

BrokerCheck Report

JESSE LUNIN-PACK

CRD# 4448224

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

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

JESSE LUNIN-PACK

CRD# 4448224

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

IA OSAIC WEALTH, INC.
 292 MAIN STREET
 1ST FLOOR
 COLD SPRING, NY 10516
 CRD# 23131
 Registered with this firm since: 01/19/2024

B OSAIC WEALTH, INC.
 292 MAIN STREET
 1ST FLOOR
 COLD SPRING, NY 10516
 CRD# 23131
 Registered with this firm since: 01/19/2024

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
- 19 U.S. states and territories

This broker has passed:

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

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

- IA WOODBURY FINANCIAL SERVICES, INC.**
 CRD# 421
 OAKDALE, MN
 09/2021 - 01/2024
- B WOODBURY FINANCIAL SERVICES, INC.**
 CRD# 421
 COLD SPRING, NY
 07/2010 - 01/2024
- B WALL STREET ACCESS**
 CRD# 10012
 NEW YORK, NY
 12/2008 - 07/2010

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



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 19 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**

Main Office Address: **10 EXCHANGE PLACE
SUITE 1410
JERSEY CITY, NJ 07302**

Firm CRD#: **23131**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	01/19/2024

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	01/19/2024
B	California	Agent	Approved	01/19/2024
B	Connecticut	Agent	Approved	01/19/2024
B	Delaware	Agent	Approved	01/19/2024
B	District of Columbia	Agent	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
B	Georgia	Agent	Approved	01/19/2024
B	Hawaii	Agent	Approved	01/19/2024
B	Illinois	Agent	Approved	01/19/2024
B	Maine	Agent	Approved	01/19/2024
B	Mississippi	Agent	Approved	01/19/2024
B	New Jersey	Agent	Approved	01/19/2024



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	New York	Agent	Approved	01/19/2024
IA	New York	Investment Adviser Representative	Approved	01/19/2024
B	North Carolina	Agent	Approved	01/19/2024
B	Ohio	Agent	Approved	01/19/2024
B	Pennsylvania	Agent	Approved	01/19/2024
B	South Carolina	Agent	Approved	01/19/2024
B	Texas	Agent	Approved	01/19/2024
B	Virginia	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
 292 MAIN STREET
 1ST FLOOR
 COLD SPRING, NY 10516



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.

This individual has passed 0 principal/supervisory exams, 4 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	10/01/2018
B Research Analyst Exam - Part I Analysis Module	Series 86	01/05/2005
B General Securities Representative Examination	Series 7	12/08/2004
B Research Analyst Exam - Part II Regulations Module	Series 87	10/07/2004

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	09/14/2021

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/.

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
IA 09/2021 - 01/2024	WOODBURY FINANCIAL SERVICES, INC.	421	COLD SPRING, NY
B 07/2010 - 01/2024	WOODBURY FINANCIAL SERVICES, INC.	421	COLD SPRING, NY
B 12/2008 - 07/2010	WALL STREET ACCESS	10012	NEW YORK, NY
IA 12/2008 - 07/2010	WALL STREET ACCESS ASSET MANAGEMENT, LLC	126021	NEW YORK, NY
B 07/2006 - 12/2008	UBS FINANCIAL SERVICES INC.	8174	NEW YORK, NY
B 12/2004 - 04/2006	CALYON SECURITIES (USA) INC	190	NEW YORK, NY
B 11/2001 - 08/2002	LEHMAN BROTHERS INC.	7506	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
01/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	COLD SPRING, NY, United States
07/2010 - 01/2024	WOODBURY FINANCIAL SERVICES, INC	REGISTERED REPRESENTATIVE	Y	GARRISON, NY, 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.

1) COASTAL FINANCIAL SERVICES, INC.

POSITION: President NATURE: S-Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10

START DATE: 07/01/2010

ADDRESS: 292 Main Street, Suite 1, Cold Spring NY 10516, United States



Registration and Employment History

Other Business Activities, continued

DESCRIPTION: Marketing of p&c insurance and voluntary worksite benefits.

