



IAPD Report

SHAYNE DEAN KUEBLER

CRD# 3255878

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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

SHAYNE DEAN KUEBLER (CRD# 3255878)

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 **09/29/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/03/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	05/31/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	THE RETIREMENT GROUP, LLC	148296	Hayden, ID	03/31/2011 - 06/10/2024
B	FSC SECURITIES CORPORATION	7461	HAYDEN, ID	02/22/2011 - 11/03/2023
IA	THE RETIREMENT GROUP, LLC	148296	SAN DIEGO, CA	03/31/2011 - 12/31/2017

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	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 **13** 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	11/03/2023
B Alaska	Agent	Approved	11/03/2023
B Arizona	Agent	Approved	11/03/2023
B California	Agent	Approved	11/03/2023
B Idaho	Agent	Approved	11/03/2023
IA Idaho	Investment Adviser Representative	Approved	05/31/2024
B Minnesota	Agent	Approved	11/03/2023
B Montana	Agent	Approved	11/03/2023
B Nevada	Agent	Approved	11/03/2023
B New York	Agent	Approved	11/03/2023
B Oregon	Agent	Approved	11/03/2023
B South Dakota	Agent	Approved	11/03/2023
B Utah	Agent	Approved	11/03/2023



Qualifications

Regulator	Registration	Status	Date
B Washington	Agent	Approved	11/03/2023
B Wyoming	Agent	Approved	11/03/2023

Branch Office Locations

OSAIC WEALTH, INC.
8785 NORTH GOVERNMENT WAY
HAYDEN, ID 83835



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, 2 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
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General Securities Representative Examination (S7)	Series 7	09/28/1999
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	04/04/2008
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Uniform Securities Agent State Law Examination (S63)	Series 63	08/17/1999
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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	03/31/2011 - 06/10/2024	THE RETIREMENT GROUP, LLC	CRD# 148296	Hayden, ID
B	02/22/2011 - 11/03/2023	FSC SECURITIES CORPORATION	CRD# 7461	HAYDEN, ID
IA	03/31/2011 - 12/31/2017	THE RETIREMENT GROUP, LLC	CRD# 148296	SAN DIEGO, CA
IA	06/25/2013 - 09/02/2016	FSC SECURITIES CORPORATION	CRD# 7461	HAYDEN, ID
IA	05/27/2008 - 02/11/2011	QA3 FINANCIAL LLC	CRD# 104957	HAYDEN, ID
B	03/30/2006 - 02/11/2011	QA3 FINANCIAL CORP.	CRD# 14754	HAYDEN, ID
B	06/12/2002 - 03/30/2006	GREAT NORTHERN FINANCIAL SECURITIES, INC.	CRD# 113054	HAYDEN, ID
B	06/22/2001 - 07/11/2002	FIRST MONTAUK SECURITIES CORP.	CRD# 13755	RED BANK, NJ
B	09/30/1999 - 06/21/2001	METROPOLITAN INVESTMENT SECURITIES, INC.	CRD# 14146	SPOKANE, WA

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
11/2023 - Present	OSAIC WEALTH, INC.	REGISTERED REP	Y	HAYDEN, ID, United States
03/2011 - 06/2024	THE RETIREMENT GROUP, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SAN DIEGO, CA, United States
02/2011 - 11/2023	FSC SECURITIES	REGISTERED REP	Y	HAYDEN, ID, 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) CENTENNIAL INVESTORS, L.L.C. 6/2001: MANAGING MEMBER IN THE BUSINESS OF OWNING AND MANAGING INVESTMENT REAL ESTATE. MY WIFE AND I OWN RENTAL PROPERTY THAT WE USE AS INVESTMENTS. WE DO NOT MANAGE ANY OUTSIDE REAL ESTATE FOR OTHER PEOPLE.

2) HOLY FAMILY CATHOLIC SCHOOL & GONZAGA PREPATORY SCHOOL-NON PROFIT PRIVATE SCHOOLS THAT MY CHILDREN ATTEND. THE MAJORITY OF THE FUNDING FOR THE SCHOOLS COMES FROM FUND RAISING EFFORTS OF THE PARENTS AND ADMINISTRATION. NO COMPENSATION AND LESS THAN 1% OF TIME ON THIS BUSINESS. CENTENNIAL INVESTORS AND PROPERTY MANAGMENT-REAL ESTATE OWNER/PROPERTY MANAGEMENT. MANAGING MEMBER SINCE 6/2001-<5% OF TIME AND 10% OF INCOME FROM THIS BUSINESS.

3) THE RETIREMENT GROUP "TRG" DBA GREAT NORTHERN WEALTH MANAGEMENT & INSURANCE - RIA INVESTMENT ADVISOR REPRESENTATIVE - 5-10% OF TIME, Supervised from: 5414 Oberlin Dr. #220, San Diego, CA 92121.

4) KUEBLER, INC DBA GREAT NORTHERN WEALTH MANAGEMENT & INSURANCE
POSITION: Owner - NATURE: Corporation - INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 40 START DATE: 06/01/1999
ADDRESS: 8785 N. Government Way Hayden, ID 83835, Hayden ID 83835, United States
DESCRIPTION: Owner/Agent in the insurance sales and service for annuity, life, health, LTC, property and casualty insurance.



