IAPD Report

ERIC JOSE GARCIA

CRD# 5909532

Section Title	Page(s)

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

ERIC JOSE GARCIA (CRD# 5909532)

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 **10/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC INSTITUTIONS, INC.	CRD# 35371	07/01/2016
IA	OSAIC INSTITUTIONS, INC.	CRD# 35371	03/13/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	ESSEX NATIONAL SECURITIES, LLC	25454	MIAMI LAKES, FL	08/01/2012 - 07/01/2016
IA	ESSEX NATIONAL SECURITIES, INC.	25454	MIAMI LAKES, FL	08/21/2012 - 08/30/2012
IA	MORGAN STANLEY SMITH BARNEY LLC	149777	MIAMI, FL	06/15/2011 - 04/20/2012

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	4

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

Employment 1 of 1

Firm Name: **OSAIC INSTITUTIONS, INC.**
Main Address: 538 PRESTON AVENUE
MERIDEN, CT 06450-4858
Firm ID#: 35371

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	07/01/2016
B	Colorado	Agent	Approved	10/22/2020
B	Delaware	Agent	Approved	07/30/2019
B	Florida	Agent	Approved	07/01/2016
IA	Florida	Investment Adviser Representative	Approved	03/13/2017
B	Georgia	Agent	Approved	06/10/2019
B	Illinois	Agent	Approved	07/01/2016
B	Indiana	Agent	Approved	07/01/2016
B	New Jersey	Agent	Approved	07/01/2016
B	New York	Agent	Approved	07/01/2016
B	Puerto Rico	Agent	Approved	07/01/2016
B	South Dakota	Agent	Approved	08/07/2019
B	Texas	Agent	Approved	11/14/2022

Qualifications

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	11/14/2022
B	Virginia	Agent	Approved	09/15/2021

Branch Office Locations

OSAIC INSTITUTIONS, INC.
8180 NW 36TH STREET
Suite 103
MIAMI, FL 33166

OSAIC INSTITUTIONS, INC.
7306 Collins Ave
MIAMI BEACH, FL 33141

OSAIC INSTITUTIONS, INC.
1620 W 49TH STREET
HIALEAH, FL 33012

OSAIC INSTITUTIONS, INC.
2317 PONCE DE LEON
CORAL GABLES, FL 33134

OSAIC INSTITUTIONS, INC.
3457 N University Dr
SUNRISE, FL 33351

OSAIC INSTITUTIONS, INC.
7900 MIAMI LAKES DRIVE W
MIAMI LAKES, FL 33016

OSAIC INSTITUTIONS, INC.
1590 NE MIAMI GARDENS DRIVE
N MIAM BEACH, FL 33179

OSAIC INSTITUTIONS, INC.
1221 BRICKELL AVENUE
Suite 100
MIAMI, FL 33131

OSAIC INSTITUTIONS, INC.
13715 Biscayne Blvd
N MIAMI, FL 33181

OSAIC INSTITUTIONS, INC.
8875 DADELAND BLVD
MIAMI, FL 33156

OSAIC INSTITUTIONS, INC.
2875 NE 191 St. Suite 101
Aventura, FL 33180

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 1 state securities law exam.

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	General Securities Representative Examination (S7)	Series 7	05/10/2011

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	01/09/2017

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
B	08/01/2012 - 07/01/2016	ESSEX NATIONAL SECURITIES, LLC	CRD# 25454	MIAMI LAKES, FL
IA	08/21/2012 - 08/30/2012	ESSEX NATIONAL SECURITIES, INC.	CRD# 25454	MIAMI LAKES, FL
IA	06/15/2011 - 04/20/2012	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	MIAMI, FL
B	05/11/2011 - 04/20/2012	MORGAN STANLEY SMITH BARNEY	CRD# 149777	MIAMI, FL

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
07/2016 - Present	INFINEX INVESTMENTS, INC.	Mass Transfer	Y	CORAL GABLES, FL, United States
08/2012 - Present	POPULAR COMMUNITY BANK	FINANCIAL CONSULTANT	Y	MIAMI, FL, 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.

2200 SW 14 ST MIAMI, FL 33145 - RENTAL PROPERTY, I'M THE LANDLORD - 08/2005- I JUST CAME FROM AN FAA COMPLIANCE CONFERENCE AND IT WAS SUGGESTED THAT WE DISCLOSE ANY RENTAL PROPERTY/INCOME WE HAVE. THIS IS BASICALLLY A DUPLEX I LIVE IN AND RENT THE OTHER SIDE. - 0 SHARES HELD, 0 HOURS DURING AND OUTSIDE BUSINESS HOURS - $1400 A MONTH

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	4

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ESSEX NATIONAL SECURITIES, INC.
Allegations:	Claimant alleges Financial Professional misrepresented a REIT by not disclosing it was a risky, illiquid, complex, alternative investment product.
Product Type:	Real Estate Security
Alleged Damages:	$75,000.00
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:	FINRA
Docket/Case #:	25-02056
Filing date of arbitration/CFTC reparation or civil litigation:	09/29/2025

Customer Complaint Information

Date Complaint Received:	09/29/2025
Complaint Pending?	Yes

Settlement Amount:

Individual Contribution Amount:

Broker Statement Financial Professional wanted it noted he was not named in the statement of claim.

Disclosure 2 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ESSEX NATIONAL SECURITIES, LLC
Allegations:	As a result of Respondent's failure to conduct due diligence on PBIHL and as a result of Respondent's recommendation of a high-risk speculative product that placed Claimant's savings severely at risk,
Product Type:	Annuity-Fixed Other: Offshore Annuity
Alleged Damages:	$105,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claimant demands an award against Respondent for: unspecified compensatory damages in an amount according to proof to be offered at the Final Hearing; interest at the legal rate from the date of purchase; punitive damages; costs of this proceeding; and such other relief as is just and proper.
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:	FINRA
Docket/Case #:	24-00626
Filing date of arbitration/CFTC reparation or civil litigation:	03/21/2024

Customer Complaint Information

Date Complaint Received:	03/21/2024
Complaint Pending?	No
Status:	Settled
Status Date:	09/23/2024
Settlement Amount:	$40,000.00
Individual Contribution Amount:	$0.00

Disclosure 3 of 4

Reporting Source:	Individual

Employing firm when activities occurred which led to the complaint:	ESSEX NATIONAL SECURITIES, LLC
Allegations:	Misrepresentations and omissions. Breach of Fiduciary Duty. Selling an over-concentrated unsuitable investment.
Product Type:	Other: Offshore Annuity
Alleged Damages:	$185,000.00
Alleged Damages Amount Explanation (if amount not exact):	Seeking $185,000.00 plus interest on the foregoing amount together with attorney's fees and the cost of arbitration.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	23-00973
Date Notice/Process Served:	04/17/2023
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/10/2024
Monetary Compensation Amount:	$160,000.00
Individual Contribution Amount:	$0.00
Broker Statement	The firm settled the matter to avoid the ongoing costs and uncertainty of arbitration. The representative did not participate in or contribute to the settlement.

Disclosure 4 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INFINEX INVESTMENTS, INC.
Allegations:	Claimants indicate advisor should not have recommended an offshore annuity to invest the majority of their net worth when they sought safety and preservation of capital.
Product Type:	Annuity-Fixed Other: Offshore Annuity
Alleged Damages:	$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	Statement of Claim indicates damages are between $100,000 and $500,000 plus interest and costs.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	22-02361
Date Notice/Process Served:	10/14/2022
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	03/06/2024
Monetary Compensation Amount:	$50,000.00
Individual Contribution Amount:	$0.00

End of Report

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