



IAPD Report

TIMOTHY STUART MICKEY

CRD# 1028056

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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

TIMOTHY STUART MICKEY (CRD# 1028056)

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 **09/12/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	AVISO WEALTH MANAGEMENT	CRD# 108146	01/03/2017
B	OSAIC WEALTH, INC.	CRD# 23131	09/29/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	CETERA ADVISORS LLC	10299	Doylestown, PA	09/08/2022 - 10/03/2023
IA	CETERA INVESTMENT ADVISERS LLC	105644	Selinsgrove, PA	11/12/2020 - 10/03/2023
B	FIRST ALLIED SECURITIES, INC.	32444	Doylestown, PA	04/29/2013 - 09/08/2022

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	2



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 **21** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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	Financial and Operations Principal	Approved	09/29/2023
B	FINRA	General Securities Principal	Approved	09/29/2023
B	FINRA	General Securities Representative	Approved	09/29/2023
B	FINRA	Operations Professional	Approved	09/29/2023
B	Arizona	Agent	Approved	01/24/2024
B	California	Agent	Approved	12/12/2023
B	Colorado	Agent	Approved	09/29/2023
B	Connecticut	Agent	Approved	02/29/2024
B	Delaware	Agent	Approved	09/29/2023
B	District of Columbia	Agent	Approved	09/29/2023
B	Florida	Agent	Approved	09/29/2023
B	Illinois	Agent	Approved	02/07/2024
B	Louisiana	Agent	Approved	09/29/2023



Qualifications

Regulator	Registration	Status	Date
B Maryland	Agent	Approved	09/29/2023
B Massachusetts	Agent	Approved	02/06/2024
B Missouri	Agent	Approved	09/29/2023
B Nevada	Agent	Approved	01/02/2024
B New Jersey	Agent	Approved	09/29/2023
B New York	Agent	Approved	09/29/2023
B North Carolina	Agent	Approved	10/04/2023
B Ohio	Agent	Approved	01/03/2024
B Pennsylvania	Agent	Approved	09/29/2023
B South Carolina	Agent	Approved	10/03/2023
B Virginia	Agent	Approved	09/29/2023
B Washington	Agent	Approved	09/12/2024

Branch Office Locations

OSAIC WEALTH, INC.
 227 POINT TOWNSHIP DRIVE
 NORTHUMBERLAND, PA 17857

OSAIC WEALTH, INC.
 252 W SWAMP RD
 SUITE 28
 DOYLESTOWN, PA 18901

Employment 2 of 2

Firm Name: **AVISO WEALTH MANAGEMENT**
 Main Address: 11900 NE 1ST ST
 SUITE 300
 BELLEVUE, WA 98005
 Firm ID#: 108146



Qualifications

Regulator	Registration	Status	Date
IA Maryland	Investment Adviser Representative	Approved	01/03/2017
IA New Jersey	Investment Adviser Representative	Approved	10/10/2023
IA Pennsylvania	Investment Adviser Representative	Approved	10/10/2023
IA Virginia	Investment Adviser Representative	Approved	10/10/2023

Branch Office Locations

AVISO WEALTH MANAGEMENT
252 W Swamp Rd
Unit 28
Doylestown, PA 18901



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

Principal/Supervisory Exams

Exam	Category	Date
Financial and Operations Principal Examination (S27)	Series 27	07/15/1994
General Securities Principal Examination (S24)	Series 24	01/09/1987

General Industry/Product Exams

Exam	Category	Date
Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	02/20/1982

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	01/30/1996
Uniform Securities Agent State Law Examination (S63)	Series 63	03/05/1982

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	09/08/2022 - 10/03/2023	CETERA ADVISORS LLC	CRD# 10299	Doylestown, PA
IA	11/12/2020 - 10/03/2023	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	Selinsgrove, PA
B	04/29/2013 - 09/08/2022	FIRST ALLIED SECURITIES, INC.	CRD# 32444	Doylestown, PA
IA	04/29/2013 - 11/12/2020	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	WARMINSTER, PA
IA	06/10/2013 - 12/31/2016	AVISO WEALTH MANAGEMENT	CRD# 108146	BETHESDA, MD
B	05/23/2008 - 05/08/2013	LPL FINANCIAL LLC	CRD# 6413	ALEXANDRIA, VA
IA	08/17/2012 - 04/29/2013	MONUMENT ADVISORY GROUP, LLC	CRD# 159882	ALEXANDRIA, VA
IA	05/23/2008 - 08/17/2012	LPL FINANCIAL LLC	CRD# 6413	ALEXANDRIA, VA
IA	01/21/1999 - 05/30/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WASHINGTON, DC
B	12/18/1998 - 05/30/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	WASHINGTON, DC
B	07/09/1994 - 12/03/1998	DMG SECURITIES, INC.	CRD# 15480	GREAT FALLS, VA
B	05/16/1988 - 07/14/1994	F.N. WOLF & CO., INC.	CRD# 13051	
B	02/02/1987 - 05/18/1988	SHERWOOD CAPITAL, INC.	CRD# 10474	
B	03/02/1982 - 01/31/1987	FIRST JERSEY SECURITIES, INC.	CRD# 6621	



