

## BrokerCheck Report

**KENNETH RICHARD GULA**

CRD# 1662544

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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.

## 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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**KENNETH R. GULA**

CRD# 1662544

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

**IA OSAIC WEALTH, INC.**  
 191 Main Street Suite 102  
 EMMAUS, PA 18049  
 CRD# 23131  
 Registered with this firm since: 06/14/2024

**B OSAIC WEALTH, INC.**  
 191 Main Street Suite 102  
 EMMAUS, PA 18049  
 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
- 3 U.S. states and territories

**This broker has passed:**

- 0 Principal/Supervisory Exams
- 3 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  
 12/2019 - 06/2024
- B SECURITIES AMERICA, INC.**  
 CRD# 10205  
 EMMAUS, PA  
 12/2019 - 06/2024
- IA BESTVEST INVESTMENTS, LTD.**  
 CRD# 40302  
 MEDIA, PA  
 01/2014 - 12/2019

**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
Termination	1
Judgment/Lien	5



# 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 3 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>B</b> FINRA	General Securities Representative	Approved	06/14/2024

U.S. State/ Territory	Category	Status	Date
<b>B</b> New Jersey	Agent	Approved	06/14/2024
<b>B</b> Pennsylvania	Agent	Approved	06/14/2024
<b>IA</b> Pennsylvania	Investment Adviser Representative	Approved	06/14/2024
<b>B</b> South Carolina	Agent	Approved	06/14/2024

## Branch Office Locations

**OSAIC WEALTH, INC.**  
191 Main Street Suite 102  
EMMAUS, PA 18049



## 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 0 principal/supervisory exams, 3 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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	03/11/2002
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	09/02/1992

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	07/09/2004
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	10/05/1994

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/](http://www.finra.org/brokerqualifications/registeredrep/).

## Broker Qualifications



## Professional Designations

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

No information reported.



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>IA</b> 12/2019 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	110518	EMMAUS, PA
<b>B</b> 12/2019 - 06/2024	SECURITIES AMERICA, INC.	10205	EMMAUS, PA
<b>IA</b> 01/2014 - 12/2019	BESTVEST INVESTMENTS, LTD.	40302	Emmaus, PA
<b>B</b> 01/2008 - 12/2019	BESTVEST INVESTMENTS, LTD.	40302	Emmaus, PA
<b>B</b> 05/2007 - 01/2008	ALLSTATE FINANCIAL SERVICES, LLC	18272	ALLENTOWN, PA
<b>IA</b> 04/2005 - 01/2007	IFMG SECURITIES, INC.	14416	WAYNE, PA
<b>B</b> 04/2005 - 01/2007	IFMG SECURITIES, INC.	14416	WAYNE, PA
<b>B</b> 10/2004 - 03/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	BOSTON, MA
<b>IA</b> 10/2004 - 03/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	BETHLEHEM, PA
<b>IA</b> 08/2004 - 10/2004	QUICK & REILLY, INC.	11217	BETHLEHEM, NJ
<b>B</b> 04/2001 - 10/2004	QUICK & REILLY, INC.	11217	NEW YORK, NY
<b>B</b> 09/2000 - 04/2001	SUMMIT FINANCIAL SERVICES GROUP, INC.	7246	BETHLEHEM, PA
<b>B</b> 06/2000 - 08/2000	NATHAN & LEWIS SECURITIES, INC.	8503	NEW YORK, NY
<b>B</b> 03/1998 - 06/2000	BISYS BROKERAGE SERVICES, INC.	23302	ST. CLOUD, MN
<b>B</b> 04/1997 - 01/1998	INDEPENDENT FINANCIAL SECURITIES, INC.	19924	
<b>B</b> 11/1996 - 04/1997	CADARET, GRANT & CO., INC.	10641	SYRACUSE, NY
<b>B</b> 11/1994 - 10/1996	LAUGHLIN GROUP ADVISORS, INC.	18272	LINCOLN, NE
<b>B</b> 08/1994 - 11/1994	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA
<b>B</b> 08/1994 - 11/1994	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY
<b>B</b> 09/1992 - 10/1993	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ



## Registration and Employment History

### Registration History, continued

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>B</b> 09/1987 - 12/1988	METLIFE SECURITIES INC.	14251	SPRINGFIELD, MA
<b>B</b> 09/1987 - 12/1988	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY

### 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	EMMAUS, PA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	EMMAUS, PA, United States
12/2019 - Present	SECURITIES AMERICA ADVISORS	IAR	Y	EMMAUS, PA, United States
12/2019 - Present	SECURITIES AMERICA, INC.	REGISTERED REP	Y	EMMAUS, PA, United States
11/2008 - Present	COLLEGE AID OF PA	PART OWNER	N	ALLENTOWN, PA, United States
01/2008 - Present	VISION FINANCIAL GROUP	PART OWNER	N	ALLENTOWN, PA, United States
06/2012 - 12/2019	BESTVEST INVESTMENTS LTD	REGISTERED REPRESENTATIVE	Y	ALLENTOWN, PA, 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.