2) THE BEACON HEBREW ALLIANCE

POSITION: Vice President NATURE: Religious Institution. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2019

ADDRESS: 331 Verplanck Avenue, Beacon NY 12508

DESCRIPTION: Vice President of the Board of Trustees of the synagogue. Member of the Safety & Security, Finance, and Youth/Education Committees. No personal control over investments or bank accounts.

3) THE BEACON HEBREW ALLIANCE

POSITION: President NATURE: Religious Institution. INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2020

ADDRESS: 331 Verplanck Avenue, Beacon NY 12508

DESCRIPTION: President of the Board of Trustees of the synagogue. No personal control over investments or bank accounts.

4) LP PROPERTY HOLDINGS, LLC

POSITION: Managing Member NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 4 START DATE: 07/01/2021

ADDRESS: 292 Main Street, Cold Spring NY 10516, United States

DESCRIPTION: Holding company for office space that is rented out to other businesses.

5) CO-EXECUTOR OF THE ESTATE OF GLEN DE VRIES

POSITION: Co-executor NATURE: Not a business - I am serving as the co-executor of an estate in my individual capacity. INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 2 START DATE: 12/03/2021

ADDRESS: 297 Dennytown Road, Putnam Valley NY 10579-1411, United States

DESCRIPTION: Protect, value, and distribute the estate assets according to the instructions in my friend's last will and testament. File required income and estate tax returns. Other duties as may arise in settling the estate.

6) LUNIN-PACK FINANCIAL GROUP

POSITION: Managing Partner NATURE: Marketing name. INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 40 START DATE: 01/01/2015

ADDRESS: 292 Main Street, Suite 1, Cold Spring NY 10516, United States

DESCRIPTION: This activity is my "Doing Business As" name for my financial advisory practice.

7) AMERICAN FINANCIAL EDUCATION ALLIANCE

POSITION: Chapter President NATURE: 501(c)-3 non-profit. INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 04/01/2023

ADDRESS: 292 Main Street, First Floor, Cold Spring NY 10516, United States

DESCRIPTION: Instructor for financial education classes at local community institutions.



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.
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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
Customer Dispute	0	1	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.

Customer Dispute - Award / Judgment

This type of disclosure event involves a final, consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the broker that resulted in an arbitration award or civil judgment for the customer.

Disclosure 1 of 1

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	Woodbury Financial Services, Inc.
Allegations:	Lunin-Pack was a subject of the customers' complaint against his member firm that asserted the following causes of action: unsuitability; breach of fiduciary duty; negligence; negligent misrepresentation; intentional misrepresentation; negligent supervision, hiring and retention; and breach of contract.
Product Type:	Annuity-Variable Insurance
Alleged Damages:	\$600,000.00
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #20-03985
Date Notice/Process Served:	12/07/2020
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	09/30/2022
Disposition Detail:	Lunin-Pack was a subject of the customers' complaint alleging Lunin-Pack and his member firm caused sales practice violations. Lunin-Pack's member firm is liable for and shall pay to Claimants the sum of \$850,000.00 in compensatory damages,



and is liable for and shall pay to Claimants interest on the aforementioned sum.

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Woodbury
Allegations:	Claimants allege that Mr. Lunin-Pack recommended investment products that were not suitable for their needs.
Product Type:	Annuity-Variable Insurance
Alleged Damages:	\$600,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Arbitration
Docket/Case #:	20-03985
Filing date of arbitration/CFTC reparation or civil litigation:	12/07/2020

Customer Complaint Information

Date Complaint Received:	12/07/2020
Complaint Pending?	No
Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	09/30/2022
Settlement Amount:	\$850,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	The customers were recommended and purchased an indexed universal life policy and two annuities with living benefits to meet their investment objectives and retirement income needs. The investments recommended have performed as planned. The advisor denies each and every allegation in the Statement of Claim



as it relates to him and the products purchased.

End of Report



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