



IAPD Report

MICHAEL BOYD MULVIHILL

CRD# 1219059

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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

MICHAEL BOYD MULVIHILL (CRD# 1219059)

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 **05/11/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **35** 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	SAGEPOINT FINANCIAL, INC.	133763	SAN JOSE, CA	05/23/2006 - 09/01/2023
B	SAGEPOINT FINANCIAL, INC.	133763	SAN JOSE, CA	10/31/2005 - 09/01/2023
B	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ	05/19/1992 - 10/31/2005

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
Customer Dispute	1
Judgment/Lien	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 **35** 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	09/01/2023
B	FINRA	General Securities Representative	Approved	09/01/2023
B	FINRA	Municipal Securities Principal	Approved	09/01/2023
B	FINRA	Municipal Securities Representative	Approved	09/01/2023
B	Alabama	Agent	Approved	09/01/2023
B	Alaska	Agent	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	California	Agent	Approved	09/01/2023
IA	California	Investment Adviser Representative	Approved	09/01/2023
B	Colorado	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
B	Georgia	Agent	Approved	09/01/2023
B	Hawaii	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B Idaho	Agent	Approved	09/01/2023
B Illinois	Agent	Approved	01/13/2026
B Indiana	Agent	Approved	09/01/2023
B Iowa	Agent	Approved	09/01/2023
B Kansas	Agent	Approved	09/01/2023
B Kentucky	Agent	Approved	09/01/2023
B Maryland	Agent	Approved	09/01/2023
B Michigan	Agent	Approved	01/09/2026
B Missouri	Agent	Approved	09/01/2023
B Montana	Agent	Approved	09/01/2023
B Nevada	Agent	Approved	09/01/2023
B New Hampshire	Agent	Approved	04/05/2024
B New Mexico	Agent	Approved	09/01/2023
B New York	Agent	Approved	09/01/2023
B North Carolina	Agent	Approved	09/01/2023
B Ohio	Agent	Approved	10/08/2025
B Oregon	Agent	Approved	09/01/2023
B Pennsylvania	Agent	Approved	12/18/2025
B South Carolina	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B South Dakota	Agent	Approved	09/01/2023
B Tennessee	Agent	Approved	09/01/2023
B Texas	Agent	Approved	09/01/2023
IA Texas	Investment Adviser Representative	Restricted Approval	05/11/2026
B Utah	Agent	Approved	09/01/2023
B Virginia	Agent	Approved	09/01/2023
B Washington	Agent	Approved	09/01/2023
IA Washington	Investment Adviser Representative	Approved	09/01/2023
B Wisconsin	Agent	Approved	09/01/2023
B Wyoming	Agent	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
4030 MOORPARK AVE STE 120
SAN JOSE, CA 95117



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

Principal/Supervisory Exams

Exam	Category	Date
Municipal Securities Principal Examination (S53)	Series 53	09/10/2003
General Securities Principal Examination (S24)	Series 24	08/04/1997

General Industry/Product Exams

Exam	Category	Date
Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	07/21/1984
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/04/1984

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	10/19/1998
Uniform Securities Agent State Law Examination (S63)	Series 63	07/20/1998

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
IA	05/23/2006 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	SAN JOSE, CA
B	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	SAN JOSE, CA
B	05/19/1992 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	10/31/1988 - 05/19/1992	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	CRD# 5774	
B	02/20/1987 - 12/12/1988	EQUICO SECURITIES, INC.	CRD# 6627	
B	02/20/1987 - 12/12/1988	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	
B	09/12/1988 - 10/31/1988	CHRISTOPHER WEIL & COMPANY, INC	CRD# 6566	
B	01/05/1984 - 09/28/1988	FREEMAN FINANCIAL SERVICES CORPORATION	CRD# 6722	

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
09/2023 - Present	OSAIC WEALTH, INC.	REGISTERED REP	Y	SAN JOSE, CA, United States
05/1992 - Present	SUNAMERICA SECURITIES, INC.	OTHER - REPRESENTATIVE	Y	SAN JOSE, CA, United States
09/1988 - Present	ANCHOR NATIONAL/FINANCIAL	OTHER - CFP/RR	N	NOT GIVEN, CA, United States
01/2009 - 09/2023	SAGEPOINT FINANCIAL, INC.	REGISTERED REP	Y	PHOENIX, AZ, 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. SPF CORPORATE RIA, YES, 4030 MOORPARK AVE, STE 120, SAN JOSE CA 95117, INVESTMENT ADVISORY, IAR SINCI



Registration & Employment History



OTHER BUSINESS ACTIVITIES

5/06, DOING V2A.

