



## IAPD Report

# GEORGE FRANK CERWIN III

CRD# 1008485

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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.



## IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

### What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

### How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

### Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

### What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

### Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



## Report Summary

### GEORGE FRANK CERWIN III (CRD# 1008485)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/30/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023
<b>IA</b>	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>B</b>	SAGEPOINT FINANCIAL, INC.	133763	CLEARWATER, FL	10/31/2005 - 09/01/2023
<b>IA</b>	SAGEPOINT FINANCIAL, INC.	133763	CLEARWATER, FL	10/31/2005 - 09/01/2023
<b>IA</b>	GFC FINANCIAL MANAGEMENT	137397	CLEARWATER, FL	04/27/1993 - 09/15/2016

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

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

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	2
Termination	1



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **22** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

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

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	09/01/2023
B	FINRA	General Securities Representative	Approved	09/01/2023
B	Arkansas	Agent	Approved	10/28/2024
B	California	Agent	Approved	09/01/2023
B	Colorado	Agent	Approved	09/01/2023
B	Connecticut	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
IA	Florida	Investment Adviser Representative	Approved	09/01/2023
B	Georgia	Agent	Approved	09/01/2023
B	Maine	Agent	Approved	09/01/2023
B	Massachusetts	Agent	Approved	09/01/2023
B	Michigan	Agent	Approved	09/01/2023
B	Minnesota	Agent	Approved	04/11/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Nevada	Agent	Approved	09/01/2023
<b>B</b> New Hampshire	Agent	Approved	09/01/2023
<b>B</b> New Jersey	Agent	Approved	09/01/2023
<b>B</b> New York	Agent	Approved	09/01/2023
<b>B</b> North Carolina	Agent	Approved	09/01/2023
<b>B</b> Ohio	Agent	Approved	09/01/2023
<b>B</b> Pennsylvania	Agent	Approved	09/01/2023
<b>B</b> South Carolina	Agent	Approved	09/01/2023
<b>B</b> Tennessee	Agent	Approved	05/01/2026
<b>B</b> Texas	Agent	Approved	09/01/2023
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	06/10/2024
<b>B</b> Washington	Agent	Approved	09/01/2023
<b>B</b> Wisconsin	Agent	Approved	09/01/2023

### Branch Office Locations

**OSAIC WEALTH, INC.**  
2764 SUNSET POINT ROAD  
SUITE 600  
CLEARWATER, FL 33759



## Qualifications

### PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

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

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	10/23/1992

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	09/19/1981

#### State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	02/12/1982

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

#### Certified Financial Planner

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 & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	CLEARWATER, FL
IA	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	CLEARWATER, FL
IA	04/27/1993 - 09/15/2016	GFC FINANCIAL MANAGEMENT	CRD# 137397	CLEARWATER, FL
IA	11/16/1998 - 10/31/2005	SENTRA SECURITIES CORP	CRD# 10249	CLEARWATER, FL
B	11/16/1998 - 10/31/2005	SENTRA SECURITIES CORPORATION	CRD# 10249	PHOENIX, AZ
B	08/20/1992 - 11/16/1998	UNITED PACIFIC SECURITIES, INC.	CRD# 21986	CARLSBAD, CA
B	11/19/1989 - 08/10/1992	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	11/20/1989 - 12/11/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	07/24/1985 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	11/25/1981 - 08/09/1985	E. F. HUTTON & COMPANY INC	CRD# 235	

### EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2023 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	CLEARWATER, FL, United States
01/2009 - 09/2023	SAGEPOINT FINANCIAL, INC	REGISTERED REPRESENTATIVE	Y	CLEARWATER, FL, United States



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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. CERWIN FINANCIAL SERVICES DBA: GFC FINANCIAL MANGEMENT

POSITION: President/Owner NATURE: Corporation - INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES

