



IAPD Report

NANCY JO MCMILLAN

CRD# 1063734

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

NANCY JO MCMILLAN (CRD# 1063734)

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 **03/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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	SECURITIES AMERICA ADVISORS, INC.	110518	FORT SMITH, AR	09/14/2020 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	Fort Smith, AR	09/14/2020 - 06/14/2024
B	VOYA FINANCIAL ADVISORS, INC.	2882	FORT SMITH, AR	01/01/2004 - 09/17/2020

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 **18** 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	06/14/2024
B	FINRA	General Securities Representative	Approved	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
B	Arkansas	Agent	Approved	06/14/2024
IA	Arkansas	Investment Adviser Representative	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
B	Colorado	Agent	Approved	06/14/2024
B	District of Columbia	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
IA	Florida	Investment Adviser Representative	Approved	09/30/2024
B	Georgia	Agent	Approved	06/14/2024
B	Hawaii	Agent	Approved	06/14/2024
B	Kansas	Agent	Approved	06/14/2024



Qualifications

	Regulator	Registration	Status	Date
B	Maryland	Agent	Approved	06/14/2024
B	Mississippi	Agent	Approved	06/14/2024
B	Missouri	Agent	Approved	06/14/2024
B	New Jersey	Agent	Approved	06/14/2024
B	Oklahoma	Agent	Approved	06/14/2024
B	Oregon	Agent	Approved	06/14/2024
B	South Carolina	Agent	Approved	06/14/2024
B	Texas	Agent	Approved	06/14/2024
IA	Texas	Investment Adviser Representative	Approved	06/14/2024
B	Virginia	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
622 So. 21st Street
Fort Smith, AR 72901



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

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	03/14/1996

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	10/15/1983
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/02/1983

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	04/07/2000
	Uniform Securities Agent State Law Examination (S63)	Series 63	11/06/1982

PROFESSIONAL DESIGNATIONS

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

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	09/14/2020 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	FORT SMITH, AR
B	09/14/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	Fort Smith, AR
B	01/01/2004 - 09/17/2020	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	FORT SMITH, AR
IA	01/01/2004 - 09/17/2020	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	FORT SMITH, AR
IA	04/23/2002 - 01/01/2004	LOCUST STREET SECURITIES, INC.	CRD# 1703	FORT SMITH, AR
B	04/01/1999 - 01/01/2004	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA
B	12/03/1991 - 04/06/1999	BMA FINANCIAL SERVICES, INC.	CRD# 7943	KANSAS CITY, MO
B	07/08/1983 - 12/06/1991	GREEN HILL FINANCIAL SERVICE CORPORATION	CRD# 4882	

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
06/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REP	Y	Fort Smith, AR, United States
12/1991 - Present	BMA	OTHER - AGENT, REGISTERED REP	N	KANSAS CITY, MO, United States
08/1986 - Present	MUTUAL BENEFIT LIFE	AGENT - Agent	N	NEWARK, NJ, United States
10/1983 - Present	MCMILLAN FINANCIAL SERVICES	OTHER - AGENT, OWNER	N	FORT SMITH, AR, United States
09/2020 - 06/2024	SECURITIES AMERICA ADVISORS	IAR	Y	FORT SMITH, AR, United States
09/2020 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	FORT SMITH, AR, United States
09/2014 - 09/2020	VOYA FINANCIAL ADVISORS	REG REP	Y	FORT SMITH, AR, 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. DBA: McMillan Financial Services Inc.

2. INSURANCE

POSITION: Agent NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 25 SECURITIES TRADING HOURS: 25 START DATE: 05/13/2020
ADDRESS: 622 So. 21st Street, Fort Smith AR 72901, United States
DESCRIPTION: Solicit based on client needs.

3. TRUSTEE

POSITION: Trustee NATURE: Trustee INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 12/01/2000
ADDRESS: 2926 Carthage St, Fort Smith AR 72901, United States
DESCRIPTION: I am the Trustee of my own Trust held at Pershing, LLC. I am the trustee who can do all the duties described in the trust documents. The account numbers are [REDACTED]; [REDACTED] and [REDACTED].

4. MCMILLAN FINANCIAL SERVICES, INC.

POSITION: President NATURE: S-Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 80 START DATE: 11/01/1983
ADDRESS: 622 S. 21st Street, Fort Smith AR 72901, United States
DESCRIPTION: McMillan Financial Services, Inc. is an S-Corp and DBA name for my private business where I am a Financial Advisor and Insurance Agent.

5. INSURANCE

POSITION: Agent NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 15 START DATE: 11/01/1983
ADDRESS: 622 So. 21st Street, Fort Smith AR 72901, United States
DESCRIPTION: Solicit based on client needs.

6. TRUSTEE

POSITION: Trustee NATURE: Trustee INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 12/01/2000
ADDRESS: 2926 Carthage St, Fort Smith AR 72901, United States
DESCRIPTION: I am the Trustee of my own Trust held at Pershing, LLC. I am the trustee who can do all the duties described in the trust documents. The account numbers are [REDACTED]; [REDACTED] and [REDACTED].



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:	Firm
Employing firm when activities occurred which led to the complaint:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	Claimant alleged that the Representative recommended two Real Estate Investment Trust products that resulted in substantial losses. Claimant further alleged that Representative misrepresented the risks and potential for future income and growth of the product(s).
Product Type:	Real Estate Security
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm conducted a good faith determination and concluded that the damages being alleged exceeded \$5,000.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Office of Dispute Resolution
Docket/Case #:	24-00196
Filing date of arbitration/CFTC reparation or civil litigation:	01/25/2024



Customer Complaint Information

Date Complaint Received: 01/26/2024

Complaint Pending? No

Status: Settled

Status Date: 08/07/2025

Settlement Amount: \$2,984.41

Individual Contribution Amount: \$0.00

Firm Statement The Firm settled the matter for the sole purpose of avoiding ongoing costs of defending the matter. The Firm did not find any wrongdoing by the Representative during its investigation of the matter.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: VOYA FINANCIAL ADVISORS, INC.

Allegations: Claimant alleged that the Representative recommended two Real Estate Investment Trust products that resulted in substantial losses. Claimant further alleged that Representative misrepresented the risks and potential for future income and growth of the product(s).

Product Type: Real Estate Security

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): The Firm conducted a good faith determination and concluded that the damages being alleged exceeded \$5,000.

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA Office of Dispute Resolution

Docket/Case #: 24-00196

Filing date of arbitration/CFTC reparation or civil litigation: 01/25/2024

Customer Complaint Information

Date Complaint Received: 01/26/2024

Complaint Pending? No

Status: Settled

Status Date: 08/07/2025

Settlement Amount: \$2,984.41

Individual Contribution \$0.00



Amount:

Broker Statement

The Firm settled the matter for the sole purpose of avoiding ongoing costs of defending the matter. The Firm did not find any wrongdoing by the Representative during its investigation of the matter.



End of Report

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