADDRESS: 1892 Greentree Rd, Suite 1A, Cherry Hill NJ 08003, United States
DESCRIPTION: Work with individuals and families helping them navigate their financial goals pre and post retirement.

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:	Individual
Employing firm when activities occurred which led to the complaint:	QUESTAR CAPITAL CORPORATION
Allegations:	the client is alleging negligence, unsuitability, misrepresentation, failure to supervise, breach of contract, violation of the PA Unfair Trade Practices and Consumer Protection Law and breach of fiduciary duty in the sale of a fixed index annuity, variable annuity, three real estate investment trusts and several exchange traded funds in 2014 and 2015.
Product Type:	Annuity-Fixed Annuity-Variable Other: REITS AND ETF'S
Alleged Damages:	$500,000.00
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
Docket/Case #:	17-02711
Filing date of arbitration/CFTC reparation or civil litigation:	10/06/2017

Customer Complaint Information

Date Complaint Received:	12/21/2017
Complaint Pending?	No
Status:	Settled
Status Date:	01/15/2019
Settlement Amount:	$30,000.00
Individual Contribution Amount:	$15,000.00
Broker Statement	I was not the primary representative on this account. In fact, my role was inconsequential to the relationship between the client and primary representative on the account. Because the rep was moving out of town, the client asked that I be available to provide occasional service if so needed. It turns out that ongoing service was never needed from my office as the primary rep was not only responsible for creating the proposal, but also for continuing to provide service on the accounts as well. The representative created a thorough income plan, explained all related costs and benefits, and continued to manage the client's expectations relating to his goals and objectives. Per the settlement agreement, all liability for the alleged claims has been denied. Because the allegations were proven to be significantly overstated, a settlement was agreed upon to avoid unnecessary arbitration and additional legal costs.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Questar Capital Corporation
Allegations:	Complaint letter alleges unsuitable recommendations in her account resulting in a large tax obligations due to capital gains taken. Client requests refund of all commissions paid and plus tax liability for $73,000 in capital gains incurred.
Product Type:	Mutual Fund
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	No specific claim for damages was received, but the firm has made a good faith determination that damages would exceed $5,000.
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:	01/12/2016
Complaint Pending?	No
Status:	Denied
Status Date:	01/29/2016
Settlement Amount:	

Individual Contribution Amount:	
Broker Statement	I met with this client on several occasions to discuss her need for income from her account due to lack of employment. We sold the ETFs and mutual funds (transferred in from her previous broker) which did not meet her stated objective of income. The proceeds were then reallocated into income based mutual funds. The client confirmed in her letter that cash was left in her account, per our conversation, to pay for any taxes that might be incurred. I also told her to speak with her accountant if she had any tax questions.

End of Report

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