



IAPD Report

THOMAS HAROLD HIGGINS

CRD# 1125244

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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

THOMAS HAROLD HIGGINS (CRD# 1125244)

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 **06/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	09/15/1993
IA	OSAIC WEALTH, INC.	CRD# 23131	04/15/2008

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **36** 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	MAIN STREET MANAGEMENT COMPANY	547	BOSTON, MA	11/07/1988 - 09/01/1993
B	NEW DECADE CAPITAL CORP.	10091	BOSTON, MA	06/06/1983 - 11/17/1988

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
Criminal	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 **36** 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 Representative	Approved	09/15/1993
B	FINRA	General Securities Principal	Approved	10/14/1999
B	FINRA	Municipal Fund	Approved	03/31/2003
B	Alabama	Agent	Approved	06/08/2018
B	Alaska	Agent	Approved	12/12/2012
IA	Alaska	Investment Adviser Representative	Approved	12/12/2012
B	Arizona	Agent	Approved	10/21/2004
B	California	Agent	Approved	10/13/1999
B	Colorado	Agent	Approved	09/30/2002
IA	Colorado	Investment Adviser Representative	Approved	01/30/2012
B	Connecticut	Agent	Approved	10/13/1999
IA	Connecticut	Investment Adviser Representative	Approved	01/30/2012
B	Delaware	Agent	Approved	06/01/2021



Qualifications

Regulator	Registration	Status	Date
B Florida	Agent	Approved	10/19/1999
IA Florida	Investment Adviser Representative	Approved	02/29/2012
B Georgia	Agent	Approved	10/15/1999
IA Georgia	Investment Adviser Representative	Approved	01/27/2012
B Idaho	Agent	Approved	10/31/2023
B Illinois	Agent	Approved	10/29/1999
B Indiana	Agent	Approved	05/01/2020
B Iowa	Agent	Approved	06/24/2014
IA Iowa	Investment Adviser Representative	Approved	06/15/2015
B Kansas	Agent	Approved	10/10/2023
B Kentucky	Agent	Approved	08/24/2001
IA Kentucky	Investment Adviser Representative	Approved	01/27/2012
B Maryland	Agent	Approved	09/23/2002
IA Maryland	Investment Adviser Representative	Approved	01/31/2012
B Massachusetts	Agent	Approved	10/26/1999
IA Massachusetts	Investment Adviser Representative	Approved	02/01/2012
B Michigan	Agent	Approved	04/23/1999
B Minnesota	Agent	Approved	12/26/2023
B Missouri	Agent	Approved	06/27/2018



Qualifications

Regulator	Registration	Status	Date
IA Missouri	Investment Adviser Representative	Approved	06/27/2018
B Nebraska	Agent	Approved	01/12/2021
B New Hampshire	Agent	Approved	11/01/2023
B New Jersey	Agent	Approved	11/08/1999
B New York	Agent	Approved	09/24/1993
IA New York	Investment Adviser Representative	Approved	04/26/2021
B North Carolina	Agent	Approved	01/11/2001
IA North Carolina	Investment Adviser Representative	Approved	08/02/2019
B Ohio	Agent	Approved	12/13/1999
B Oregon	Agent	Approved	06/24/2025
B Pennsylvania	Agent	Approved	10/15/1999
B South Carolina	Agent	Approved	10/14/1999
B Tennessee	Agent	Approved	08/29/2012
B Texas	Agent	Approved	08/03/2000
IA Texas	Investment Adviser Representative	Restricted Approval	04/15/2008
B Utah	Agent	Approved	09/22/2009
IA Utah	Investment Adviser Representative	Approved	01/27/2012
B Vermont	Agent	Approved	12/14/2016



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	10/26/1999
IA Virginia	Investment Adviser Representative	Approved	01/30/2012
IA Washington	Investment Adviser Representative	Approved	07/10/2018
B Wisconsin	Agent	Approved	03/26/2009

Branch Office Locations

OSAIC WEALTH, INC.
6819 PITTSFORD-PALMYRA RD
SUITE 100
FAIRPORT, NY 14450

OSAIC WEALTH, INC.
409 S MAIN ST
GENEVA, NY 14456



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, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	03/28/2003
	General Securities Principal Examination (S24)	Series 24	08/31/1999

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	05/21/1983

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	04/28/1993

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	11/07/1988 - 09/01/1993	MAIN STREET MANAGEMENT COMPANY	CRD# 547	BOSTON, MA
B	06/06/1983 - 11/17/1988	NEW DECADE CAPITAL CORP.	CRD# 10091	

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
08/1993 - Present	OSAIC WEALTH, INC.	NOT PROVIDED	Y	FAIRPORT, NY, 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. MANAGING EXECUTIVE FOR OSAIC WEALTH, INC.
2. SALES ADVISORY REP FOR OSAIC WEALTH, INC. - MUTUAL FUNDS - STOCKS - BONDS - ADVISORY SERVICES - VARIABLE ANNUITIES
3. REVERE FINANCIAL PLANNING INC., INSURANCE, 6819 PITTSFORD-PALMYRA ROAD, FAIRPORT, N.Y. 14450, OWNER, STARTED THIS ACTIVITY: 1997, 4-6 HOURS/MONTH, 4-6 HRS. MONTHLY, SELL VARIOUS TYPES OF INSURANCE; LIFE, DISABILITY, GROUP, LONG-TERM CARE AND FIXED ANNUITIES. I HAVE A GA THROUGH RELIASTAR/ING, ACTIVELY ENGAGED IN SELLING: FIXED ANNUITIES, FIXED LIFE, HEALTH, ACCIDENT & DISABILITY, GROUP...
4. HIGGINS HENDERSON RE LLC; NOT INVESTMENT-RELATED; 6819 PITTSFORD PALMYRA RD, FAIRPORT, NY 14450; PARTNER; STARTED 09/01/2012; 4 HOURS/ 0 SECURITIES HOURS; 50% OWNER-REAL ESTATE-RENTAL PROPERTY
5. HIGGINS FINANCIAL ADVISORS
 POSITION: Sole proprietor/DBA NATURE: DBA/sole proprietor INVESTMENT RELATED: Yes NUMBER OF HOURS: 40
 SECURITIES TRADING HOURS: 160 START DATE: 01/01/2020
 ADDRESS: 6819 Pittsford Palmyra Road. Ste.100, Fairport NY 14450, United States
 DESCRIPTION: owner
5. MARYAK, LLC
 POSITION: Partner - NATURE: Limited Liability Company - INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 02/04/2010
 ADDRESS: 409 S. Main Street, Geneva NY 14456, United States
 DESCRIPTION: I am partners with a long-term friend who is also a client. We have purchased 6 income properties and will buy more, depending on the market. I am not active in the management of these properties, partner is the active manager. Current



Registration & Employment History



OTHER BUSINESS ACTIVITIES

number of properties - 6 - Income annually \$18000 (mo \$1500).



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
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Criminal	1
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Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	FLORIDA POLICE DEPT. DON'T KNOW
Charge Date:	10/01/1973
Charge Details:	ARRESTED-CHARGED WITH SHOPLIFTING \$20.00 WORTH OF GROCERIES
Felony?	
Current Status:	Final
Status Date:	01/01/1974
Disposition Details:	I PLEADED NOT GUILTY & IT WAS NEVER BROUGHT TO COURT.
Broker Statement	I WAS ARRESTED FOR SHOPLIFING. I PLEADED NOT GUILTY. THIS CASE WAS NEVER BROUGHT TO COURT.



End of Report

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