



IAPD Report

CRAIG RUSSELL LAWLER

CRD# 1040869

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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

CRAIG RUSSELL LAWLER (CRD# 1040869)

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 **10/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	10/16/2023
IA	AVISO WEALTH MANAGEMENT	CRD# 108146	10/30/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	SELINGROVE, PA	09/08/2022 - 11/01/2023
IA	CETERA INVESTMENT ADVISERS LLC	105644	SELINGROVE, PA	11/12/2020 - 11/01/2023
B	FIRST ALLIED SECURITIES, INC.	32444	SELINGROVE, PA	09/19/2005 - 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 2 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	General Securities Representative	Approved	10/16/2023
B	FINRA	General Securities Sales Supervisor	Approved	10/16/2023
B	FINRA	Operations Professional	Approved	10/16/2023
B	Colorado	Agent	Approved	04/14/2025
B	Pennsylvania	Agent	Approved	10/16/2023

Branch Office Locations

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

Employment 2 of 2

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

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	10/30/2023



Qualifications

Branch Office Locations

AVISO WEALTH MANAGEMENT

100 Airport Road
Suite 200
Selinsgrove, PA 17870





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 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	06/08/2001
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	12/08/2000

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	01/16/1982

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).

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 & 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 - 11/01/2023	CETERA ADVISORS LLC	CRD# 10299	SELINGSGROVE, PA
IA	11/12/2020 - 11/01/2023	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	SELINGSGROVE, PA
B	09/19/2005 - 09/08/2022	FIRST ALLIED SECURITIES, INC.	CRD# 32444	SELINGSGROVE, PA
IA	07/02/2012 - 11/12/2020	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	SELINGSGROVE, PA
IA	08/13/2008 - 07/02/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	SELINGSGROVE, PA
B	01/02/2002 - 09/19/2005	OPPENHEIMER & CO. INC.	CRD# 249	NEW YORK, NY
B	09/21/1991 - 01/02/2002	JOSEPHTHAL & CO., INC.	CRD# 3227	NEW YORK, NY
B	03/27/1991 - 10/22/1991	JOSEPHTHAL & CO., INC.	CRD# 3144	
B	05/14/1988 - 04/15/1991	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	02/28/1982 - 05/14/1988	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
10/2023 - Present	AVISO WEALTH MANAGEMENT	INVESTMENT ADVISOR REPRESENTATIVE	Y	SELINGSGROVE, PA, United States
10/2023 - Present	OSAIC WEALTH, INC.	Registered Representative	Y	Selingsgrove, PA, United States
11/2020 - Present	FIRST ALLIED ADVISORY SERVICES	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
09/2022 - 10/2023	CETERA ADVISORS LLC	REGISTERED REP	Y	SELINGSGROVE, PA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2005 - 09/2022	FIRST ALLIED SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	SAN DIEGO, CA, United States
07/2012 - 11/2020	FIRST ALLIED ADVISORY SERVICES, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	CHESTERFIELD, MO, 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 WEALTH MANAGEMENT

POSITION: Investment Advisor Representative NATURE: Corporation, Independent RIA INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 12/01/2012 ADDRESS: 227 Point Township Drive, Northumberland PA 17857, United States DESCRIPTION: Take care of 3 clients that were not transferable when I sold my book to Joe Perry.

2. AVISO FINANCIAL, LLC

POSITION: Insurance Agent NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/01/1973 ADDRESS: 698 Carpenter Rd, Milton PA 17847, United States DESCRIPTION: I am currently licensed, but not using the license.

3. NORTHUMBERLAND MONTOUR JT AIRPORT AUTHORITY

POSITION: Chairman NATURE: Authority Chairman operating a small airport INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2992 ADDRESS: 1413 Sunbury Rd, Danville PA 17857, United States DESCRIPTION: Authority Chairman operation of a small general aviation airport. Oversee mowing, snow removal and maintenance of buildings and runway.

4. BRAMBLEY HEDGE

POSITION: President NATURE: LLC to own an airplane INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2008 ADDRESS: 698 Carpenter Rd, Milton PA 17847, United States DESCRIPTION: LLC to hold an aircraft. No duties.



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:	Firm
Employing firm when activities occurred which led to the complaint:	JOSEPHTHAL & CO..
Allegations:	CLIENT ALLEGES THAT AN UNSUITABLE INVESTMENT WAS MADE IN THEIR ACCOUNT DURING THE MID 1990'S.
Product Type:	Mutual Fund
Alleged Damages:	\$36,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	12/10/2008
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/09/2009
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	OPPENHEIMER WAS NOT INVOLVED WITH ANY SETTLEMENT FOR THIS



COMPLAINT. AFTER REVIEW OF THE MATTER OPPENHEIMER UPDATED THE STATUS TO CLOSED/NO ACTION ON 1/09/2009.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIRST ALLIED SECURITIES, INC.

Allegations: CLIENT IS ALLEGING THAT HER INVESTMENT IN A MUTUAL FUND FROM 1994 THROUGH DECEMBER 2008 WAS UNSUITABLE.

Product Type: Mutual Fund

Alleged Damages: \$69,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 12/04/2008

Complaint Pending? No

Status: Settled

Status Date: 05/19/2009

Settlement Amount: \$8,000.00

Individual Contribution Amount: \$8,000.00

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIRST ALLIED SECURITIES, INC.

Allegations: CLIENT CLAIMED THAT HE WAS NOT GIVEN OPTIONS TO TAKING A LUMP SUM DISTRIBUTION OF HIS DECEASED FATHER'S VARIABLE ANNUITY POLICY AND INCURRED A LARGE TAX LIABILITY. HE ALSO CLAIMS THAT HE WAS NOT TOLD OF THE SURRENDER PERIOD AND CHARGES OF THE NEW VARIABLE ANNUITY HE PURCHASED AND CLAIMS THAT THE INVESTMENT WAS UNSUITABLE FOR HIM.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$38,603.66

Customer Complaint Information

Date Complaint Received: 05/27/2008

Complaint Pending? No

Status: Denied

Status Date: 06/02/2008



Settlement Amount:

**Individual Contribution
Amount:**



End of Report

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