User Guidance

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IAPD Report

LANNIE CECIL WRIGHT

CRD# 1101957

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

LANNIE CECIL WRIGHT (CRD# 1101957)

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 **05/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	03/07/1994
IA	NWF ADVISORY SERVICES INC	CRD# 110410	03/03/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	WHJR ASSOCIATES	113269	SALINAS, CA	08/29/2000 - 04/18/2017
IA	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ	10/10/2002 - 02/05/2013
B	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ	05/19/1992 - 01/12/1996

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
Judgment/Lien	3

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 **6** 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 Principal	Approved	03/07/1994
B	FINRA	General Securities Representative	Approved	03/07/1994
B	Arizona	Agent	Approved	09/14/2017
B	California	Agent	Approved	03/05/1994
B	Colorado	Agent	Approved	05/15/2013
B	New Mexico	Agent	Approved	07/30/2024
B	Pennsylvania	Agent	Approved	09/15/2017
B	Texas	Agent	Approved	10/22/2020

Branch Office Locations

OSAIC WEALTH, INC.
13766 CENTER STREET
SUITE 210
CARMEL VALLEY, CA 93924

Employment 2 of 2

Firm Name: **NWF ADVISORY SERVICES INC**

Main Address: 11835 W OLYMPIC BLVD
STE 1155 E.
LOS ANGELES, CA 90064

Qualifications

Firm ID#: 110410

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	03/03/2017

Branch Office Locations

NWF ADVISORY SERVICES INC
13766 Center Street #210
Carmel Valley, CA 93924

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
B	General Securities Principal Examination (S24)	Series 24	03/01/1993

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	12/15/1984
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/30/1983

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/11/1993
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/28/1983

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	08/29/2000 - 04/18/2017	WHJR ASSOCIATES	CRD# 113269	SALINAS, CA
IA	10/10/2002 - 02/05/2013	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	05/19/1992 - 01/12/1996	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	04/19/1984 - 05/19/1992	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	CRD# 5774	
B	11/09/1983 - 05/14/1984	AMERICAN CAPITAL FINANCIAL SERVICES, INC.	CRD# 146	
B	05/02/1983 - 08/01/1983	NEW YORK LIFE VARIABLE CONTRACTS CORPORATION	CRD# 5167	

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
08/2001 - Present	WHJR ASSOCIATES	INVESTMENT ADVISOR ASSOCIATE	Y	CAMPBELL, CA, United States
02/1994 - Present	OSAIC WEALTH, INC.	REGISTETED REPRESENTATIVE	Y	SALINAS, CA, 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. NWF ADVISORY GROUP, INVESTMENT RELATED, 13766 CENTER STREET, STE 210, CARMEL VALLEY, CA 93924 INVESTMENT ADVISOR REP, START 04/2017, 160 HOURS PER MONTH, 85 HOURS DURING SECURITIES TRADING HOURS, INVESTMENT ADVISORY ACTIVITIES RELATED TO CLIENT INVESTMENTS.

2. LANNIE C. WRIGHT, NON INVESTMENT RELATED, 21187 CACHAGUA RD, CARMEL VALLEY, CA 93924, AUTHOR, STARTED 7/8/2010, 40 HOURS PER MONTH, 0 HOURS DURING SECURITIES TRADING HOURS, FOR THE LAST SEVERAL YEARS, I HAVE BEEN WRITING DURING EVENING HOURS ON NOVELS THAT I SOMEDAY WISH TO HAVE PUBLISHED. THESE NOVELS ARE NON-SECURITIES RELATED, MYSTERY/SUSPENSE GENRE. I NOW HAVE AN AGENT WHO WILL PRESENT THESE NOVELS TO PUBLISHERS FOR
THAT PURPOSE. IN THE MEANTIME, I WILL CONTINUE TO WRITE EVENING AS ALWAYS. MARKET HOURS WILL NOT BE

Registration & Employment History

OTHER BUSINESS ACTIVITIES

UTILIZED FOR THIS PURPOSE

3. TOASTMASTERS INTERNATIONAL
POSITION: VP of Public Relations NATURE: They are a 501c3 organization INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 4 START DATE: 01/01/2022
ADDRESS: 13766 Center Street, Suite 210, Carmel Valley CA 93924, United States
DESCRIPTION: I will be responsible for initiating and maintaining the social media presence and helping to build membership for the organization.

