IAPD Report

NICK JAMES VALENTI

CRD# 1012884

Section Title	**Page(s)**
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	8 - 9
Disclosure Information	10

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

NICK JAMES VALENTI (CRD# 1012884)

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 **12/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018
IA	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **50** 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
IA	SIGNATOR INVESTORS, INC.	468	SOUTHFIELD, MI	01/24/2005 - 11/02/2018
B	SIGNATOR INVESTORS, INC.	468	SOUTHFIELD, MI	05/28/2004 - 11/02/2018
B	WS GRIFFITH SECURITIES, INC.	10410	HARTFORD, CT	03/07/1997 - 06/03/2004

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
Customer Dispute	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 **50** 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	11/02/2018
B	FINRA	General Securities Representative	Approved	11/02/2018
B	FINRA	Municipal Fund	Approved	11/02/2018
B	Alabama	Agent	Approved	11/02/2018
B	Alaska	Agent	Approved	11/02/2018
B	Arizona	Agent	Approved	11/02/2018
B	Arkansas	Agent	Approved	11/02/2018
B	California	Agent	Approved	11/02/2018
B	Colorado	Agent	Approved	11/02/2018
B	Connecticut	Agent	Approved	11/02/2018
B	Delaware	Agent	Approved	11/02/2018
B	District of Columbia	Agent	Approved	11/02/2018
B	Florida	Agent	Approved	11/02/2018

Qualifications

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	08/03/2023
B	Georgia	Agent	Approved	11/02/2018
B	Hawaii	Agent	Approved	11/02/2018
B	Idaho	Agent	Approved	11/21/2019
B	Illinois	Agent	Approved	11/02/2018
IA	Illinois	Investment Adviser Representative	Approved	11/02/2018
B	Indiana	Agent	Approved	11/02/2018
B	Iowa	Agent	Approved	11/02/2018
B	Kansas	Agent	Approved	11/02/2018
IA	Kansas	Investment Adviser Representative	Approved	05/14/2024
B	Kentucky	Agent	Approved	11/02/2018
B	Louisiana	Agent	Approved	11/02/2018
B	Maine	Agent	Approved	11/02/2018
B	Maryland	Agent	Approved	11/02/2018
B	Massachusetts	Agent	Approved	11/02/2018
B	Michigan	Agent	Approved	11/02/2018
IA	Michigan	Investment Adviser Representative	Approved	11/02/2018
B	Minnesota	Agent	Approved	11/02/2018
B	Mississippi	Agent	Approved	11/02/2018

Qualifications

	Regulator	Registration	Status	Date
B	Missouri	Agent	Approved	11/02/2018
B	Montana	Agent	Approved	11/02/2018
B	Nebraska	Agent	Approved	02/08/2019
B	Nevada	Agent	Approved	11/02/2018
B	New Hampshire	Agent	Approved	11/02/2018
B	New Jersey	Agent	Approved	11/02/2018
B	New Mexico	Agent	Approved	11/02/2018
B	New York	Agent	Approved	11/02/2018
B	North Carolina	Agent	Approved	11/02/2018
IA	North Carolina	Investment Adviser Representative	Approved	02/16/2024
B	North Dakota	Agent	Approved	11/02/2018
B	Ohio	Agent	Approved	11/02/2018
IA	Ohio	Investment Adviser Representative	Approved	08/02/2023
B	Oklahoma	Agent	Approved	11/02/2018
B	Oregon	Agent	Approved	11/02/2018
B	Pennsylvania	Agent	Approved	11/02/2018
B	South Carolina	Agent	Approved	11/02/2018
B	South Dakota	Agent	Approved	11/02/2018
B	Tennessee	Agent	Approved	08/14/2019

Qualifications

	Regulator	Registration	Status	Date
B	Texas	Agent	Approved	11/02/2018
IA	Texas	Investment Adviser Representative	Approved	11/02/2018
B	Utah	Agent	Approved	11/02/2018
B	Vermont	Agent	Approved	11/02/2018
B	Virginia	Agent	Approved	11/02/2018
B	Washington	Agent	Approved	11/02/2018
B	West Virginia	Agent	Approved	11/02/2018
B	Wisconsin	Agent	Approved	11/02/2018
IA	Wisconsin	Investment Adviser Representative	Approved	08/02/2023
B	Wyoming	Agent	Approved	09/07/2021

Branch Office Locations

OSAIC WEALTH, INC.
3522 PAESANOS PARKWAY
SUITE 100
SAN ANTONIO, TX 78231

OSAIC WEALTH, INC.
28411 NORTHWESTERN HWY
SUITE 1300
SOUTHFIELD, MI 48034

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 3 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Fund Securities Principal Examination (S51)	Series 51	09/23/2004
B	General Securities Principal Examination (S24)	Series 24	02/27/1996
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/03/1993

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	12/21/1995
B	Direct Participation Programs Representative Examination (S22)	Series 22	05/30/1985
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/07/1982

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/26/2004
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/17/1983