Registration & Employment History

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	Registered Representative	Y	DOYLESTOWN, PA, United States
06/2013 - Present	Aviso Wealth Management (Potomac Investments)	INVESTMENT ADVISORY REPRESENTATIVE	Y	AUGUSTA, ME, United States
09/2022 - 09/2023	CETERA ADVISORS LLC	REGISTERED REP	Y	Doylestown, PA, United States
04/2013 - 09/2022	FIRST ALLIED SECURITIES, INC.	FINANCIAL ADVISOR	Y	SAN DIEGO, CA, United States
04/2013 - 11/2020	FIRST ALLIED ADVISORY SERVICES, INC	INVESTMENT ADVISER REPRESENTATIVE	Y	CHESTERFIELD, MO, United States
07/2012 - 11/2020	FIRST ALLIED ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, 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. AVISO FINANCIAL, LLC

POSITION: V President NATURE: DBA for broker dealer related business. It is an LLC holding company INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 05/28/2015 ADDRESS: 252 W Swamp Road, Unit 28, Doylestown PA 18901, United States DESCRIPTION: Manage client portfolios

2. AVISO FINANCIAL CENTER

POSITION: Advisor NATURE: DBA for the Osaic brokerage business from the Northumberland? branch office INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 05/28/2015 ADDRESS: 227 Point Township Drive, Northumberland PA 17857, United States DESCRIPTION: Provide financial advice to clients

3. AVISO TAX SERVICES, LLC

POSITION: Rep NATURE: LLC Tax Preperation INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4 START DATE: 05/01/2021 ADDRESS: 227 Point Township Drive, Northumberland PA 17857, United States DESCRIPTION: I may refer clients to this company for tax preparation. I receive no compensation for doing so.

4. AVISO WEALTH MANAGEMENT

POSITION: Advisor NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 06/25/2015 ADDRESS: 11900 NE 1st Street Suite 300, Bellevue WA 98005, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DESCRIPTION: Provide investment advise and manage client portfolios



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	2

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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH
Allegations:	CLIENT ALLEGES THAT FINANCIAL CONSULTANT PLACED HER IN UNSUITABLE HIGH RISK INVESTMENTS.
Product Type:	Equity - OTC
Alleged Damages:	\$6,632.00

Customer Complaint Information

Date Complaint Received:	09/01/2000
Complaint Pending?	No
Status:	Settled
Status Date:	11/03/2000
Settlement Amount:	\$6,988.00
Individual Contribution Amount:	\$0.00
Broker Statement	SETTLED AS A BUSINESS DECISION TO AVOID THE TIME AND EXPENSE OF ARBITRATION.

Disclosure 2 of 2

Reporting Source:	Individual
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Employing firm when activities occurred which led to the complaint: MERRILL LYNCH

Allegations: CUSTOMER ALLEGES THAT HIS FINANCIAL CONSULTANT MISLED HIM REGARDING STOCKS HE RECOMMENDED. NO SPECIFIC DAMAGES ALLEGED.

Product Type: Equity - OTC

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 08/01/2000

Complaint Pending? No

Status: Settled

Status Date: 10/05/2000

Settlement Amount: \$9,000.00

Individual Contribution Amount: \$0.00

Broker Statement FINANCIAL CONSULTANT DENIED ANY WRONGDOING. FINANCIAL CONSULTANT FULLY INFORMED THE CUSTOMER ABOUT EACH TRANSACTION. FURTHERMORE, THIS MATTER WAS SETTLED AS A BUSINESS DECISION IN ORDER TO AVOID THE COSTS AND UNCERTAINTIES OF LITIGATION.



End of Report

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