4. ARTISAN CAPITAL PARTNERS DBA
POSITION: Financial Professional NATURE: Artisan Capital Partners is a DBA under/powered by NWF Advisory Group, LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 60 START DATE: 05/06/2025
ADDRESS: 13766 Center St, STE 210, Carmel Valley CA 93924, United States
DESCRIPTION: I am a financial professional marketing myself under the DBA Artisan Partners.

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
Judgment/Lien	3

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:	SUNAMERICA SECURITIES, INC.
Allegations:	MISREPRESENTATION AND BREACH OF FIDUCIARY DUTY REGARDING ESTATE PLANNING ADVICE IN 1991.
Product Type:	Other
Other Product Type(s):	NO PRODUCT
Alleged Damages:	$75,000.00

Customer Complaint Information

Date Complaint Received:	04/04/2000
Complaint Pending?	No
Status:	Litigation
Status Date:	04/19/2000
Settlement Amount:	
Individual Contribution Amount:	

Civil Litigation Information

Court Details:	US DISTRICT COURT, DISTRICT OF MARYLAND, WMN99CV2596
Date Notice/Process Served:	01/26/2000

Litigation Pending?	Yes

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	$73,435.95
Judgment/Lien Type:	Tax
Date Filed with Court:	07/26/2018
Date Individual Learned:	08/01/2018
Type of Court:	State Court
Name of Court:	Monterey County Court
Location of Court:	Monterey County, CA
Docket/Case #:	2018032839
Judgment/Lien Outstanding?	Yes
Broker Statement	The case being discussed is a reduction for an amount previously disclosed in case #3031237. Now that they have come to this number, I can finally get with them for the purpose of negotiating a payoff arrangement. I will be working on this as soon as I can set meetings with my accountant and members of the IRS. This should happen in early 2019. I was notified sometime in July that a previously disclosed lien (case #3031267)had been modified to a substantially reduced amount and even though, somewhere in my previous training, I knew that I was to disclose this matter on my U4, unfortunately, I was in the middle of a significant amount of personal difficulties. Those issues created a significant drain on my priorities and time, thus causing the delay. For the record I am not using it as an excuse for delaying the reported disclosure, but rather notifying you of what transpired: My sister was in an accident and died, 2 weeks later her husband (and my close friend) died; my 38-yr old son had a [Redacted]; my wife's father broke his [Redacted] and died; my wife's aunt, who was caring for her mother, had to be placed in a nursing home due to [Redacted] failure; because of [Redacted], my wife's mother then, also hade to be placed in a nursing home; my wife's son discovered he had [Redacted] and had to start [Redacted]; my wife, due to taking care of her family was in Texas for over 5 months and then when she returned, had to go into the hospital due to [Redacted], [Redacted] and [Redacted]. As indicated, there were many external issues that forced my attention elsewhere.

Disclosure 2 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	FEDERAL GOVERNMENT
Judgment/Lien Amount:	$7,728.00
Judgment/Lien Type:	Tax
Date Filed with Court:	04/05/1995
Date Individual Learned:	05/17/2017
Type of Court:	Federal Court
Name of Court:	UNKNOWN

Location of Court:	PENNSYLVANIA
Docket/Case #:	N/A
Judgment/Lien Outstanding?	Yes
Broker Statement	A WHILE BACK, I SUBMITTED CHANGES TO MY U-4 FORM RELATED TO, WHAT I BELIEVED AT THE TIME, ANY LIENS HELD AGAINST ME. IT WASN'T UNTIL MY LATEST REVIEW THAT ADDITIONAL LIENS HAD EITHER BEEN MISSED OR FILED THAT I DID NOT KNOW ABOUT. EACH OF THESE ITEMS ARE PART OF A COLLECTIVE THAT I AM ATTEMPTING TO CONSOLIDATE AND PAY OFF. ONCE AN AGREEMENT HAS BEEN REACHED, I WILL ONCE AGAIN RE-FILE AS REQUIRED.

Disclosure 3 of 3

Reporting Source:	Individual
Judgment/Lien Holder:	FEDERAL TAX LIEN
Judgment/Lien Amount:	$150,527.00
Judgment/Lien Type:	Tax
Date Filed with Court:	06/14/2010
Date Individual Learned:	
Type of Court:	Federal Court
Name of Court:	MONTERREY COUNTY
Location of Court:	MONTEREY, CA
Docket/Case #:	3031267
Judgment/Lien Outstanding?	Yes
Broker Statement	THIS IS NOW BEING REVIEWED AND WILL ATTEMPT TO RESOLVE.

End of Report

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