IAPD Report

CHARLES FRANKLIN WALKER

CRD# 1172857

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

CHARLES FRANKLIN WALKER (CRD# 1172857)

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 **01/13/2026**.

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 **34** 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	TRINITY, FL	07/17/2020 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	TRINITY, FL	07/17/2020 - 06/14/2024
IA	INVESTACORP ADVISORY SERVICES INC	109011	TRINITY, FL	10/18/2000 - 07/17/2020

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
Regulatory Event	1
Termination	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 **34** 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	FINRA	Investment Banking Principal	Approved	06/14/2024
B	FINRA	Investment Banking Representative	Approved	06/14/2024
B	FINRA	Registered Options Principal	Approved	06/14/2024
B	Alabama	Agent	Approved	06/14/2024
B	Alaska	Agent	Approved	06/14/2024
B	Arkansas	Agent	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
B	Colorado	Agent	Approved	06/14/2024
IA	Colorado	Investment Adviser Representative	Approved	06/14/2024
B	Connecticut	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	06/14/2024
B	Georgia	Agent	Approved	06/14/2024
B	Idaho	Agent	Approved	06/14/2024
B	Illinois	Agent	Approved	06/14/2024
B	Indiana	Agent	Approved	06/14/2024
B	Kansas	Agent	Approved	06/14/2024
B	Kentucky	Agent	Approved	06/14/2024
B	Maryland	Agent	Approved	06/14/2024
B	Massachusetts	Agent	Approved	06/14/2024
B	Michigan	Agent	Approved	06/14/2024
B	Missouri	Agent	Approved	06/14/2024
B	Nevada	Agent	Approved	06/14/2024
B	New Hampshire	Agent	Approved	06/14/2024
B	New Jersey	Agent	Approved	06/14/2024
B	New Mexico	Agent	Approved	06/14/2024
B	New York	Agent	Approved	06/14/2024
B	North Carolina	Agent	Approved	06/14/2024
IA	North Carolina	Investment Adviser Representative	Approved	06/14/2024
B	Ohio	Agent	Approved	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	Pennsylvania	Agent	Approved	06/14/2024
B	South Carolina	Agent	Approved	06/14/2024
B	Tennessee	Agent	Approved	06/14/2024
B	Texas	Agent	Approved	06/14/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	06/14/2024
B	Utah	Agent	Approved	06/14/2024
B	Vermont	Agent	Approved	09/29/2025
B	Virginia	Agent	Approved	06/14/2024
B	Washington	Agent	Approved	06/14/2024
B	Wisconsin	Agent	Approved	06/14/2024
B	Wyoming	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
4625 LITTLE ROAD
TRINITY, FL 34655

OSAIC WEALTH, INC.
4700 S. Syracuse St.
Suite 830
Denver, CO 80237

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
B	Registered Options Principal Examination (S4)	Series 4	07/23/1996
B	General Securities Principal Examination (S24)	Series 24	07/14/1995

General Industry/Product Exams

	Exam	Category	Date
B	Investment Banking Registered Representative Examination (S79TO)	Series 79TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/20/1983

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/25/1985

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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.

User Guidance

www.adviserinfo.sec.gov

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	07/17/2020 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	TRINITY, FL
B	07/17/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	TRINITY, FL
IA	10/18/2000 - 07/17/2020	INVESTACORP ADVISORY SERVICES INC	CRD# 109011	TRINITY, FL
B	07/25/2000 - 07/17/2020	INVESTACORP, INC.	CRD# 7684	TRINITY, FL
IA	11/05/1996 - 11/12/2012	CORNERSTONE INVESTMENT SERVICES, INC.	CRD# 120311	TRINITY, FL
B	01/19/1993 - 07/25/2000	FIRST SOUTHEASTERN SECURITIES GROUP, INCORPORATED	CRD# 14538	TAMPA, FL
B	04/25/1984 - 11/24/1992	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO
B	08/24/1983 - 02/06/1985	GOLDOME SECURITIES, INC.	CRD# 13117	

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 REPRESENTATIVE	Y	Denver, CO, United States
07/2020 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	IAR	Y	TRINITY, FL, United States
07/2020 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REP	Y	TRINITY, FL, United States
10/2000 - 07/2020	INVESTACORP ADVISORY SERVICES, INC.	INVESTMENT ADVISER REGISTERED REPRESENTATIVE	Y	MIAMI LAKES, FL, United States
07/2000 - 07/2020	INVESTACORP,INC	SALES REP	Y	MIAMI LAKES, FL, 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) CORNERSTONE WEALTH MANAGEMENT
POSITION: Owner NATURE: Advisory INVESTMENT RELATED: Yes NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 80 START DATE: 07/15/2000
ADDRESS: 4625 Little Road, Trinity FL 34655, United States
DESCRIPTION: Advisory

2) CORNERSTONE WEALTH ADVISORS, INC.
POSITION: President/Owner NATURE: Cornerstone Wealth Advisors, Inc. INVESTMENT RELATED: Yes NUMBER OF HOURS: 35 SECURITIES TRADING HOURS: 80 START DATE: 01/01/2022
ADDRESS: 4625 Little Road, Trinity FL 34655, United States
DESCRIPTION: Financial Advisory

