IAPD Report

FERNANDO A POHINA

CRD# 5624328

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

FERNANDO A POHINA (CRD# 5624328)

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 **03/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	10/30/2020
IA	OSAIC WEALTH, INC.	CRD# 23131	11/12/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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	HORNOR, TOWNSEND & KENT, LLC	4031	BELLEVUE, WA	07/06/2015 - 11/02/2020
B	HORNOR, TOWNSEND & KENT, LLC	4031	BELLEVUE, WA	03/12/2015 - 11/02/2020
IA	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	BELLEVUE, WA	08/06/2013 - 10/14/2014

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	3
Termination	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 **22** 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	10/30/2020
B	FINRA	General Securities Representative	Approved	10/30/2020
B	Alaska	Agent	Approved	12/11/2020
B	Arizona	Agent	Approved	10/30/2020
B	California	Agent	Approved	10/30/2020
B	Colorado	Agent	Approved	08/19/2021
B	District of Columbia	Agent	Approved	12/09/2020
B	Florida	Agent	Approved	04/19/2021
B	Idaho	Agent	Approved	10/30/2020
B	Indiana	Agent	Approved	08/27/2021
B	Massachusetts	Agent	Approved	03/04/2025
B	Minnesota	Agent	Approved	10/30/2020
B	Nevada	Agent	Approved	10/30/2020

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	11/10/2021
B	New York	Agent	Approved	12/10/2020
B	North Carolina	Agent	Approved	11/03/2020
B	Ohio	Agent	Approved	11/24/2021
B	Oklahoma	Agent	Approved	09/18/2024
B	Oregon	Agent	Approved	10/30/2020
B	Pennsylvania	Agent	Approved	04/19/2021
B	Texas	Agent	Approved	10/30/2020
IA	Texas	Investment Adviser Representative	Restricted Approval	06/10/2024
B	Utah	Agent	Approved	12/23/2020
B	Virginia	Agent	Approved	11/13/2020
B	Washington	Agent	Approved	11/12/2020
IA	Washington	Investment Adviser Representative	Approved	11/12/2020

Branch Office Locations

OSAIC WEALTH, INC.
SNOHOMISH, WA

OSAIC WEALTH, INC.
720 Sixth Street South
Suite 100
Kirkland, WA 98033

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	03/24/2018

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	02/05/2009

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	04/01/2009

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

 Report about FERNANDO A POHINA.

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	07/06/2015 - 11/02/2020	HORNOR, TOWNSEND & KENT, LLC	CRD# 4031	BELLEVUE, WA
B	03/12/2015 - 11/02/2020	HORNOR, TOWNSEND & KENT, LLC	CRD# 4031	BELLEVUE, WA
IA	08/06/2013 - 10/14/2014	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	BELLEVUE, WA
B	07/22/2013 - 10/14/2014	PRUCO SECURITIES, LLC.	CRD# 5685	BELLEVUE, WA
IA	04/02/2009 - 06/27/2013	AXA ADVISORS, LLC	CRD# 6627	BELLEVUE, WA
B	02/06/2009 - 06/27/2013	AXA ADVISORS, LLC	CRD# 6627	BELLEVUE, 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
11/2020 - Present	OSAIC WEALTH INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	BELLEVUE, WA, United States
10/2014 - Present	PACIFIC CAPITAL RESOURCE GROUP INC	INSURANCE AGENT	Y	BELLEVUE, WA, United States
03/2015 - 11/2020	HORNOR TOWNSEND & KENT INC	REGISTERED REPRESENTATIVE	Y	HORSHAM, PA, United States
10/2014 - 11/2020	PENN MUTUAL LIFE INSURANCE CO	AGENT	Y	HORSHAM, PA, 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) PACIFIC CAPITAL RESOURCE GROUP
POSITION: Insurance Agent NATURE: Insurance Agency. INVESTMENT RELATED: Yes NUMBER OF HOURS: 72 SECURITIES TRADING HOURS: 72 START DATE: 10/01/2014
ADDRESS: 10900 NE 4th St, Suite 2300, #2413, Bellevue WA 98004, United States
DESCRIPTION: Insurance sales and Service; For multiple carriers.

2) ADVISORY RESOURCE GROUP, LLC
POSITION: Vice President NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES TRADING

Registration & Employment History

OTHER BUSINESS ACTIVITIES

HOURS: 20 START DATE: 01/31/2023
ADDRESS: 10900 NE 4th St, Suite 2300, Office 2413, Bellevue WA 98004, United States
DESCRIPTION: Insurance and Marketing. I also recruit and train advisors to join teams and the Broker Dealer.

