



IAPD Report

Joseph W Petry

CRD# 4649782

| <u>Section Title</u> | <u>Page(s)</u> |
|-------------------------------------|-----------------------|
| Report Summary | 1 |
| Qualifications | 2 - 3 |
| Registration and Employment History | 4 - 5 |
| Disclosure Information | 6 |



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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

Joseph W Petry (CRD# 4649782)

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 **01/02/2025**.

CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|----|-----------------------------------|-------------|------------------|
| IA | DISCIPLINE WEALTH SOLUTIONS, INC. | CRD# 315846 | 08/02/2024 |
| B | IBN FINANCIAL SERVICES, INC. | CRD# 42360 | 11/07/2024 |

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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 | AUSDAL FINANCIAL PARTNERS, INC. | 7995 | Latham, NY | 05/30/2017 - 07/31/2024 |
| IA | CPR INVESTMENTS INC | 139067 | LATHAM, NY | 05/08/2020 - 07/30/2024 |
| B | HBW SECURITIES LLC | 136959 | LATHAM, NY | 08/15/2008 - 03/11/2016 |

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 |
|-------------|-------|
| Termination | 3 |



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

Employment 1 of 2

Firm Name: **IBN FINANCIAL SERVICES, INC**

Main Address: 404 OLD LIVERPOOL RD
LIVERPOOL, NY 13088

Firm ID#: 42360

| Regulator | Registration | Status | Date |
|--|-----------------------------------|----------|------------|
|  FINRA | Invest. Co and Variable Contracts | Approved | 11/07/2024 |
|  Florida | Agent | Approved | 02/26/2025 |
|  New York | Agent | Approved | 11/12/2024 |

Branch Office Locations

IBN FINANCIAL SERVICES, INC

6 Century Hill Drive
Suite 2A
Latham, NY 12110

Employment 2 of 2

Firm Name: **DISCIPLINE WEALTH SOLUTIONS, INC.**

Main Address: 15 HALTON GREEN WAY
GREENVILLE, SC 29607

Firm ID#: 315846

| Regulator | Registration | Status | Date |
|--|-----------------------------------|----------|------------|
|  New York | Investment Adviser Representative | Approved | 08/02/2024 |

Branch Office Locations

DISCIPLINE WEALTH SOLUTIONS, INC.

6 CENTURY HILL DRIVE SUITE 2A
LATHAM, NY 12110



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 |
|--------------------------|----------|------|
| No information reported. | | |

General Industry/Product Exams

| Exam | Category | Date |
|--|----------|------------|
| B Securities Industry Essentials Examination (SIE) | SIE | 10/01/2018 |
| B Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 08/14/2008 |

State Securities Law Exams

| Exam | Category | Date |
|--|-----------|------------|
| IA Uniform Investment Adviser Law Examination (S65) | Series 65 | 06/08/2011 |
| B Uniform Securities Agent State Law Examination (S63) | Series 63 | 08/29/2008 |

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 |
|--|-------------------------|---------------------------------|-------------|-----------------|
| | 05/30/2017 - 07/31/2024 | AUSDAL FINANCIAL PARTNERS, INC. | CRD# 7995 | Latham, NY |
| | 05/08/2020 - 07/30/2024 | CPR INVESTMENTS INC | CRD# 139067 | LATHAM, NY |
| | 08/15/2008 - 03/11/2016 | HBW SECURITIES LLC | CRD# 136959 | LATHAM, NY |
| | 09/05/2003 - 01/11/2006 | PFS INVESTMENTS INC. | CRD# 10111 | DULUTH, GA |

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 |
|-------------------|-----------------------------------|------------------------------------|--------------------|--------------------------------|
| 10/2024 - Present | IBN Financial Services, Inc. | Independent Contractor | Y | Liverpool, NY, United States |
| 07/2024 - Present | DISCIPLINE WEALTH SOLUTIONS, INC. | INVESTMENT ADVISORY REPRESENTATIVE | Y | GREENVILLE, SC, United States |
| 07/2008 - Present | PETRY FINANCIAL SERVICES | OWNER | N | LATHAM, NY, United States |
| 05/2017 - 07/2024 | AUSDAL FINANCIAL PARTNERS, INC | REGISTERED REPRESENTATIVE | Y | DAVENPORT, IA, United States |
| 06/2016 - 07/2024 | CPR Financial Group LLC | Insurance Agent | Y | Rochester, MI, United States |
| 06/2016 - 07/2024 | CPR INVESTMENTS | INVESTMENT ADVISORY REPRESENTATIVE | Y | Rochester, MI, United States |
| 07/2008 - 03/2016 | HBW SECURITIES LLC | REGISTERED REPRESENTATIVE | Y | SIMI VALLEY, CA, 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.

INSURANCE AGENT- INVESTMENT RELATED, LATHAM, NY, INSURANCE SALES, AGENT, 2009, DEVOTES NOT MORE THAN 30% OF AGENTS TIME DURING WORKING HRS/MO DURING TRADING HOURS; SALE OF VARIOUS INSURANCE



Registration & Employment History

OTHER BUSINESS ACTIVITIES

PRODUCTS

RENTAL PROPERTY; NON-INVESTMENT RELATED; WATERVILET, NY; OWNER; ACTIVITY BEGAN IN 2013; RENT AND MANAGE DUPLEX; COMPENSATION IS RENT.

