



IAPD Report

DAVID ANTHONY ENO

CRD# 1209077

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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

DAVID ANTHONY ENO (CRD# 1209077)

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 **08/17/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	03/01/2007
IA	OSAIC WEALTH, INC.	CRD# 23131	04/26/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	UNITED SECURITIES ALLIANCE, INC.	36487	DEPEW, NY	03/17/2003 - 03/01/2007
B	LEIGH BALDWIN & CO., LLC	38751	CAZENOVIA, NY	02/19/1998 - 03/11/2003
B	LASALLE ST SECURITIES, L.L.C.	7191	ELMHURST, IL	10/16/1997 - 12/31/1997

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	3
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 5 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	03/01/2007
B FINRA	General Securities Representative	Approved	03/01/2007
B FINRA	Municipal Fund	Approved	03/01/2007
B Florida	Agent	Approved	03/09/2007
B Nevada	Agent	Approved	10/31/2018
B New Jersey	Agent	Approved	03/01/2007
B New York	Agent	Approved	03/01/2007
IA New York	Investment Adviser Representative	Approved	04/26/2021
B North Carolina	Agent	Approved	02/01/2018

Branch Office Locations

OSAIC WEALTH, INC.
950-A UNION ROAD
SUITE 120
WEST SENECA, NY 14224





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 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	05/22/2004
 General Securities Principal Examination (S24)	Series 24	10/07/2000

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	11/19/1983

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	05/16/2001
 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
B	03/17/2003 - 03/01/2007	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	DEPEW, NY
B	02/19/1998 - 03/11/2003	LEIGH BALDWIN & CO., LLC	CRD# 38751	CAZENOVIA, NY
B	10/16/1997 - 12/31/1997	LASALLE ST SECURITIES, L.L.C.	CRD# 7191	ELMHURST, IL
B	07/29/1992 - 10/16/1997	SAPERSTON FINANCIAL INC.	CRD# 27863	BUFFALO, NY
B	06/21/1989 - 07/01/1992	ADVEST, INC.	CRD# 10	HARTFORD, CT
B	02/15/1988 - 06/19/1989	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	NEW YORK, NY
B	11/28/1983 - 02/15/1988	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
03/2007 - Present	ROYAL ALLIANCE ASSOCIATES, INC.	Mass Transfer	Y	DEPEW, NY, United States
03/2003 - Present	ROYAL FINANCIAL GROUP	OWNER	Y	DEPEW, NY, United States
03/2003 - Present	UNITED SECURITIES ALLIANCE	REGISTERED REP	Y	DEPEW, 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) ROYAL ALLIANCE ASSOCIATES INC., INVESTMENT RELATED, 1780 UNION ROAD, WEST SENECA, NY 14224. IAR WITH ROYAL, SINCE 1/1/2008, 50 HRS/MTH, 50 HRS/DST. CORPORATE REGISTERED INVESTMENT ADVISOR - MANAGE PORTFOLIOS FOR CLIENTS.

2) ROYAL FINANCIAL GROUP, NOT INVESTMENT RELATED, 1780 UNION ROAD, WEST SENECA, NY 14224. PARTNER, SINCE 3/1/2003, 0 HRS/HTM, 0 HRS/DST. ROYAL FINANCIAL GROUP IS THE DBA FOR OUR OSJ WITH ROYAL ALLIANCE



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ASSOCIATES.

3) DAVID ENO

POSITION: Owner - NATURE: Other - I offer life insurance and fixed annuities to clients who need it as part of their overall financial plan/needs,through the b/d channel,or directly w/ ins. companies INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2003
ADDRESS: 950-a union rd suite 120, west seneca NY 14224, United States
DESCRIPTION: as mentioned above,I get illustrations from various carriers as clients' needs arise,infrequently resulting in a life policy (term,ul)being written.

4) ROYAL FINANCIAL GROUP

POSITION: sole proprietor NATURE: fixed annuities INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 08/14/2023
ADDRESS: 950-a union rd, suite 120, west seneca NY 14224, United States
DESCRIPTION: provide fixed rate alternatives to clients for part of their investable assets



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
Criminal	3
Termination	1

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 3

Reporting Source: Individual

Court Details: AMHERST POLICE
NONE

Charge Date: 03/17/1968

Charge Details: THAT WHILE IN A BAR FIGHT, I PUNCHED THE BAR TENDER/BAR OWNER

Felony?

Current Status: Final

Status Date: 02/01/1970

Disposition Details: I WAS GIVEN YOUTHFUL OFFENDER STATUS (I WAS 17 YEARS AGO) & 2 YEARS PROBATION. I WAS TOLD THIS RECORD WAS SEALED DUE TO THE Y.O. STATUS GIVEN.