THE VISION FINANCIAL AND INSURANCE GROUP -Agency owner -The Vision Financial & Insurance Group Provides life insurance, auto & home insurance Fixed annuities disability insurance & group insurance. INVEST RELATED: Yes #HRS: 80 SEC TRADE HRS: 80 -10/1/08 -191 MAIN STREET SUITE 102, Emmaus PA 18944 -Providing financial planning for clients and solutions for what they may need in the financial and insurance field THE VISION FINANCIAL AND INSURANCE GROUP -Investment Advisor -Securities sales INVEST RELATED: Yes #HRS: 120 SEC TRADE HRS: 120 -11/1/08 -103 Cranberry Cir Ste 202/203, Perkasie PA 18944 -The sale of securities & financial planning. The sale of Life



## Registration and Employment History



### Other Business Activities, continued

insurance both fixed & variable along with the sale of fixed & variable annuities. P&C insurance also with disability insurance PACIFIC LIFE - Insurance Agent -Life Insurance sales. #HRS: 2 SEC TRADE HRS: 8 -1/2/17 -191 MAIN STREET SUITE 102 EMMAUS, PA 18049 -OBA involves sales & service of term life & indexed life policies only TRANSAMERICA -Agent -Life Insurance #HRS: 4 SEC TRADE HRS: 1 -9/1/20 -191 MAIN STREET SUITE 102, Emmaus PA 18049 -Offer term or indexed life insurance to clients when needed G-SQUARED CONSULTING -Owner/Rep - sale & service of fixed life insurance, auto & home insurance, disability insurance INVEST RELATED: Yes #HRS: 20 SEC TRADE HRS: 2 -1/1/20 -191 MAIN STREET SUITE 102, Emmaus PA 18049 -All my securities business & variable business ran through Securities America & is reflected on my business card AMERICAN NATIONAL LIFE -Agent -American National Life. The sales & service of fixed life insurance & fixed annuities. #HRS: 1 -1/2/12 -191 MAIN STREET SUITE 102, Emmaus PA 18049 -Sales & service of fixed life insurance & fixed annuities JOHN HANCOCK - Agent -Sales & service of fixed life insurance. #HRS: 1 SEC TRADE HRS: 1 2/1/19 -191 MAIN STREET SUITE 102, Emmaus PA 18944 -Sales & service of fixed life insurance & term insurance LAFAYETTE LIFE -Agent -Life Insurance sales #HRS: 1 SEC TRADE HRS: 1 -2/1/19 -191 MAIN STREET SUITE 102, Emmaus PA 18049 -Sales & service of whole life insurance LINCOLN LIFE -Agent -Sales & service of fixed life insurance. #HRS: 1 SEC TRADE HRS: 1 -10/1/19 -191 MAIN STREET SUITE 102, Emmaus PA 18049 -Sales & service of fixed life insurance METLIFE - Agent -Sale & service of life Insurance & auto & home. #HRS: 1 SEC TRADE HRS: 1 -11/1/08 -191 MAIN STREET SUITE 102, Emmaus PA 18049 -Sales & service of life insurance & auto & homeowners insurance PROTECTIVE LIFE -Agent -Protective Life #HRS: 1 SEC TRADE HRS: 1 -1/2/15 -191 MAIN STREET SUITE 102, Emmaus PA 18944 -Sales & service of fixed life insurance SECURITY BENEFIT -Agent -Service only of Fixed index annuities. -2/1/05 -191 MAIN STREET SUITE 102, Emmaus PA 18944 -Service only of old Fixed indexed policies sold prior to my affiliation with Securities America. Contract will be moved to Highland Capital so any servicing can continue TRAVELERS INSURANCE -Agent - Sales & service of auto & homeowners insurance. #HRS: 1 SEC TRADE HRS: 1 -1/2/16 -191 MAIN STREET SUITE 102, Emmaus PA 18049 - Sales & service of auto & homeowners insurance BRIGHTHOUSE FINANCIAL -Agent -Life Insurance. #HRS: 1 SEC TRADE HRS: 1 -11/1/19 - 191 MAIN STREET SUITE 102, Emmaus PA 18049 -Sales & service of term life & fixed life insurance. AIG -Agent -Sales & service of Variable annuities. INVEST RELATED: Yes #HRS: 5 SEC TRADE HRS: 5 -04/09/2021 -187 Main St Ste 100, Emmaus PA 18944 SAA -Registered Advisor -Sales & service of approved securities & investments & insurance products of Securities America INVEST RELATED: Yes #HRS: 100 SEC TRADE HRS: 100 -12/1/19 -191 MAIN STREET SUITE 102, Emmaus PA 18944