3) POHINA, FERNANDO
POSITION: Owner NATURE: Solely to provide payroll to employees. INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 10/30/2020
ADDRESS: 10900 NE 4th St, Suite 2300, Office 2413, Bellevue WA 98004, United States
DESCRIPTION: Pay payroll for staff.

4) ASCENT WEALTH SOLUTIONS
POSITION: Partner NATURE: sole prop INVESTMENT RELATED: Yes NUMBER OF HOURS: 72 SECURITIES TRADING HOURS: 72 START DATE: 11/01/2025
ADDRESS: 10900 NE 4th St, STE 2300, #2413, Bellevue WA 98004, United States
DESCRIPTION: Insurance sales and service for various carriers. DBA for financial services business.

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	3
Termination	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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Hornor Townsend & Kent LLC
Allegations:	Client alleges that he instructed that funds sent to his outside money manager be kept in cash, but instead they were invested in the market. The client is requesting the account loss in value. It was determined that the third-party money manager made the error.
Product Type:	Money Market Fund
Alleged Damages:	$5,365.00
Alleged Damages Amount Explanation (if amount not exact):	Client alleges that he instructed that funds sent to his outside money manager be kept in cash, but instead they were invested in the market. The client is requesting the account loss in value. It was determined that the third-party money manager made the error.
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:	03/20/2020
Complaint Pending?	No

Status:	Settled
Status Date:	06/24/2020
Settlement Amount:	$7,600.55
Individual Contribution Amount:	$0.00

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AXA ADVISORS, LLC
Allegations:	CLIENTS ALLEGE THEY WERE NEVER INFORMED OF THE CONTINGENT WITHDRAWAL CHARGES THEY WOULD INCUR IF THEY SURRENDERED THE VARIABLE ANNUITY THEY PURCHASED IN 2012. DAMAGES UNSPECIFIED.
Product Type:	Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.
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:	04/07/2015
Complaint Pending?	No
Status:	Denied
Status Date:	04/14/2015
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AXA ADVISORS, LLC
Allegations:	BASED ON THE FORM U5 AMENDMENT FILED BY THE REPRESENTATIVE'S PREDECESSOR BROKER DEALER "CLIENTS ALLEGE THEY WERE NEVER INFORMED OF THE CONTINGENT WITHDRAWAL CHARGES THEY WOULD INCUR IF THEY SURRENDERED THE VARIABLE ANNUITY THEY PURCHASED IN 2012. DAMAGES UNSPECIFIED".
Product Type:	Annuity-Variable

Alleged Damages: $0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.

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: 04/07/2015

Complaint Pending? No

Status: Denied

Status Date: 04/14/2015

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AXA ADVISORS, LLC

Allegations: CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF TWO 2012 VARIABLE ANNUITY CONTRACTS. CLIENT FURTHER ALLEGES HE WAS UNAWARE HE PURCHASED ANNUITIES NOR DID HE RECEIVE A SUMMARY OF THE DISCLOSURE FEES AND CHARGES ASSOCIATED WITH THESE CONTRACTS. CLIENT IS REQUESTING AN INVESTIGATION OF THIS MATTER. DAMAGES UNSPECIFIED.

Product Type: Annuity-Variable

Alleged Damages: $0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.

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: 07/17/2012

Complaint Pending? No

Status: Settled

Status Date: 08/27/2012

Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	THE FIRM AGREED TO WAIVE ALL SURRENDER CHARGES ASSOCIATED WITH THE VARIABLE ANNUITIES. THE SETTLEMENT RESULTED IN NO LOSS TO THE FIRM.

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 1

Reporting Source:	Firm
Firm Name:	PRUCO SECURITIES, LLC
Termination Type:	Discharged
Termination Date:	09/15/2014
Allegations:	REGISTERED REPRESENTATIVE USED AND FACILITATED THE USE OF UNAPPROVED MARKETING MATERIALS BY REGISTERED REPRESENTATIVES.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	PRUCO SECURITIES INC
Termination Type:	Discharged
Termination Date:	09/15/2014
Allegations:	USE OF UNAPPROVED MARKETING MATERIALS.
Product Type:	Annuity-Variable Insurance
Broker Statement	MARKET MATERIALS USED WERE NOTHING MORE THAN CONCEPTS DRAWN ON A WHITEBOARD TO HELP THE CLIENT UNDERSTAND MORE ABOUT THE VEHICLES BEING PROPOSED.

End of Report

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