



IAPD Report

LUIZ HENRIQUE MOREIRA BOSCARDIN

CRD# 4096967

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 7
Registration and Employment History	8 - 9
Disclosure Information	10

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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

LUIZ HENRIQUE MOREIRA BOSCARDIN (CRD# 4096967)

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 **09/09/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018
IA	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **51** 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	SIGNATOR INVESTORS, INC.	468	LAFAYETTE, CA	07/03/2008 - 11/05/2018
B	SIGNATOR INVESTORS, INC.	468	LAFAYETTE, CA	07/03/2008 - 11/02/2018
B	FSC SECURITIES CORPORATION	7461	HONOLULU, HI	10/03/2007 - 07/02/2008

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 **51** 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	11/02/2018
B	FINRA	General Securities Representative	Approved	11/02/2018
B	FINRA	Invest. Co and Variable Contracts	Approved	11/02/2018
B	FINRA	Municipal Fund	Approved	11/02/2018
B	Alabama	Agent	Approved	11/02/2018
B	Alaska	Agent	Approved	11/02/2018
B	Arizona	Agent	Approved	11/02/2018
B	Arkansas	Agent	Approved	11/02/2018
B	California	Agent	Approved	11/02/2018
IA	California	Investment Adviser Representative	Approved	11/02/2018
B	Colorado	Agent	Approved	11/02/2018
B	Connecticut	Agent	Approved	11/02/2018
B	Delaware	Agent	Approved	11/02/2018



Qualifications

Regulator	Registration	Status	Date
B District of Columbia	Agent	Approved	11/02/2018
B Florida	Agent	Approved	11/02/2018
B Georgia	Agent	Approved	11/02/2018
B Hawaii	Agent	Approved	11/02/2018
IA Hawaii	Investment Adviser Representative	Approved	11/02/2018
B Idaho	Agent	Approved	11/02/2018
B Illinois	Agent	Approved	11/02/2018
IA Illinois	Investment Adviser Representative	Approved	12/12/2023
B Indiana	Agent	Approved	11/02/2018
B Iowa	Agent	Approved	11/02/2018
B Kansas	Agent	Approved	11/02/2018
IA Kansas	Investment Adviser Representative	Approved	06/03/2024
B Kentucky	Agent	Approved	11/02/2018
B Louisiana	Agent	Approved	11/02/2018
B Maine	Agent	Approved	03/28/2025
B Maryland	Agent	Approved	11/02/2018
B Massachusetts	Agent	Approved	11/02/2018
IA Massachusetts	Investment Adviser Representative	Approved	10/22/2024
B Michigan	Agent	Approved	11/02/2018



Qualifications

	Regulator	Registration	Status	Date
B	Minnesota	Agent	Approved	11/02/2018
B	Mississippi	Agent	Approved	11/02/2018
B	Missouri	Agent	Approved	11/02/2018
IA	Missouri	Investment Adviser Representative	Approved	05/06/2025
B	Montana	Agent	Approved	11/02/2018
B	Nebraska	Agent	Approved	02/13/2019
B	Nevada	Agent	Approved	11/02/2018
IA	Nevada	Investment Adviser Representative	Approved	11/02/2018
B	New Hampshire	Agent	Approved	02/02/2021
B	New Jersey	Agent	Approved	11/02/2018
B	New Mexico	Agent	Approved	11/02/2018
IA	New Mexico	Investment Adviser Representative	Approved	11/02/2018
B	New York	Agent	Approved	11/02/2018
B	North Carolina	Agent	Approved	11/02/2018
B	North Dakota	Agent	Approved	02/11/2019
IA	North Dakota	Investment Adviser Representative	Approved	01/09/2024
B	Ohio	Agent	Approved	11/02/2018
B	Oklahoma	Agent	Approved	11/02/2018
B	Oregon	Agent	Approved	11/02/2018



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	11/02/2018
B Puerto Rico	Agent	Approved	07/17/2025
B South Carolina	Agent	Approved	11/02/2018
B South Dakota	Agent	Approved	10/06/2020
B Tennessee	Agent	Approved	11/02/2018
B Texas	Agent	Approved	11/02/2018
IA Texas	Investment Adviser Representative	Restricted Approval	08/02/2023
B Utah	Agent	Approved	11/02/2018
IA Utah	Investment Adviser Representative	Approved	11/02/2018
B Vermont	Agent	Approved	02/21/2019
B Virginia	Agent	Approved	11/02/2018
B Washington	Agent	Approved	11/05/2018
IA Washington	Investment Adviser Representative	Approved	11/05/2018
B West Virginia	Agent	Approved	09/11/2025
B Wisconsin	Agent	Approved	11/02/2018
B Wyoming	Agent	Approved	11/02/2018

