

BrokerCheck Report

JESSICA LYNN REIFF

CRD# 6897600

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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.



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
- 1 U.S. state or territory

This broker has passed:

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

Registration History

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

- B** **WOODBURY FINANCIAL SERVICES, INC.**
CRD# 421
OAK CREEK, WI
10/2023 - 01/2024
- B** **MML INVESTORS SERVICES, LLC**
CRD# 10409
Wauwatosa, WI
07/2022 - 09/2022
- B** **EQUITABLE ADVISORS, LLC**
CRD# 6627
MILWAUKEE, WI
01/2021 - 05/2022

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
Financial	1

JESSICA L. REIFF

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

- B** **OSAIC WEALTH, INC.**
7300 S 13TH STREET
SUITE 103
OAK CREEK, WI 53154
CRD# 23131
Registered with this firm since: 01/19/2024



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 1 U.S. state or territory 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	General Securities Representative	Approved	01/19/2024

U.S. State/ Territory	Category	Status	Date
B Wisconsin	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
7300 S 13TH STREET
SUITE 103
OAK CREEK, WI 53154



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, 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 General Securities Representative Examination	Series 7TO	12/31/2020
B Securities Industry Essentials Examination	SIE	07/27/2020

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	04/15/2021

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
B 10/2023 - 01/2024	WOODBURY FINANCIAL SERVICES, INC.	421	OAK CREEK, WI
B 07/2022 - 09/2022	MML INVESTORS SERVICES, LLC	10409	Wauwatosa, WI
B 01/2021 - 05/2022	EQUITABLE ADVISORS, LLC	6627	MILWAUKEE, 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
01/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	OAK CREEK, WI, United States
05/2022 - Present	Milwaukee Brathouse	Bartender	N	Milwaukee, WI, United States
10/2023 - 01/2024	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	OAK CREEK, WI, United States
07/2022 - 09/2022	MML Investors Services, LLC	Registered Representative	Y	Milwaukee, WI, United States
06/2022 - 09/2022	MassMutual Life Insurance Co	Agent	Y	Milwaukee, WI, United States
04/2022 - 05/2022	Grand Geneva Resort	Banquet Server	N	Lake Geneva, WI, United States
08/2020 - 05/2022	Equitable Advisors, LLC	Registered Representative	Y	Milwaukee, WI, United States
12/2020 - 04/2021	Bernie's Pub and Grill	Waitress	N	Elkhorn, WI, United States
05/2020 - 10/2020	Oakfire Pizza	Bartender	N	Lake Geneva, WI, United States
05/2015 - 08/2020	University of Wisconsin-Platteville	Full Time Student	N	Platteville, WI, United States
03/2020 - 03/2020	University of Wisconsin- Platteville	Lab Assistant	N	Platteville, WI, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
10/2019 - 11/2019	University of Wisconsin- Platteville	GWAM Food Service Worker	N	Platteville, WI, United States
06/2017 - 08/2019	Northwestern Mutual	Financial Consulting Intern	Y	Milwaukee, WI, United States
02/2018 - 12/2018	University of Wisconsin- Platteville	Crossing Food Service Worker	N	Platteville, WI, United States
04/2013 - 09/2018	Abbey Springs Golf Course	Waitress/Bartender	N	Fontana, WI, United States
09/2017 - 10/2017	TEAM Enterprises	Experiential Specialist	N	Platteville, WI, United States
09/2016 - 09/2017	University of Wisconsin- Platteville	Athletic Maintenance	N	Platteville, WI, United States
01/2010 - 09/2015	Elkhorn Area School District	Student	N	Elkhorn, WI, 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. Name: Milwaukee Brat House Inv rel:N Addr: 1013 N MLK Dr, Milwaukee, WI 53202 Nature:Restaurant/Bar Work Position: Bartender Start: 5/16/22 No hrs/mo:16 No hrs/mo dur trading:0 Duties: Serve customers food/drinks. 2.Name Midwestern Meraki Inv rel: N Addr: N5130 Brookwood Lane, Elkhorn WI, 53121 Nature: E-Commerce Store Work Position: Owner Start: 5/12/23 No hrs/mo: 10 No hrs/mo dur trading:0 Duties: make & sell bridal/wedding gifts/jean jacket/cups/t-shirts, etc. A boutique style e-commerce brand. The website has yet to be officially launched but will be launched end of September. I have not made any sales on this activity yet. 3.Name: Aster Gift Designs Inv rel: N Addr: N5130 Brookwood Le, Elkhorn WI, 53121 Nature:E-Commerce Store Work Position: Owner Start: 08/10/2023 No hrs/mo: 10 No hrs/mo dur trading:0 Duties: Created a drop shipping store on Etsy. Upload my designs for screen printed clothing & the drop-shipping company creates the designs when orders are made & ships them out for me. I just receive the profit on the sales.I have only had four orders since opening this e-commerce store on etsy. 4. DREAM PLAN ENJOY LLC DBA SAVAGLIA FINANCIAL ADVISORS POSITION: Financial Advisor NATURE: LLC INVESTMENT RELATED: Yes # OF HRS: 160 SECURITIES TRADING HRS: 140 START DATE: 8/28/23 ADDRESS:7300 S 13th St, ST 103, Oak Creek WI 53154 DESCRIPT: Financial Planning support 5. FIXED INSURANCE WITH VARIOUS COMPANIES POSITION: Financial Advisor NATURE: Financial Services INVESTMENT RELATED: Yes NUMBER OF HRS: 5 SECURITIES TRADING HRS: 4 START DATE: 8/28/23 ADDRESS:7300 S 13th St, ST103, Oak Ck WI 52154 DESCRIPT:Sell life/Fixed Annuities 6. SAVAGLIA TAX AND ACCOUNTING POSITION: No Specific Position NATURE: LLC INVESTMENT RELATED: No # OF HRS: 1 SECURITIES TRADING HRS: 1 START DATE: 8/28/23 ADDRESS: 7300 S 13th St, STE 204, Oak Creek WI 53154 DESCRIPT:Savaglia Tax & Accounting is an independently owned entity by Mike Goodwin who is not registered/affiliated with Woodbury. They do Small business accounting & personal taxes. They have many clients that are shared by Savaglia Financial. My Involvement with them is to provide marketing support &also consultation on Client tax matters such as providing updates to them on Client's capital gains throughout the year to facilitate tax planning. 7. Name: Trustee rel: N Individuals: Marcia & John Reiff Relationship:Parents Work Start: 9/23/14 No hrs/mo: 0 No hrs/mo dur trading:0 Duties:trustee of my parent's estate. 8.MILWAUKEE BRAT HOUSE POSITION: Bartender NATURE: Serve customers food & drinks as ordered. INVESTMENT RELATED: No # OF HRS: 16 SECURITIES TRADING HRS:0 START DATE: 5/16/22 ADDY:1013 N Old World 3rd St, Milwaukee WI 53202 DESCRIPT: Serve customers