3) CFW FINANCIAL GROUP, INC.
POSITION: President/Owner NATURE: CFW Financial Group, Inc. INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 08/21/1995
ADDRESS: 4625 Little Road, Trinity FL 34655, United States
DESCRIPTION: President/OwnerSAI commission, payroll, commerial building

4) CORNERSTONE FINANCIAL PLANNERS
POSITION: agent NATURE: Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 07/15/1984
ADDRESS: 4625 Little Road, Trinity FL 34655, United States
DESCRIPTION: use variable annuities from time to timef

5) CORNERSTONE ENTERPRISES, LLC
POSITION: Managing Partner NATURE: Cornerstone Enterprises, LLC holding company for our business operations INVESTMENT RELATED: Yes NUMBER OF HOURS: 35 SECURITIES TRADING HOURS: 70 START DATE: 01/01/2025
ADDRESS: 4625 Little Road, Trinity FL 34655, United States
DESCRIPTION: Financial Advisor and operations

6) CORNERSTONE WEALTH ADVISORS
POSITION: Owner NATURE: Academic Scholarship set up by the business to award selected students with financial aid for higher education. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 01/13/2026
ADDRESS: 4625 Little Road, Trinity FL 34655-1329, United States
DESCRIPTION: Reviewing and selecting applications submitted by students in consideration for the scholarship.

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
Regulatory Event	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	03/18/1993
Docket/Case Number:	C07930007-AWC
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	
Current Status:	Final
Resolution:	Consent
Resolution Date:	03/18/1993
Sanctions Ordered:	Censure Disgorgement/Restitution Monetary/Fine $2,000.00
Other Sanctions Ordered:	
Sanction Details:	

Regulator Statement	ON MARCH 18, 1993, THE LETTER OF ACCEPTANCE, WAIVER AND CONSENT NO. C07930007 (DISTRICT NO. 7) SUBMITTED BY CHARLES F. WALKER WAS ACCEPTED; THEREFORE, HE IS CENSURED AND FINED $2,000 - (ARTICLE III, SECTION 1 OF THE RULES OF FAIR PRACTICE - ON AT LEAST 16 OCCASIONS, RESPONDENT WALKER PERSONALLY PLACED CUSTOMER SIGNATURES ON VARIOUS CUSTOMER ACCOUNT DOCUMENTS). **$2,000.00 PAID ON 4/5/93 INVOICE #93-07-231**

Reporting Source:	Firm
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	03/18/1993
Docket/Case Number:	C07930007-AWC
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	ALLEGATIONS THAT MR. WALKER VIOLATED ARTICLE III, SECTION 1 OF THE RULES OF FAIR PRACTICE. 7A. WHAT WAS THE PRODUCT? N/A
Current Status:	Final
Resolution:	Consent
Resolution Date:	03/18/1993
Sanctions Ordered:	Censure Disgorgement/Restitution Monetary/Fine $2,000.00
Other Sanctions Ordered:	
Sanction Details:	THE NASD DISTRICT BUSINESS CONDUCT COMMITTEE FOR DISTRICT 7 AND THE NATIONAL BUSINESS CONDUCT COMMITTEE ACCEPTED AND APPROVED A LETTER OF ACCEPTANCE, WAIVER AND CONSENT TO FINDINGS BY THE NASD. MR. WALKER CONSENTED TO A SANCTION OF A CENSURE AND A FINE OF $2,000.
Firm Statement	Not Provided

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	

Other Sanction(s) Sought:	
Date Initiated:	03/18/1993
Docket/Case Number:	C07930007-AWC
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	ALLEGATIONS THAT MR. WALKER VIOLATED ARTICLE III, SECTION 1 OF THE RULES OF FAIR PRACTICE
Current Status:	Final
Resolution:	Consent
Resolution Date:	03/18/1993
Sanctions Ordered:	Censure Disgorgement/Restitution Monetary/Fine $2,000.00
Other Sanctions Ordered:	
Sanction Details:	THE NASD DISTRICT BUSINESS CONDUCT COMMITTEE FOR DISTRICT 7 AND NATIONAL BUSINESS CONDUCT COMMITTEE ACCEPTED AND APPROVED A LETTER OF ACCEPTANCE, WAIVER AND CONSENT TO FINDINGS BY THE NASD. MR. WALKER CONSENTED TO A SANCTION OF A CENSURE AND A FINE OF $2000.00.
Broker Statement	Not Provided

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	A.G. EDWARDS & SONS INC.
Termination Type:	Permitted to Resign
Termination Date:	11/30/1992
Allegations:	NONE IT WAS ALLEGED I SIGNED ACCOUNT DOCUMENTS FOR CUSTOMERS
Product Type:	
Other Product Types:	
Broker Statement	NONE TO DATE--INTERNAL INVESTIGATION BY A.G. EDWARDS & SONS INC. REVEALED NO CUSTOMER COMPLAINTS OR LOSSES--NASD INQUIRY RELATING TO U-5 IS IN PENDING I WAS TERMINATED BY A.G. EDWARDS INC. BECAUSE I SIGNED CERTAIN ACCOUNT DOCUMENTS FOR CLIENTS. THIS WAS DONE TO FACILITATE TRANSACTIONS FOR CLIENTS THEY HAD DIRECTED. THERE WERE NO COMPLAINTS FROM ANY CUSTOMERS--NOR ANY LOSSES TO ANY CUSTOMERS OR A.G. EDWARDS & SONS INC.

End of Report

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