TRADING HOURS: 2 START DATE: 04/27/1992

ADDRESS: 2764 Sunset Point Road #600, Clearwater FL 33759, United States

DESCRIPTION: sales & service of fixed & health insurance



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

##### (1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

##### (2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

##### (3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

##### (4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



## DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	2
Termination	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

**Reporting Source:** Regulator

**Regulatory Action Initiated By:** NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.

**Sanction(s) Sought:**

**Other Sanction(s) Sought:**

**Date Initiated:** 04/27/1993

**Docket/Case Number:** C07930020

**Employing firm when activity occurred which led to the regulatory action:**

**Product Type:** Other

**Other Product Type(s):** NOT PROVIDED

**Allegations:** VIOLATIONS OF ARTICLE III, SECTIONS 1, 40 AND 43 OF THE RULES OF FAIR PRACTICE IN THAT CERWIN FAILED TO NOTIFY MEMBER FIRM OF EMPLOYMENT AT A CORPORATION FORMED FOR THE PURPOSE OF INVESTING IN REAL ESTATE, LIMITED PARTNERSHIPS AND LOANS ISSUED BY DEFUNCT BANKS; AND CERWIN ENGAGED IN PRIVATE SECURITIES TRANSACTIONS OUTSIDE THE SCOPE OF REGULAR EMPLOYMENT WITH MEMBER FIRM WITHOUT PROVIDING NOTICE TO AND OBTAINING WRITTEN APPROVAL FROM MEMBER FIRM.

**Current Status:** Final



**Resolution:** Consent

**Resolution Date:** 12/14/1993

**Sanctions Ordered:** Censure  
Disgorgement/Restitution  
Monetary/Fine \$10,000.00  
Suspension

**Other Sanctions Ordered:**

**Sanction Details:** RESPONDENT CERWIN IS CENSURED, FINED \$10,000, SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 60 DAYS. RESPONDENTS CERWIN AND RATHBURN ARE ORDERED TO PAY \$34,000, JOINTLY AND SEVERALLY IN RESTITUTION TO PUBLIC CUSTOMERS, PLUS 9% ANNUAL INTEREST FROM THE DATE THE COMMISSIONS WERE RECEIVED UNTIL PAID, SATISFACTORY PROOF OF PAYMENT OF WHICH MUST BE SUPPLIED TO THE NASD'S ATLANTA DISTRICT OFFICE WITHIN 120 DAYS OF THE EFFECTIVE DATE OF THIS DECISION AND ORDER.

**Regulator Statement** THE SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS JUNE 1, 1994 AND WILL CONCLUDE AT THE CLOSE OF BUSINESS JULY 30, 1994. CERWIN GEORGE, DARRYLL RATHBURN PAYED PAYMENT OF NOTIFICATION OF PROOF OF PAYMENT OF RESTITUTION. RESTITUTION WAS PAID (NOTED ON FINES AND COSTS NOTIFICATION REC'D 4/1/95). IN ADDITION, \$10,000 WAS FULLY PAID AS OF 2/24/95 INVOICE #94-07-4

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**Reporting Source:** Individual

**Regulatory Action Initiated By:** DISTRICT BUSINESS CONDUCT COMMITTEE, NASD, DISTRICT 7

**Sanction(s) Sought:**

**Other Sanction(s) Sought:**

**Date Initiated:** 04/27/1993

**Docket/Case Number:** C07930020

**Employing firm when activity occurred which led to the regulatory action:**

**Product Type:**

**Other Product Type(s):**

**Allegations:** VIOLATION OF ARTICLE III, SEC 1, 40, 43 - SELLING AWAY ACTIVITIES FROM PRIOR MEMBER FIRM OF APPROX. \$500,000 IN UNREGISTERED SECURITIES.