2. MICHAEL B MULVIHILL

POSITION: Owner - NATURE: Sole Proprietorship - INVESTMENT RELATED: Yes NUMBER OF HOURS: 60 SECURITIES

TRADING HOURS: 3 START DATE: 09/30/1984

ADDRESS: 4030 Moorpark Ave. Ste. 120, San Jose, CA 95117, San Jose, CA 95117, United States

DESCRIPTION: Sales of fixed annuities and term life insurance

3) BOYD TAX COUNSELORS, INC

POSITION: Owner - NATURE: Other - Income Tax preparation Boyd Tax Counselors, Inc. INVESTMENT RELATED: No

NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 5 START DATE: 01/15/1974

ADDRESS: 4030 Moorpark Ave. Ste. 120, San Jose, CA 95117, San Jose CA 95117, United States

DESCRIPTION: Personal and Corporation Income Tax Preparation



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
Customer Dispute	1
Judgment/Lien	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:	Individual
Regulatory Action Initiated By:	CALIFORNIA DEPARTMENT OF INSURANCE
Sanction(s) Sought:	Revocation
Date Initiated:	07/06/2012
Docket/Case Number:	LBB 5864-BP (AR)
Employing firm when activity occurred which led to the regulatory action:	SAGEPOINT FINANCIAL CORPORATION
Product Type:	No Product
Allegations:	THE CALIFORNIA INSURANCE DEPARTMENT ISSUED AN ORDER STATING THAT MY PLEA OF NOLO CONTENDRE TO A VIOLATION OF PENAL CODE SECTION 242-243(E) VIOLATED THE TERMS OF MY RESTRICTED INSURANCE LICENSE, AND THEREFORE REVOKED MY INSURANCE LICENSES IN THE STATE.
Current Status:	Final
Limitation Details:	QUESTION #9 SHOULD BE BLANK; THE MATTER IS NO LONGER PENDING.
Action Appealed To:	State Agency or Commission
Date Appeal filed:	07/20/2012
Appeal Limitation Details:	LICENSE IS SUSPENDED AS OF 09/02/2012.
Resolution:	Order



Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

02/06/2013

Sanctions Ordered:

Suspension

Sanction 1 of 1

Sanction Type:

Suspension

Capacities Affected:

INSURANCE LICENSE

Duration:

SEPTEMBER 2, 2012 TO MARCH 1, 2013

Start Date:

09/02/2012

End Date:

03/01/2013

Broker Statement

ON FEBRUARY 5, 2013, THE CALIFORNIA INSURANCE COMMISSION VACATED THE REVOCATION OF MR. MULVIHILL'S INSURANCE LICENSE. ON FEBRUARY 6, 2013, THEY IMPOSED A 6 MONTH SUSPENSION (SEPTEMBER 2, 2012 - MARCH 1, 2013) OF MR. MULVIHILL'S INSURANCE LICENSE.



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:	SAGEPOINT FINANCIAL, INC.
Allegations:	CUSTOMER ALLEGES THAT FUNDS WERE REMOVED FROM A JOINT CHECKING ACCOUNT WITHOUT HER KNOWLEDGE OR CONSENT.
Product Type:	No Product
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES ARE BELIEVED TO EXCEED \$5,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	06/01/2013
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	06/27/2013
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THIS MATTER INVOLVES A PERSONAL ISSUE BETWEEN MY WIFE AND MYSELF WHICH DATES BACK TO 2008; IT DOES NOT INVOLVE ANY ACCOUNTS HELD AT SAGEPOINT.



Judgment/Lien

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

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	The State of California
Judgment/Lien Amount:	\$58,366.57
Judgment/Lien Type:	Tax
Date Filed with Court:	02/17/2026
Date Individual Learned:	03/26/2026
Type of Court:	Santa Clara County Registrar- Recorder
Name of Court:	Santa Clara County
Location of Court:	Santa Clara CA
Docket/Case #:	25944470
Judgment/Lien Outstanding?	Yes



End of Report

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