



IAPD Report

JESSE NMN LUNIN-PACK

CRD# 4448224

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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

JESSE NMN LUNIN-PACK (CRD# 4448224)

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 **01/03/2025**.

CURRENT EMPLOYERS

Firm	CRD#	Registered Since
IA LUNIN-PACK PLANNING AND ADVICE, LLC	CRD# 334066	01/06/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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 LUNIN-PACK PLANNING AND ADVICE, LLC	334066	COLD SPRING, NY	01/03/2025 - 01/05/2025
B OSAIC WEALTH, INC.	23131	COLD SPRING, NY	01/19/2024 - 01/03/2025
IA OSAIC WEALTH, INC.	23131	COLD SPRING, NY	01/19/2024 - 01/03/2025

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	1



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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **LUNIN-PACK PLANNING AND ADVICE, LLC**
Main Address: 292 MAIN STREET
FIRST FLOOR, SUITE 1
COLD SPRING, NY 10516
Firm ID#: 334066

Regulator	Registration	Status	Date
IA New York	Investment Adviser Representative	Approved	01/06/2025

Branch Office Locations

LUNIN-PACK PLANNING AND ADVICE, LLC
292 MAIN STREET
FIRST FLOOR, SUITE 1
COLD SPRING, NY 10516



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, 4 general industry/product exams, and 1 state securities law exam.

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
Research Analyst Exam - Part I Analysis Module (S86)	Series 86	01/05/2005
General Securities Representative Examination (S7)	Series 7	12/08/2004
Research Analyst Exam - Part II Regulations Module (S87)	Series 87	10/07/2004

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	09/14/2021
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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	01/03/2025 - 01/05/2025	LUNIN-PACK PLANNING AND ADVICE, LLC	CRD# 334066	COLD SPRING, NY
B	01/19/2024 - 01/03/2025	OSAIC WEALTH, INC.	CRD# 23131	COLD SPRING, NY
IA	01/19/2024 - 01/03/2025	OSAIC WEALTH, INC.	CRD# 23131	COLD SPRING, NY
IA	09/15/2021 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	COLD SPRING, NY
B	07/13/2010 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	COLD SPRING, NY
B	12/19/2008 - 07/14/2010	WALL STREET ACCESS	CRD# 10012	NEW YORK, NY
IA	12/19/2008 - 07/14/2010	WALL STREET ACCESS ASSET MANAGEMENT, LLC	CRD# 126021	NEW YORK, NY
B	07/10/2006 - 12/26/2008	UBS FINANCIAL SERVICES INC.	CRD# 8174	NEW YORK, NY
B	12/09/2004 - 04/06/2006	CALYON SECURITIES (USA) INC	CRD# 190	NEW YORK, NY
B	11/15/2001 - 08/26/2002	LEHMAN BROTHERS INC.	CRD# 7506	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.	REGISTERED REP	Y	COLD SPRING, NY, United States
07/2010 - 01/2024	WOODBURY FINANCIAL SERVICES, INC	REGISTERED REPRESENTATIVE	Y	GARRISON, NY, 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) Lunin-Pack Financial Group, LLC. Position: CEO. Description: Lunin-Pack Financial Group, LLC is the holding company for Lunin-Pack Planning & Advice, LLC, Lunin-Pack Insurance Advisors, LLC, and Lunin-Pack Training & Education, LLC. INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 01/01/2015 ADDRESS: 292 Main Street, Suite 1, Cold Spring NY 10516, United States
- 2) Lunin-Pack Insurance Advisors, LLC, Manager / Insurance Agent; Investment Related: Yes; Address: 292 Main Street, Cold Spring NY 10516; NUMBER OF HOURS 5 DURING SECURITIES TRADING HOURS: 5
- 3) Lunin-Pack Training & Education, Consultant; Investment Related: No; Address: 292 Main Street, Cold Spring, NY 10516; NUMBER OF HOURS 5 DURING SECURITIES TRADING HOURS: 5
- 4) LP PROPERTY HOLDINGS, LLC POSITION: Managing Member INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2021 ADDRESS: 292 Main Street, Cold Spring NY 10516 DESCRIPTION: Holding company for office space that is rented out to other businesses.
- 5) Power of Attorney for Barbara-Jane Frishberg, family member.
- 6) CO-EXECUTOR OF THE ESTATE OF GLEN DE VRIES POSITION: Co-executor NATURE: Not a business - I am serving as the co-executor of an estate in my individual capacity. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 2 START DATE: 12/03/2021 ADDRESS: 297 Dennytown Road, Putnam Valley NY 10579-1411, United States DESCRIPTION: Protect, value, and distribute the estate assets according to the instructions in my friend's last will and testament. File required income and estate tax returns. Other duties as may arise in settling the estate.



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	1

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 1

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	Woodbury Financial Services, Inc.
Allegations:	Lunin-Pack was a subject of the customers' complaint against his member firm that asserted the following causes of action: unsuitability; breach of fiduciary duty; negligence; negligent misrepresentation; intentional misrepresentation; negligent supervision, hiring and retention; and breach of contract.
Product Type:	Annuity-Variable Insurance
Alleged Damages:	\$600,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #20-03985
Date Notice/Process Served:	12/07/2020
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	09/30/2022
Disposition Detail:	Lunin-Pack was a subject of the customers' complaint alleging Lunin-Pack and his member firm caused sales practice violations. Lunin-Pack's member firm is liable for and shall pay to Claimants the sum of \$850,000.00 in compensatory damages, and is liable for and shall pay to Claimants interest on the aforementioned sum.



Reporting Source: Individual

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

Allegations: Claimants allege that Mr. Lunin-Pack recommended investment products that were not suitable for their needs.

Product Type: Annuity-Variable Insurance

Alleged Damages: \$600,000.00

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 Arbitration

Docket/Case #: 20-03985

Filing date of arbitration/CFTC reparation or civil litigation: 12/07/2020

Customer Complaint Information

Date Complaint Received: 12/07/2020

Complaint Pending? No

Status: Arbitration Award/Monetary Judgment (for claimants/plaintiffs)

Status Date: 09/30/2022

Settlement Amount: \$850,000.00

Individual Contribution Amount: \$0.00

Broker Statement The customers were recommended and purchased an indexed universal life policy and two annuities with living benefits to meet their investment objectives and retirement income needs. The investments recommended have performed as planned. The advisor denies each and every allegation in the Statement of Claim as it relates to him and the products purchased.



End of Report

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