BrokerCheck Report

JOSEPH SANTO MARINO

CRD# 1094341

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.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

JOSEPH S. MARINO

CRD# 1094341

Currently employed by and registered with the following Firm(s):

IA **OSAIC WEALTH, INC.**
3308 Dixwell Ave
North Haven, CT 06473
CRD# 23131
Registered with this firm since: 06/14/2024

B **OSAIC WEALTH, INC.**
3308 Dixwell Ave
North Haven, CT 06473
CRD# 23131
Registered with this firm since: 06/14/2024

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 15 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

IA **SECURITIES AMERICA ADVISORS, INC.**
CRD# 110518
LA VISTA, NE
11/2020 - 06/2024

B **SECURITIES AMERICA, INC.**
CRD# 10205
North Haven, CT
11/2020 - 06/2024

IA **KMS FINANCIAL SERVICES, INC**
CRD# 3866
SEATTLE, WA
11/2016 - 11/2020

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	1
Termination	1

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Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 15 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name:	**OSAIC WEALTH, INC.**
Main Office Address:	**18700 N. HAYDEN ROAD SUITE 255 SCOTTSDALE, AZ 85255**
Firm CRD#:	**23131**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	06/14/2024
B	FINRA	Investment Co./Variable Contracts Prin	Approved	06/14/2024

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	06/14/2024
B	Colorado	Agent	Approved	06/14/2024
B	Connecticut	Agent	Approved	06/14/2024
IA	Connecticut	Investment Adviser Representative	Approved	06/14/2024
B	Delaware	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
B	Maryland	Agent	Approved	06/14/2024
B	Massachusetts	Agent	Approved	06/14/2024
B	New Hampshire	Agent	Approved	06/14/2024
B	New Jersey	Agent	Approved	06/14/2024
B	New Mexico	Agent	Approved	06/14/2024

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Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	New York	Agent	Approved	06/14/2024
B	North Carolina	Agent	Approved	06/14/2024
B	Pennsylvania	Agent	Approved	06/14/2024
B	South Carolina	Agent	Approved	06/14/2024
B	Virginia	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
3308 Dixwell Ave
North Haven, CT 06473

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Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination	Series 26	09/04/1998

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination	Series 6	06/06/1983

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination	Series 63	06/12/2001
IA	Uniform Investment Adviser Law Examination	Series 65	02/27/1997

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

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Broker Qualifications

Professional Designations

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

No information reported.

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Registration and Employment History

Registration History

The broker previously was registered with the following firms:

	Registration Dates	Firm Name	CRD#	Branch Location
IA	11/2020 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	110518	NORTH HAVEN, CT
B	11/2020 - 06/2024	SECURITIES AMERICA, INC.	10205	North Haven, CT
IA	11/2016 - 11/2020	KMS FINANCIAL SERVICES, INC	3866	North Haven, CT
B	11/2016 - 11/2020	KMS FINANCIAL SERVICES, INC.	3866	North Haven, CT
IA	04/1997 - 11/2016	VOYA FINANCIAL ADVISORS, INC.	2882	North Haven, CT
B	03/1994 - 11/2016	VOYA FINANCIAL ADVISORS, INC.	2882	North Haven, CT
B	06/1983 - 01/1994	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA
B	06/1983 - 01/1994	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	North Haven, CT, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	North Haven, CT, United States
08/2002 - Present	PRIMARY RESIDENTIAL MORTGAGE	ORIGINATOR	Y	NORTH HAVEN, CT, United States
01/1999 - Present	SMMS CLASS	INSTRUCTOR	Y	NORTH HAVEN, CT, United States
04/1997 - Present	SUCCESS EDUCATION CONSULTANTS	OWNER/MANAGER	N	NORTH HAVEN, CT, United States

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Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
03/1994 - Present	NORTHWESTERN NATIONAL LIFE INSURANCE COM	AGENT - AGENT	N	MINNEAPOLIS, MN, United States
11/2020 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	IAR	Y	NORTH HAVEN, CT, United States
11/2020 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REP	Y	North Haven, CT, United States
11/2016 - 11/2020	KMS Financial Services, Inc.	Registered Rep	Y	Seattle, WA, United States
09/2014 - 11/2016	VOYA FINANCIAL ADVISORS, INC.	REG REP	Y	NORTH HAVEN, CT, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

INDEPENDENT INSURANCE AGENT
-YES;3308 DIXWELL AVENUE NORTH HAVEN CT 06473-1724;SALES OF FIXED INSURANCE;INDEPENDENT INSURANCE AGENT; 3/26/1994;160;160;SALES OF FIXED INSURANCE PRODUCTS

3308 DIXWELL REALTY, LLC
POSITION: Manage Property NATURE: Manage Property I own that my Business is located at. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 11/01/2014 ADDRESS: 3308 Dixwell Ave, North Haven CT 06473 DESCRIPTION: Manage Building of Office location.