Registration and Employment History

Other Business Activities, continued

food/drinks as ordered.9MIDWESTERN MERAKI POSITION:Owner/Creator NATURE: E-Commerce Store INVESTMENT RELATED: No # OF HRS:10 SECURITIES TRADING HRS: 0 START DATE: 5/12/23 ADDY: Elkhorn WI 53121 DESCRIPT: I make &sell bridal/wedding gifts. I have not made any sales on this activity yet. 10.ASTER GIFT DESIGNS POSITION: Creator NATURE: e-commerce store INVESTMENT RELATED: No # OF HRS: 10 SECURITIES TRADING HOURS: 0 START DATE: 8/10/23 ADDY: Elkhorn WI 53121 DESCRIPT: Created a drop shipping store on Etsy. I upload my designs for screen printed clothing and the drop-shipping company creates the designs when orders are made and ships them out for me. I just receive the profit on the sales. - I have only had four orders since opening this e-commerce store on etsy.11. TRUSTEE FOR PARENT'S ESTATE POS: Trustee NATURE: Trustee on parent's estate INVESTMENT RELATED: No # OF HRS: 0 SECURITIES TRADING HRS: 0 START DATE: 9/23/14 ADDY: Elkhorn WI 53121 DESCRIPT: trustee

12. ELKHORN AREA HIGH SCHOOL TRACK AND FIELD TEAM
POS: Asst. Coach NATURE: public school INVESTMENT RELATED: No # OF HRS: 32 SECURITIES TRADING HRS: 0 START DATE: 3/10/25
ADDY: Elkhorn WI 53121
DESCRIPT: duties include teaching WIAA Competition rules/pole vaulting/general health/tips.

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.
 -
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
Financial	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.

Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Broker
Action Type:	Compromise
Action Date:	05/09/2023
Organization Investment-Related?	
Action Pending?	No
Disposition:	COMPROMISE WITH CREDITOR COMPLETED
Disposition Date:	05/09/2023
If a compromise with creditor, provide:	
Name of Creditor:	CAPITAL ONE
Original Amount Owed:	\$765.71
Terms Reached with Creditor:	THE CREDITOR ACCEPTED \$553.48 AND FORGAVE \$212.23 FOR THE ACCOUNT ENDING IN 5387.

End of Report



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