



IAPD Report

JOSHUA ALAN ZOERNER

CRD# 4681426

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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>



Report Summary

JOSHUA ALAN ZOERNER (CRD# 4681426)

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 **05/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	HARBOUR INVESTMENTS, INC.	CRD# 19258	01/21/2025
IA	HARBOUR INVESTMENTS, INC.	CRD# 19258	01/21/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	OSAIC WEALTH, INC.	23131	KENOSHA, WI	06/14/2024 - 01/23/2025
IA	OSAIC WEALTH, INC.	23131	KENOSHA, WI	06/14/2024 - 01/23/2025
B	SECURITIES AMERICA, INC.	10205	KENOSHA, WI	05/10/2018 - 06/14/2024

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
Regulatory Event	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 7 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **HARBOUR INVESTMENTS, INC.**
Main Address: 575 D'ONOFRIO DRIVE
SUITE 300
MADISON, WI 53719
Firm ID#: 19258

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/21/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	01/21/2025
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/21/2025
B	Florida	Agent	Approved	01/21/2025
B	Georgia	Agent	Approved	01/21/2025
B	Illinois	Agent	Approved	01/21/2025
B	Indiana	Agent	Approved	01/21/2025
B	Michigan	Agent	Approved	01/21/2025
B	Virginia	Agent	Approved	01/21/2025
B	Wisconsin	Agent	Approved	01/21/2025
IA	Wisconsin	Investment Adviser Representative	Approved	01/21/2025

Branch Office Locations

HARBOUR INVESTMENTS, INC.
7530 39th Ave



Qualifications

Kenosha, WI 53142



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

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	09/27/2006

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	10/09/2008
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/08/2003

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	03/04/2010
B Uniform Securities Agent State Law Examination (S63)	Series 63	07/11/2003

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	06/14/2024 - 01/23/2025	OSAIC WEALTH, INC.	CRD# 23131	KENOSHA, WI
IA	06/14/2024 - 01/23/2025	OSAIC WEALTH, INC.	CRD# 23131	KENOSHA, WI
B	05/10/2018 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	KENOSHA, WI
IA	05/02/2018 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	KENOSHA, WI
IA	03/08/2010 - 05/04/2018	MWA FINANCIAL SERVICES, INC.	CRD# 112630	KENOSHA, WI
B	07/10/2003 - 05/04/2018	MWA FINANCIAL SERVICES INC.	CRD# 112630	KENOSHA, WI

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
01/2025 - Present	Harbour Investments, Inc.	Registered Advisor	Y	Madison, WI, United States
01/2025 - Present	ZOERNER FINANCIAL	REG ADVISOR	Y	KENOSHA, WI, United States
10/2006 - Present	JZ HOMES LLC	OWNER/LANDLORD	Y	KENOSHA, WI, United States
08/2002 - Present	MODERN WOODMEN OF AMERICA	AGENT	Y	ROCK ISLAND, IL, United States
06/2024 - 01/2025	OSAIC WEALTH, INC.	Mass Transfer	Y	KENOSHA, WI, United States
06/2024 - 01/2025	OSAIC WEALTH, INC.	Mass Transfer	Y	KENOSHA, WI, United States
05/2018 - 06/2024	Securities America Advisors	IAR	Y	Kenosha, WI, United States
05/2018 - 06/2024	Securities America, Inc.	Registered Rep	Y	Kenosha, WI, United States
07/2003 - 05/2018	MWA FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	ROCK ISLAND, IL, 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) Zoerner Financial - DBA
- 2) Independent Insurance Agent, which may include selling Fixed Index Annuities, as well as other lines of insurance through various insurance carriers
- 3) JZ Homes | 7530 39th Avenue, Kenosha, WI 53142 | Owner | Description: Own, manage and remodel rental properties | Beginning 2006 | 4hours per month, 0 during trading hours | Paid position | Not investment related
- 4) Mammoth Attachments | 16520 104th St., Bristol, WI 53104 | Owner | Description: Import and Resell Equipment| Beginning 5/2026 | 10 hours per month, 0 during trading hours | Paid when equipment sells | Not investment related



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
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	State of Wisconsin Office of the Commissioner of Insurance
Sanction(s) Sought:	Monetary Penalty other than Fines Revocation
Date Initiated:	11/13/2009
Docket/Case Number:	08-C31739
Employing firm when activity occurred which led to the regulatory action:	MWA Financial Services, Inc
Product Type:	Annuity-Fixed
Allegations:	The Department alleges that the representative engaged in unsuitable recommendations of annuities to an elderly client.
Current Status:	Final
Resolution:	Stipulation and Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/13/2009
Sanctions Ordered:	Monetary Penalty other than Fines Requalification



Other: Will not engage in the sale of equity indexed annuities from 11/13/2009 to 11/01/2012

Requalification 1 of 1

Requalification Type: Required completion of 2 additional CE courses above biannual requirement

Length of time given to requalify: 12/31/2010

Type of exam required : completion of 2 CE courses

Has condition been satisfied: Yes

Monetary Sanction 1 of 1

Monetary Related Sanction: Monetary Penalty other than Fines

Total Amount: \$7,500.00

Portion Levied against individual: \$7,500.00

Payment Plan:

Is Payment Plan Current: Yes

Date Paid by individual: 10/11/2012

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

I had a minor role in the situation (fixed annuity recommendation) and was advised to settle on the advice of counsel, and pay the fine rather than challenge it.



End of Report

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