JOSEPH MARINO TAX PREPARATION
POSITION: Tax Preparer NATURE: Basic Tax Preparation for a select number of clients. Totaling approximately 30 INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 03/27/2007 ADDRESS: 3308 Dixwell Ave, North Haven CT 06473 DESCRIPTION: prepare approx 30 basic tax returns for a few clients

SECURITIES AMERICA ADVISORS
POSITION: Advisor NATURE: Financial Advisor INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 40 START DATE: 11/06/2020 ADDRESS: 12325 Port Grace Blvd, La Vista NE 68128 DESCRIPTION: Provide Advisory services to Clients

SUCCESS EDUCATION CONSULTANTS, LLC
POSITION: Instructor NATURE: Financial Seminars (haven't done them years and don't have any immediate plans on doing any others) INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2000 ADDRESS: 3308 Dixwell Ave, North Haven CT 06473 DESCRIPTION: Seminars related to generic investment education

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Registration and Employment History

Other Business Activities, continued

DBA - Success Education Consultants, LLC

MARGEN, LLC DBA SUCCESS EDUCATION CONSULTANTS
POSITION: Managing Member NATURE: Financial Planning Seminars and Workshops INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 09/13/2023 ADDRESS: 3308 Dixwell Ave, 3308 Dixwell Avenue, North Haven CT 06473 DESCRIPTION: Providing Compliance Approved Seminars and Workshops

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Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

2. **Certain thresholds must be met before an event is reported to CRD, for example:**
   - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
   - o A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.
   - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
   - o As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
   - o
4. **There are different statuses and dispositions for disclosure events:**
   - o A disclosure event may have a status of *pending, on appeal,* or *final.*
     - ▪ A "pending" event involves allegations that have not been proven or formally adjudicated.
     - ▪ An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
     - ▪ A "final" event has been concluded and its resolution is not subject to change.
   - o A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
     - ▪ A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	1	N/A
Termination	N/A	1	N/A

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Disclosure Event Details

When evaluating this information, please keep in mind that a discloure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Voya Financial Advisors, Inc.
Allegations:	Attorney representing [REDACTED] alleged that errors made by the representative in rolling over inherited assets caused a significant tax and financial impact.
Product Type:	Annuity-Variable
Alleged Damages:	$150,000.00
Alleged Damages Amount Explanation (if amount not exact):	This is the demand made by the attorney on behalf of Ms. Brennan.
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:	07/09/2018
Complaint Pending?	No
Status:	Settled
Status Date:	11/14/2018

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Settlement Amount: $80,000.00

Individual Contribution Amount: $0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: Voya Financial Advisors, Inc.

Allegations: Client alleges that advice from RR caused her to deposit inherited assets into her checking account prior to depositing funds into inherited IRA brokerage account in October 2015. Client alleges that this created a tax liability ($57,963).

Product Type: Annuity-Variable

Alleged Damages: $100,000.00

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: 07/30/2018

Complaint Pending? No

Status: Settled

Status Date: 11/14/2018

Settlement Amount: $80,000.00

Individual Contribution Amount: $0.00

Broker Statement Mr. Marino has consistently asserted that claim was without merit and that he DID NOT provide tax advice to the complainant and instead insured that she was working with both an attorney and a CPA. The claim was settled by Mr. Marino's prior firm without his consent or financial contribution.

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Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	Voya Financial Advisors, Inc
Termination Type:	Discharged
Termination Date:	10/06/2016
Allegations:	The Firm no longer wishes to supervise Mr. Marino due to inconsistencies in statements made pursuant to an internal review regarding subsequent deposits to variable annuity contracts.
Product Type:	Annuity-Variable

Reporting Source:	Broker
Employer Name:	Voya Financial Advisors, Inc.
Termination Type:	Discharged
Termination Date:	10/06/2016
Allegations:	The Firm no longer wishes to supervise Mr. Marino due to inconsistencies in statements made pursuant to an internal review regarding subsequent deposits to variable annuity contracts.
Product Type:	Annuity-Variable
Broker Statement	In order to respond to home office inquires as quickly as possible Mr. Marino answered questions regarding several hundred transactions spanning a number of years from his memory without first reviewing the relevant records. When he was asked more detailed questions on five of these transactions he then consulted his records and corrected a few minor points that he had forgotten or misremembered previously.

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End of Report

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