Broker Statement Not Provided

Disclosure 2 of 3

Reporting Source: Individual

Court Details: A SAVEWAY SUPERMARKET IN SAN DIEGO
NONE

Charge Date: 11/15/1972

Charge Details: SHOPLIFTING CHARGE FOR PILFERING A POUND OF CHEESE

Felony?

Current Status: Final



Status Date: 01/01/1976

Disposition Details: I PLEAD GUILTY, THERE WAS NO FINE. I SPENT 6 HOUR IN A HOLDING CELL AS PUNISHMENT. 3 1/2 YEARS LATER, THE SAN DIEGO POLICE DEPARTMENT MOVED ALL THEIR RECORDS TO A NEW LOCATION AND THE PETTIEST OF OFFENSES (MINE INCLUDED) WERE ERASED.

Broker Statement I WAS 22-23 YEARS OLD. A BUNCH OF US WERE HORSIND AROUND AT A PARTY AND AS A COLLEGE PRANK WE ALL HAD TO GO OUT WITH EMPTY POCKETS AND COME BACK WITH SOMETHING FOR THE BASH - SOME OF US WENT INTO A SUPERMARKET - I GRABBED A HUNK OF GOUDA CHEESE AND STUCK IT UNDER MY SHIRT AND WAS STOPPED LEAVING THE STORE. THE WHOLE THING WAS A STUPID INCIDENT.

Disclosure 3 of 3

Reporting Source: Individual

Court Details: BUFFALO POLICE DEPT
NO DOCKET NUMBER

Charge Date: 10/08/1969

Charge Details: I WAS CHARGED WITH BREAKING AND ENTERING (ORIGINALLY BURGLARY 3RD DEGREE)

Felony? Yes

Current Status: Final

Status Date: 01/15/1970

Disposition Details: I WAS FINED \$100., THE MATTER WAS DROPPED WITH NO FORMAL RECORD OF ANY KIND AGAINST ME. THE OFFENSE BEING VERY MINOR IN NATURE (REDUCED TO A 2ND DEGREE VIOLATION) ALL RECORDS WERE EXPUNGED.

Broker Statement IN OCTOBER 1969, AT 1:00 AM, I BROKE INTO THE BUFFALO HISTORICAL SOCIETY MUSEUM TO LOOK AROUND. I SET OFF A SILENT ALARM AND WAS ARRESTED. SINCE NOTHING WAS TAKEN AND THERE WERE NO DAMAGES (OTHER THAN THE WINDOW I BROKE TO GAIN ENTRY, THE CHARGE WAS REDUCED TO ILLEGAL TRESPASS-2ND DEGREE. (A VIOLATION, NOT A FELONY OR A MISDEMEANOR)



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: ADVEST INC.
Termination Type: Discharged
Termination Date: 06/02/1992
Allegations: NONE
THAT I BORROWED MONEY FROM A CLIENT'S ACCOUNT
(WITH THE CLIENT'S PERMISSION, OF COURSE).

Product Type:

Other Product Types:

Broker Statement

THERE ARE NO PENALTIES, FINES, SUSPENSIONS, OR SETTLEMENT TERMS, AND CERTAINLY NO CHARGES. IN JANUARY 1992, I BORROWED \$3000 FROM A CLIENT OF LONG STANDING, WHO MADE IT A PRACTICE OF LOANING MONEY TO PEOPLE (WITH INTEREST) AS A SIDELINE. I NEEDED THE MONEY TO RE-FINANCE MY MORTGAGE. WHEN THAT WAS COMPLETED (IN MID-APRIL), MY WIFE & I DEPOSITED A CHECK OF OVER \$11,000 INTO A JOINT ACCOUNT. THE NEXT DAY, UNKNOWN TO ME, SHE NEARLY EMPTIED THE ACCOUNT, MAKING IT IMPOSSIBLE FOR ME TO REPAY MY CLIENT WHEN I'D PROMISED HIM. HIS PATIENCE RAN OUT IN JUNE, WHEN HE COMPLAINED TO MY EMPLOYER (ADVEST). THEY THEN TOLD ME I'D BROKEN A HOUSE RULE AND MUST BE FIRED, THAT NO EXCEPTION COULD BE MADE. I'D FELT THAT THE LOAN WAS A PERSONAL MATTER, & OF COURSE STILL WILL RE-PAY THE MAN, BUT HE WAS ALSO A CLIENT. I WAS WRONG. COST ME MY JOB.



End of Report

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