

BrokerCheck Report

JOSHUA ALAN ZOERNER

CRD# 4681426

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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



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.



JOSHUA A. ZOERNER
CRD# 4681426

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

- IA HARBOUR INVESTMENTS, INC.**
7530 39th Ave
Kenosha, WI 53142
CRD# 19258
Registered with this firm since: 01/21/2025
- B HARBOUR INVESTMENTS, INC.**
7530 39th Ave
Kenosha, WI 53142
CRD# 19258
Registered with this firm since: 01/21/2025

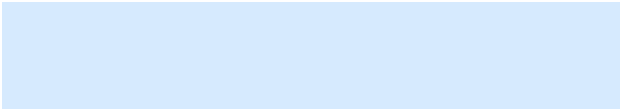
Report Summary for this Broker

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
- 7 U.S. states and territories



This broker has passed:

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

Registration History

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

- IA OSAIC WEALTH, INC.**
CRD# 23131
SCOTTSDALE, AZ
06/2024 - 01/2025
- B OSAIC WEALTH, INC.**
CRD# 23131
KENOSHA, WI
06/2024 - 01/2025
- B SECURITIES AMERICA, INC.**
CRD# 10205
KENOSHA, WI
05/2018 - 06/2024

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
Regulatory Event	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 7 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **HARBOUR INVESTMENTS, INC.**

Main Office Address: **575 D'ONOFRIO DRIVE
SUITE 300
MADISON, WI 53719**

Firm CRD#: **19258**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	01/21/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	01/21/2025
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/21/2025

	U.S. State/ Territory	Category	Status	Date
B	Florida	Agent	Approved	01/21/2025
B	Georgia	Agent	Approved	01/21/2025
B	Illinois	Agent	Approved	01/21/2025
B	Indiana	Agent	Approved	01/21/2025
B	Michigan	Agent	Approved	01/21/2025
B	Virginia	Agent	Approved	01/21/2025
B	Wisconsin	Agent	Approved	01/21/2025
IA	Wisconsin	Investment Adviser Representative	Approved	01/21/2025

Branch Office Locations

Broker Qualifications



Employment 1 of 1, continued

HARBOUR INVESTMENTS, INC.

7530 39th Ave
Kenosha, WI 53142



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, 3 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	09/27/2006

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	10/09/2008
B Investment Company Products/Variable Contracts Representative Examination	Series 6	07/08/2003

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	03/04/2010
B Uniform Securities Agent State Law Examination	Series 63	07/11/2003

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 **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 06/2024 - 01/2025	OSAIC WEALTH, INC.	23131	KENOSHA, WI
IA 06/2024 - 01/2025	OSAIC WEALTH, INC.	23131	KENOSHA, WI
B 05/2018 - 06/2024	SECURITIES AMERICA, INC.	10205	KENOSHA, WI
IA 05/2018 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	110518	KENOSHA, WI
IA 03/2010 - 05/2018	MWA FINANCIAL SERVICES, INC.	112630	KENOSHA, WI
B 07/2003 - 05/2018	MWA FINANCIAL SERVICES INC.	112630	KENOSHA, WI

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
01/2025 - Present	Harbour Investments, Inc.	Registered Advisor	Y	Madison, WI, United States
10/2006 - Present	JZ HOMES LLC	OWNER/LANDLORD	Y	KENOSHA, WI, United States
08/2002 - Present	MODERN WOODMEN OF AMERICA	AGENT	Y	ROCK ISLAND, IL, United States
06/2024 - 01/2025	OSAIC WEALTH, INC.	Mass Transfer	Y	KENOSHA, WI, United States
06/2024 - 01/2025	OSAIC WEALTH, INC.	Mass Transfer	Y	KENOSHA, WI, United States
05/2018 - 06/2024	Securities America Advisors	IAR	Y	Kenosha, WI, United States
05/2018 - 06/2024	Securities America, Inc.	Registered Rep	Y	Kenosha, WI, United States
07/2003 - 05/2018	MWA FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	ROCK ISLAND, IL, United States

Registration and Employment History



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) ZOERNER FINANCIAL - Owner
 - 2) Independent Insurance Agent which may include Equity Indexed Annuities
 - 3) JZ Homes LLC - Owner - Real Estate - 7530 39th Ave, Kenosha WI 53142
 - 4) Author of book - 20 Point System
-

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
Regulatory Event	0	1	0



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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source:	Broker
Regulatory Action Initiated By:	State of Wisconsin Office of the Commissioner of Insurance
Sanction(s) Sought:	Monetary Penalty other than Fines Revocation
Date Initiated:	11/13/2009
Docket/Case Number:	08-C31739
Employing firm when activity occurred which led to the regulatory action:	MWA Financial Services, Inc
Product Type:	Annuity-Fixed
Allegations:	The Department alleges that the representative engaged in unsuitable recommendations of annuities to an elderly client.
Current Status:	Final
Resolution:	Stipulation and Order



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/13/2009
Sanctions Ordered:	Monetary Penalty other than Fines Requalification Other: Will not engage in the sale of equity indexed annuities from 11/13/2009 to 11/01/2012
Requalification 1 of 1	
Requalification Type:	Required completion of 2 additional CE courses above biannual requirement
Length of time given to requalify:	12/31/2010
Type of exam required :	completion of 2 CE courses
Has condition been satisfied:	Yes
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$7,500.00
Portion Levied against individual:	\$7,500.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	10/11/2012
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	I had a minor role in the situation (fixed annuity recommendation) and was advised to settle on the advice of counsel, and pay the fine rather than challenge it.

End of Report



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