MEDICARE BACKOFFICE; NON INVESTMENT RELATED; LATHAM, NY; MEDICARE; AGENT; ACTIVITY BEGAN 08/2020; I DEVOTE APPX 1 HOUR PER MONTH TO THIS ACTIVITY ALL DURING TRADING HOURS; REFER CLIENTS TO MEDICARE 800# FOR A REFERRAL FEE.

FREELANCE ACTOR; NON INVESTMENT RELATED; VARIOUS FILMING LOCATIONS; FREELANCE ACTOR; ACTIVITY BEGAN IN OCT 2021; I DEVOTE APPX 4 HOURS PER MONTH TO THIS ACTIVITY WITH 2 OF THOSE HOURS DURING TRADING HOURS; BACKGROUND ACTING.

IBN FINANCIAL SERVICES, INC. INVESTMENT RELATED; LATHAM, NEW YORK, BROKER-DEALER; REGISTERED REPRESENTATIVE; STARTED 2024; SPENDS APPROXIMATELY 50% OF TIME ON ACTIVITY INCLUDING DURING TRADING HOURS.



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 |
|-------------|-------|
| Termination | 3 |

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 3

| | |
|--------------------------|---|
| Reporting Source: | Firm |
| Firm Name: | CPR Investments Inc |
| Termination Type: | Discharged |
| Termination Date: | 07/26/2024 |
| Allegations: | Violation of Securities and Exchange Commission Regulation SP and failure to comply with CPR Investments Inc. firm policies and procedures. |
| Product Type: | No Product |

| | |
|--------------------------|---|
| Reporting Source: | Individual |
| Firm Name: | CPR Investments, Inc. |
| Termination Type: | Discharged |
| Termination Date: | 07/26/2024 |
| Allegations: | Violation of SEC Regulation SP and failure to comply with CPR Investments, Inc.'s firm policies and procedures. |
| Product Type: | No Product |

Disclosure 2 of 3

| | |
|--------------------------|--------------------|
| Reporting Source: | Firm |
| Firm Name: | HBW Securities LLC |
| Termination Type: | Discharged |
| Termination Date: | 03/10/2016 |



Allegations: RR permitted trade documents to be submitted with signatures/initials that were not that of the client, but were affixed or otherwise replicated by his wife/assistant [Third Party]. The Firm further determined the RR permitted clients to sign blank trade forms for completion by him or his assistant at a later date w/the intention of submitting the documents to the issuer for processing and found evidence of white out use on trade documents although prohibited by the Firm and RR was previously reminded.

Product Type: No Product

Firm Statement The Firm held a webcam discussion with the RR and assistant [third party] to discuss the allegations and findings of the internal review. RR Petry admitted to the use of blank signed forms and assistant [third party] admitted to signing, initialing, affixing or otherwise replicating the client signatures for administrative convenience. Based upon these violations, the Firm has chosen to terminate the RR for cause.

Reporting Source: Individual

Firm Name: HBW SECURITIES

Termination Type: Discharged

Termination Date: 03/10/2016

Allegations: RR PERMITTED TRADE DOCUMENTS TO BE SUBMITTED WITH SIGNATURES/INITIALS THAT WERE NOT THAT OF THE CLIENT; BUT WERE AFFIXED OR OTHERWISE REPLICATED BY HIS ASSISTANT. FURTHER RR PERMITTED CLIENTS TO SIGN BLANK TRADE FORMS FOR COMPLETION BY HIM OR HIS ASSISTANT AT A LATER DATE WITH THE INTENTION OF SUBMITTING THE DOCUMENTS TO THE ISSUE FOR PROCESSING AND FOUND EVIDENCE OF WHITE OUT USED ON TRADE DOCUMENTS.

Product Type: No Product

Broker Statement Member of my office staff felt compelled to initial for clients on some HBW internal subsequent trade documents. Office staff member felt this was necessary as an accommodation to, and in the best interest of the clients as it sped up the approval process for the client.

I was not part of the process and was not aware of the correspondence as it occurred between the office staff member and HBW home office directly through email communications.

I retained legal council to address the misrepresentations and misinformation reported by HBW about my involvement. I was informed that HBW securities is merging with another securities firm. A settlement has been reached between HBW and myself.

Disclosure 3 of 3

Reporting Source: Firm

Firm Name: PFS INVESTMENTS INC.

Termination Type: Discharged

Termination Date: 04/25/2007

Allegations: UNLICENSED SECURITIES ACTIVITY

Product Type: Annuity(ies) - Variable

Other Product Types:



Firm Statement AGENT ALLEGEDLY FAILED TO PROPERLY DISCLOSE MATERIAL INFORMATION REGARDING A VARIABLE ANNUITY TRADE AND THE AGENT HAD ALLEGEDLY ENGAGED IN UNLICENSED SECURITIES ACTIVITY.

Reporting Source: Individual

Firm Name: PFS INVESTMENTS INC.

Termination Type: Discharged

Termination Date: 04/25/2007

Allegations: ALLEGED UNLICENSED SOLICITATION OF SECURITIES SALES AND NOT TELLING CLIENT ABOUT SURRENDER CHARGE IN VARIABLE ANNUITY.

Product Type: Annuity-Variable

Broker Statement I DID NOT SOLICIT SECURITY SALE AND DID NOT TALK TO THE CLIENT ABOUT A VA. A LICENSED PERSON DID WHILE I WAS PRESENT. AFTER I WAS TERMINATED I WAS INVESTIGATED BY FINRA AND THEY FOUND NOTHING AND CLOSED THE INVESTIGATION.



End of Report

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