Branch Office Locations

OSAIC WEALTH, INC.
3703 MT DIABLO BLVD
LAFAYETTE, CA 94549

OSAIC WEALTH, INC.
1100 ALAKEA STREET
23RD FLOOR



Qualifications

HONOLULU, HI 96813





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



Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	06/23/2008
 General Securities Principal Examination (S24)	Series 24	11/09/2005

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	02/06/2003
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/13/2000

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	08/01/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/17/2000

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	07/03/2008 - 11/05/2018	SIGNATOR INVESTORS, INC.	CRD# 468	LAFAYETTE, CA
B	07/03/2008 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	LAFAYETTE, CA
B	10/03/2007 - 07/02/2008	FSC SECURITIES CORPORATION	CRD# 7461	HONOLULU, HI
IA	10/03/2007 - 07/02/2008	FSC SECURITIES CORPORATION	CRD# 7461	HONOLULU, HI
IA	08/13/2007 - 09/18/2007	SIGNATOR INVESTORS, INC.	CRD# 468	HONOLULU, HI
B	03/14/2002 - 09/18/2007	SIGNATOR INVESTORS, INC.	CRD# 468	HONOLULU, HI
B	03/15/2000 - 02/14/2002	MML INVESTORS SERVICES, INC.	CRD# 10409	SPRINGFIELD, MA

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
11/2018 - Present	OSAIC WEALTH, INC.	Pacific Financial Partners CEO	Y	NEWARK, CA, United States
07/2008 - Present	SIGNATOR INVESTORS INC	MANAGING PARTNER	Y	HONOLULU, HI, 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.. REAL ESTATE PROPERTY RENTAL

POSITION: Owner NATURE: Real Estate rental. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/1997

ADDRESS: 3703 Mt. Diablo Blvd., Lafayette CA 94549, United States

DESCRIPTION: These are properties that I purchase and rent. I don't get involved as a third party finds the tenants and rents, although I might get involved in the future.

2. INSURANCE AGENCY OF PACIFIC FINANCIAL PARTNERS

POSITION: CEO & Broker NATURE: Insurance Agency for life insurance, fixed insurance products, including P&C line of business. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 09/01/2019



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: 3703 Mt. Diablo Blvd, Lafayette CA 94549, United States

DESCRIPTION: I'll be a broker and BGA for life, disability insurance brokerage, fixed business only.

Adding the P&C line of business.

Owner/CEO of Pacific Financial Partner Insurance Agency - Brokerage General Agency - One stop shop for all life insurance, health insurance, and 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	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:	Signator Investors, Inc.
Allegations:	Complainant alleges life insurance policy was not in his best interest and was unsuitable.
Product Type:	Insurance
Alleged Damages:	\$160,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	17-01086
Date Notice/Process Served:	06/05/2017
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	08/31/2019
Monetary Compensation Amount:	\$39,500.00
Individual Contribution Amount:	\$0.00
Broker Statement	I wish to address a matter regarding a sale facilitated by one of the advisors in our



firm. It is important to clarify that I was not directly involved in the sales process and had no prior knowledge of the client in question. The advisor, acting independently, designed and executed the sale in accordance with the client's wishes and under the guidance of the client's CPA. Subsequently, approximately one year after the sale, the client expressed a desire to retract the life insurance premium. Despite efforts to negotiate with the life insurance company for a return of the premium, the client's request was denied. Consequently, the client pursued further action by initiating a complaint process. Initially, the complaint was declined by the State of Hawaii, prompting the client to escalate the matter to FINRA, where it was ultimately resolved through arbitration. It is noteworthy that my name was not implicated in the final disposition of this matter. Nonetheless, I wish to affirm my full support for the advisor involved, who diligently and ethically served the client's interests prior to the change in circumstances.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Signator Investors, Inc.
Allegations:	Complainant alleges product was misrepresented
Product Type:	Insurance
Alleged Damages:	\$150,000.00
Alleged Damages Amount Explanation (if amount not exact):	alleged damages are expected to be greater than \$150,000
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:	Circuit Court of the First Circuit
Docket/Case #:	16-1-0369-02
Filing date of arbitration/CFTC reparation or civil litigation:	02/26/2016

Customer Complaint Information

Date Complaint Received:	04/08/2016
Complaint Pending?	No
Status:	Denied
Status Date:	05/06/2016
Settlement Amount:	
Individual Contribution Amount:	



End of Report

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