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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:**
  - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - 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.
  -
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - 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.
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4. **There are different statuses and dispositions for disclosure events:**
  - 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.
  - 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
Termination	N/A	1	N/A
Judgment/Lien	5	N/A	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure 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.

### 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

<b>Reporting Source:</b>	Broker
<b>Employer Name:</b>	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA
<b>Termination Type:</b>	Permitted to Resign
<b>Termination Date:</b>	09/24/1993
<b>Allegations:</b>	IT WAS ALLEGED THAT PREMIUM (\$60.00)OF AN AUTO INSURANCE PREMIUM WAS TAKEN.
<b>Product Type:</b>	Insurance
<b>Other Product Types:</b>	AUTO INSURANCE
<b>Broker Statement</b>	I HAD ALREADY RESIGNED WHEN A CUSTOMERS PREMIUM HAD NOT BEEN APPLIED. AFTER I LEFT PRUDENTIAL FOUND ERROR WAS WITH THEM AND BACK OFFICE DID NOT ENTER PAYMENT I SUBMITTED FOR CLIENT WHICH CAUSED INVESTIGATION NO CHARGES TO ME AND I WAS FOUND NOT TO BLAME.



## Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

### Disclosure 1 of 5

<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	Internal Revenue Services
<b>Judgment/Lien Amount:</b>	\$31,335.00
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	11/17/2009
<b>Date Individual Learned:</b>	02/01/2010
<b>Type of Court:</b>	County Court
<b>Name of Court:</b>	Lehigh County Prothonotary
<b>Location of Court:</b>	Lehigh County, PA
<b>Docket/Case #:</b>	2009F0524
<b>Judgment/Lien Outstanding?</b>	Yes

### Disclosure 2 of 5

<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	Internal Revenue Services
<b>Judgment/Lien Amount:</b>	\$211.00
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	05/04/2010
<b>Date Individual Learned:</b>	07/05/2010
<b>Type of Court:</b>	County Court
<b>Name of Court:</b>	Lehigh County Prothonotary
<b>Location of Court:</b>	Lehigh County, PA
<b>Docket/Case #:</b>	2010F0261
<b>Judgment/Lien Outstanding?</b>	Yes

### Disclosure 3 of 5



<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	STATE OF PENNSYLVANIA
<b>Judgment/Lien Amount:</b>	\$3,382.39
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	04/08/2019
<b>Date Individual Learned:</b>	05/08/2019
<b>Type of Court:</b>	COUNTY
<b>Name of Court:</b>	LEHIGH COUNTY COURT
<b>Location of Court:</b>	LEHIGH COUNTY PA
<b>Docket/Case #:</b>	2019SL0491
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Resolution:</b>	Satisfied
<b>Broker Statement</b>	REP HAD OUTSTANDING TAXES DUE. REP IS AWARE AND WORKING ON REPAYMENT PLAN

#### Disclosure 4 of 5

<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	PA DEPARTMENT OF REVENUE
<b>Judgment/Lien Amount:</b>	\$8,530.75
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	05/17/2015
<b>Date Individual Learned:</b>	06/17/2015
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	LEHIGH COUNTY
<b>Location of Court:</b>	LEHIGH COUNTY
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	THE LIEN IS FOR 2011 TAX YEAR AND THE REP WILL HAVE THIS PAID OFF BY SETTING UP A PAYMENT PLAN UNTIL AMOUNT OWED IS ACCOMPLISHED.

**Disclosure 5 of 5**

<b>Reporting Source:</b>	Broker
<b>Judgment/Lien Holder:</b>	IRS
<b>Judgment/Lien Amount:</b>	\$35,971.85
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	11/26/2010
<b>Date Individual Learned:</b>	10/17/2014
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	LEHIGH VALLEY
<b>Location of Court:</b>	LEHIGH COUNTY
<b>Docket/Case #:</b>	2010F0686
<b>Judgment/Lien Outstanding?</b>	Yes
<b>Broker Statement</b>	UNDERPAYMENT OF TAXES, CURRENTLY SETTING UP A REPAYMENT PLAN.

## End of Report



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