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/24/2005 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	SOUTHFIELD, MI
B	05/28/2004 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	SOUTHFIELD, MI
B	03/07/1997 - 06/03/2004	WS GRIFFITH SECURITIES, INC.	CRD# 10410	HARTFORD, CT
B	10/17/1994 - 08/12/1996	COMERICA SECURITIES	CRD# 17079	AUBURN HILLS, MI
B	02/21/1982 - 10/21/1994	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	01/20/1982 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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
11/2018 - Present	OSAIC WEALTH, INC.	OSJ	Y	SOUTHFIELD, MI, United States
05/2004 - 11/2018	SII	GENERAL AGENT	Y	Southfield, MI, United States

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) PLATINUM WEALTH SOLUTIONS OF TEXAS,LLC
POSITION: President/CEO NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 80 START DATE: 02/01/2010
ADDRESS: 3522 Paesanos Parkway, Suite 100, San Antonio TX 78231, United States
DESCRIPTION: Provide Leadership, mentoring and judgement.

2) MICHIGAN FINANCIAL COMPANIES,INC.
POSITION: President NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 03/01/1997
ADDRESS: 28411 Northwestern Hwy, Suite 1300, Southfield MI 48034, United States
DESCRIPTION: Lead and Manage a financial advisory firm.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

3) VALENTI & ASSOCIATES, INC.
POSITION: President NATURE: LIFE INSURANCE AND BENEFIT CONSULTING, STRATEGIC ALLIANCE MARKETING TO CPA'S AND BANKS- PRESIDENT AGENT SELLING TRADITIONAL INSURANCE PRODUCTS INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 03/01/1997
ADDRESS: 28411 Northwestern Hwy, Suite 1300, Southfield MI 48034, United States
DESCRIPTION: Review agreements and answer calls

4) MFC/PWS - FIXED INSURANCE
POSITION: Agent NATURE: MFC - Corp.
PWS - LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 3 START DATE: 06/01/2004
ADDRESS: 28411 Northwestern Hwy, Suite 1300, Southfield MI 48034, United States
DESCRIPTION: Sales/marketing of fixed annuities and non-variable insurance.

5) PLATINUM WEALTH SOLUTIONS, LLC
POSITION: General partner NATURE: It is an LLC we set up back in 2012 when we acquired advisors in Chicago. The purpose was to have a seperate set of books showing the revenue and expenses of that entity. INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 06/01/2012
ADDRESS: 28411 Northwestern Hwy, Southfield MI 48034, United States
DESCRIPTION: Calling advisors in Chicago and helping them with any issues they cannot resolve on their own

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
Customer Dispute	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	W.S GRIFFITH SECURITIES
Allegations:	11/06 ALLEGATIONS OF LIFE INSURANCE COVERAGE AND SUITABILITY OF FIXED ANNUITIES SOLD BY AGENT I SUPERVISED. CASE SETTLED FOR $10,000 12/5/07
Product Type:	Annuity(ies) - Fixed
Alleged Damages:	$25,000.00

Customer Complaint Information

Date Complaint Received:	11/05/2006
Complaint Pending?	No
Status:	Litigation
Status Date:	12/05/2007
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	WAYNE COUNTY CIRCUIT COURT 201 CITY - COUNTY BUILDING DETROIT MICHIGAN 48226 CASE NO. 06-630456 - CZ
Date Notice/Process Served:	10/18/2007

Litigation Pending?	No
Disposition:	Settled
Disposition Date:	12/05/2007
Monetary Compensation Amount:	$10,000.00
Individual Contribution Amount:	$1,000.00
Broker Statement	IN NOVEMEBER 2006, I WAS NAMED AS A PARTY TO A CONSUMER - INITIATED CIVIL LITIGATION REGARDING TRADITIONAL LIFE INSURANCE AND FIXED ANNUITIES THAT WERE SOLD BY ONE OF MY AGENTS. THERE WERE NO REGISTERED PRODUCTS INVOLVED. I WAS NEVER DIRECTLY INVOLVED IN THE SALE. HOWEVER AS THE MANAGER OF THE SALES PERSON WHO WAS INVOLVED, I WAS NAMED ALONG WITH THE SALES AGENT AND 3 LIFE INSURANCE COMPANIES OF WHICH ONLY ONE WAS A COMPANY THAT I REPRESENTED (PHONEIX LIFE) THE KEY ISSUE WAS THE AMOUNT OF LIFE INSURANCE COVERAGE AND SUTABILITY OF THE FIXED ANNUTIES. AFTER SEVERAL MONTHS OF INTEROGATORIES AND ONE DISPOSITION I WANT TO STATE THAT THE ONLY REASON I AGREED TO SETTLE WAS BECAUSE MY ATTORNEY SUGGESTED THAT THE $10000 SETTLEMENT WAS LESS THAN THE COST GOING FORWARD WITH A DEFENSE. THIS CASE WAS SETTLED FOR $10000 EVEN ON DECEMBER 5,2007

End of Report

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