**Current Status:** Final

**Resolution:** Consent

**Resolution Date:** 12/14/1993

**Sanctions Ordered:** Censure  
Disgorgement/Restitution  
Monetary/Fine \$10,000.00  
Suspension



**Other Sanctions Ordered:**

**Sanction Details:**

CERWIN ACCEPTED OFFER OF SETTLEMENT AND  
CONSENTED TO: CENSURE FINE OF \$10,000, RESTITUTION OF \$34,000  
IN COMMISSIONS, AND 60 DAY SUSPENSION.

**Broker Statement**

Not Provided



## Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

### Disclosure 1 of 2

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	UNITED PACIFIC SECURITIES, INC.
<b>Allegations:</b>	CUSTOMER ALLEGES CERWIN SOLD TSACRIOS AN UNSUITABLE INVESTMENT WHEN SHE PURCHASED \$25,000 FFAC AUTO RECEIVABLES CORP., A PRIVATE PLACEMENT, ON 6/10/1996 WHILE MR. CERWIN WAS A REGISTERED REPRESENTATIVE WITH UNITED PACIFIC SECURITIES.
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	PRIVATE PLACEMENT
<b>Alleged Damages:</b>	\$25,000.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/14/2000
<b>Complaint Pending?</b>	No
<b>Status:</b>	Arbitration/Reparation
<b>Status Date:</b>	04/24/2000
<b>Settlement Amount:</b>	\$9,999.00
<b>Individual Contribution Amount:</b>	\$9,999.00

### Arbitration Information

<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	NASD ARB. CASE NO. 00-01424
<b>Date Notice/Process Served:</b>	04/14/2000
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Withdrawn
<b>Disposition Date:</b>	04/24/2001
<b>Monetary Compensation Amount:</b>	\$9,999.00
<b>Individual Contribution Amount:</b>	\$9,999.00
<b>Broker Statement</b>	COMPLAINT WITHDRAWN.

### Disclosure 2 of 2

<b>Reporting Source:</b>	Individual
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**Employing firm when activities occurred which led to the complaint:****Allegations:**

THE PLAINTIFFS ALLIGATIONS INCLUDED FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENT MISREPRESENTATION, VIOLATION OF FLA. STAT. 517.30, AND RECISSION. THE COUNTERCLAIM BY MR. CERWIN WAS TO INCLUDE TORTIOUS INTERFERENCE WITH HIS BUSINESS, BREACH OF CONTRACT, ETC., BUT IT WAS NOT FILED. THE DAMAGES CLAIMED FOR PLAINTIFFS WERE IN EXCESS OF \$15,000. THE DAMAGES TO BE CLAIMED BY MR. CERWIN WERE TO BE IN EXCESS OF \$15,000. THE CASE WAS VOLUNTARILY DISMISSED WITH PREJUDICE.

**Product Type:****Alleged Damages:****Customer Complaint Information****Date Complaint Received:**

**Complaint Pending?** No

**Status:** Litigation

**Status Date:****Settlement Amount:****Individual Contribution****Amount:****Civil Litigation Information**

**Court Details:** CIRCUIT; PINELLAS COUNTY, FL; 93-004217-C1-16

**Date Notice/Process Served:** 12/01/1993

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 09/03/1996

**Monetary Compensation**

**Amount:**

\$37,500.00

**Individual Contribution****Amount:****Broker Statement**

THE CASE WAS SETTLED FOR \$37,500. THE LAWSUIT WAS VOLUNTARILY DISMISSED BY THE PLAINTIFFS WITH PREJUDICE. FIRST LAWSUIT EVER FILED AGAINST ME WHICH WAS REFUTED AND SUBSEQUENTLY DISMISSED.



## Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	ROYAL ALLIANCE ASSOCIATES, INC
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	05/01/1992
<b>Allegations:</b>	Not Provided PARTICIPATED IN A PRIVATE PLACEMENT WITHOUT PRIOR APPROVAL FROM ROYAL ALLIANCE.
<b>Product Type:</b>	
<b>Other Product Types:</b>	
<b>Broker Statement</b>	TERMINATION Not Provided



## End of Report

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