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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	GREAT NORTHERN FINANCIAL SECURITIES / QA3 FINANCIAL CORP
Allegations:	CLAIMANTS ALLEGE BREACH OF WRITTEN CONTRACT, BREACH OF FIDUCIARY DUTY, FAILURE TO SUPERVISE, NEGLIGENCE AND GROSS NEGLIGENCE, MISREPRESENTATIONS AND OMISSIONS, RESCISSION. ON JANUARY 23, 2004, THE CLAIMANT PURCHASED A MEDICAL CAPITAL NOTE FROM ANOTHER ADVISOR THAT WORKED IN THE SAME OFFICE AS ME.
Product Type:	Other: MEDICAL CAPITAL RECEIVABLE
Alleged Damages:	\$250,000.00
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	2010-03893
Date Notice/Process Served:	09/09/2010
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	10/02/2012
Monetary Compensation Amount:	\$5,000.00



Individual Contribution Amount: \$5,000.00

Broker Statement

THE CLAIMANT PURCHASED A MEDICAL CAPITAL NOTE FROM ANOTHER ADVISOR. WHEN HE RESIGNED I INHERITED THE ACCOUNT AS THE SERVICING REPRESENTATIVE. I MADE TWO ADDITIONAL SALES TO THE CUSTOMER, WHICH PERFORMED AS STATED, BUT I ACTED ONLY IN A SERVICE CAPACITY WITH REGARD TO THE MEDICAL CAPITAL NOTE. THE CUSTOMER WAS OFFERED FULL RESCISSION BY THE FIRM PRIOR TO THE INVESTMENT FAILING, BUT HE REJECTED THE OFFER, STATING THAT HE HAD RESEARCHED IT THOROUGHLY AND WAS AWARE OF THE RISKS INVOLVED. HE RECEIVED MORE THAN \$100,000 IN INTEREST PAYMENTS FROM MEDICAL CAPITAL. THE MATTER WAS SETTLED FOR A SMALL FRACTION OF THE DAMAGES SOUGHT IN ORDER TO AVOID THE TIME, COST AND UNCERTAINTY OF ARBITRATION. I EXPRESSLY DENIED ANY FAULT OR LIABILITY, AND IT WAS AGREED THAT NO ONE WAS NAMED AS THE PREVAILING PARTY.

Disclosure 2 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: QA3 FINANCIAL

Allegations: CLIENT IS REQUESTING LIQUIDATION FROM INVESTMENTS THAT ARE CURRENTLY NOT REDEEMING SHARES. APPROX \$100K IS AVAILABLE BUT CLIENT HAS SAID THEY DO NOT WANT THOSE FUNDS.

Product Type: Real Estate Security
Other: REG D NOTE & LIFE CONTRACT

Alleged Damages: \$328,107.36

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: 06/23/2010

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/18/2012

Settlement Amount:

Individual Contribution Amount:

Broker Statement

BOTH CLAIMANTS ARE EMPLOYED IN REAL ESTATE AND THEIR INCOME HAS BEEN REDUCED SIGNIFICANTLY CAUSING THEM TO WANT TO ACCESS INVESTMENTS. THEY ARE VERY KNOWLEDGEABLE IN REAL ESTATE, SO KNEW GOING INTO THESE INVESTMENTS WHAT RISKS THERE WERE.
I WAS NOT INVOLVED IN THE HANDLING OF THIS MATTER, AND ONLY RECENTLY LEARNED FROM PERSONNEL AT QA3 FINANCIAL THAT THE MATTER HAD BEEN CLOSED BY THEM WITH ON FURTHER ACTION.

**Disclosure 3 of 4**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: QA3

Allegations: CLIENTS ALLEGE A LACK OF DUE DILIGENCE AND UNSUITABLE INVESTMENTS.

Product Type: Oil & Gas
Real Estate Security

Alleged Damages: \$425,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 10-01751

Date Notice/Process Served: 04/22/2010

Arbitration Pending? No

Disposition: Settled

Disposition Date: 10/19/2011

Monetary Compensation Amount: \$10,000.00

Individual Contribution Amount: \$5,000.00

Broker Statement

I BELIEVE I ACTED PROPERLY IN MY DEALING WITH THESE CLIENTS. THE BASIS OF THESE CLAIMS WAS THAT MY FORMER BROKER-DEALER (WHICH IS NOW IN BANKRUPTCY) ALLEGEDLY FAILED TO DO ADEQUATE DUE DILIGENCE ON THE INVESTMENTS IT OFFERED TO THESE CUSTOMERS. THIS MATTER WAS SETTLED FOR A SMALL FRACTION OF THE DAMAGES SOUGHT ON THE ADVICE OF MY ATTORNEY, IN ORDER TO AVOID THE TIME, COST AND UNCERTAINTY OF ARBITRATION. AS STATED IN THE SETTLEMENT AGREEMENT UNDER SECTION 10, IT WAS AGREED BY ALL PARTIES THAT I EXPRESSLY DENY ANY LIABILITY OR FAULT AND NO ONE WAS NAMED AS THE "PREVAILING PARTY."

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: QA3

Allegations: AFTER SEVERAL CONVERSATIONS WITH MY CLIENTS THEY HAVE REPEATEDLY STATED THAT THEY FELT NO WRONG DOING ON MY PART AND THAT THEY WERE SPECIFICALLY UNDERSTANDING THAT THE GRIEVANCE WAS AGAINST THE BD FOR POOR DUE DILIGENCE.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$164,000.00



Alleged Damages Amount Explanation (if amount not exact): 134000 [CUSTOMER] 30000 [CUSTOMER]

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 #: 09-07160

Filing date of arbitration/CFTC reparation or civil litigation: 12/23/2009

Customer Complaint Information

Date Complaint Received: 01/07/2010

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/06/2011

Settlement Amount:

Individual Contribution Amount:

Broker Statement I AM NOT NAMED PARTY TO THIS ARBITRATION. BY LETTER DATED SEPTEMBER 19, 2011, FINRA NOTIFIED THE PARTIES TO THE MATTER THAT THIS CASE WAS BEING CLOSED "WITHOUT PREJUDICE".



End of Report

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