



IAPD Report

ROBERT BRUCE HURD

CRD# 1269974

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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

ROBERT BRUCE HURD (CRD# 1269974)

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 **05/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018
IA	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	SIGNATOR INVESTORS, INC.	468	MARSHALL, MI	12/22/2010 - 11/02/2018
B	SIGNATOR INVESTORS, INC.	468	MARSHALL, MI	06/08/1984 - 11/02/2018
B	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA	06/08/1984 - 05/01/1997

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
Customer Dispute	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 **19** 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	11/02/2018
B	FINRA	Invest. Co and Variable Contracts	Approved	11/02/2018
B	Arizona	Agent	Approved	11/02/2018
B	California	Agent	Approved	11/02/2018
B	Colorado	Agent	Approved	11/02/2018
B	Connecticut	Agent	Approved	01/06/2021
B	Florida	Agent	Approved	11/02/2018
IA	Florida	Investment Adviser Representative	Approved	05/09/2025
B	Georgia	Agent	Approved	11/02/2018
B	Illinois	Agent	Approved	11/02/2018
B	Indiana	Agent	Approved	11/02/2018
B	Michigan	Agent	Approved	11/02/2018
IA	Michigan	Investment Adviser Representative	Approved	11/02/2018



Qualifications

Regulator	Registration	Status	Date
B Minnesota	Agent	Approved	05/21/2025
B Nebraska	Agent	Approved	11/02/2018
B North Carolina	Agent	Approved	08/01/2019
B Ohio	Agent	Approved	11/02/2018
B Pennsylvania	Agent	Approved	07/23/2020
B South Carolina	Agent	Approved	11/02/2018
B Texas	Agent	Approved	11/02/2018
B Virginia	Agent	Approved	11/02/2018
B Washington	Agent	Approved	08/21/2023
B Wisconsin	Agent	Approved	11/02/2018

Branch Office Locations

OSAIC WEALTH, INC.
120 WEST DRIVE N
SUITE 3
MARSHALL, MI 49068



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 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	05/25/2016
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/07/1984

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	04/05/2000
Uniform Securities Agent State Law Examination (S63)	Series 63	09/17/1984

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	12/22/2010 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	MARSHALL, MI
B	06/08/1984 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	MARSHALL, MI
B	06/08/1984 - 05/01/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA

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
11/2018 - Present	ROYAL ALLIANCE ASSOCIATES, INC.	Registered Rep.	Y	MARSHALL, MI, United States
05/1997 - 11/2018	SIGNATOR INVESTORS, INC.	REG REP	Y	BOSTON, MA, United States
09/1984 - 11/2018	JOHN HANCOCK	OTHER - IR	Y	BOSTON, MA, 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. Member: Christian Business Round Table, discuss how to be mindful of God in our day to day business activities, 1/1/2016, 1-2 hrs mo, 0-1 trading hrs.
2. VANTAGEPOINTE FINANCIAL GROUP
 POSITION: Investment Advisor Representative NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160
 SECURITIES TRADING HOURS: 130 START DATE: 09/04/1984
 ADDRESS: 120 West Drive N, Ste 3, Marshall MI 49068, United States
 DESCRIPTION: Sales/marketing of securities, investment advisory and insurance products
3. STRATEGIC BENEFIT NETWORK LLC
 POSITION: Treasurer/agent NATURE: LLC treated as an S corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 1
 SECURITIES TRADING HOURS: 1 START DATE: 03/01/2017
 ADDRESS: 5797 Harvey Street, Suite A, Norton shores MI 48624-4944, United States
 DESCRIPTION: 1. Authorization of commission distributions -10 min.
 2. Monthly reconciliation of checking account-30 min.
 3. Management Meetings: 20 min.
4. HURD PROPERTY MANAGEMENT, LLC
 POSITION: Owner/member NATURE: Sole Proprietorship, LLC treated as a S corp INVESTMENT RELATED: No NUMBER OF



Registration & Employment History



OTHER BUSINESS ACTIVITIES

HOURS: 5 SECURITIES TRADING HOURS: 2 START DATE: 11/13/2014

ADDRESS: 120 West Drive N, Ste 3, Marshall MI 49068, United States

DESCRIPTION: Managing office building and paying bills

5. HURD FINANCIAL SERVICES LLC

POSITION: Owner NATURE: Payroll and accounting (bill paying) INVESTMENT RELATED: No NUMBER OF HOURS: 5

SECURITIES TRADING HOURS: 3 START DATE: 05/20/2011

ADDRESS: 120 West Drive N, Ste 3, Marshall MI 49068, United States

DESCRIPTION: Payroll & accounting

6. POWER OF ATTORNEY FOR DAVID AND DONNA MAGEL, BROTHER IN-LAW AND SISTER.

POSITION: Power of Attorney NATURE: Acting as a Power of Attorney for family members. INVESTMENT RELATED: Yes

NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 09/22/2022

ADDRESS: 120 West Drive North, Suite 3, Marshall MI 49068, United States

DESCRIPTION: In the event of incapacity, to financially act in the best interest of David and Donna Magel.

7. VANTAGEPOINTE BENEFIT SOLUTIONS

POSITION: Owner/agent NATURE: VantagePointe Benefit Solutions-sole Proprietorship,

INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 12/01/1986

ADDRESS: 120 West Drive North, Suite 4, Marshall MI 49068, United States

DESCRIPTION: Working with managing partner who oversees the activities of employed agents for customer services, plan design, & renewals.

8. CHRISTIAN BUSINESS ROUNDTABLE

POSITION: Board of directors for the CBRT organization NATURE: Leading Business owners in discussions on how to run their businesses using biblical values INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1

START DATE: 01/18/2019

ADDRESS: 2725 Airview Blvd., Suite 201, Portage MI 49002, United States

DESCRIPTION: Discussion of the topic to be presented and discussed with business leaders

9. VANTAGEPOINTE BENEFITS AGENCY, LLC

POSITION: Owner/member NATURE: LLC treated as a S corp. INVESTMENT RELATED: Yes NUMBER OF HOURS: 5

SECURITIES TRADING HOURS: 5 START DATE: 08/10/2023

ADDRESS: 120 WEST DR N, STE 4, MARSHALL MI 49068-8535, United States

DESCRIPTION: consulting for group insurance issues

10. EXCHANGE CLUB OF MARSHALL

POSITION: member NATURE: Non for Profit INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING

HOURS: 1 START DATE: 11/23/1998

ADDRESS: 514 South Kalamazoo St, -, Marshall MI 49068, United States

DESCRIPTION: attend monthly meeting

11. CALHOUN COUNTY ESTATE PLANNERS COUNCIL

POSITION: Board of Directors NATURE: Non for Profit INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES

TRADING HOURS: 1 START DATE: 04/01/1998

ADDRESS: 100 West Chicago St., Coldwater MI 49036, United States

DESCRIPTION: Choose the meeting venue



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

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:	SIGNATOR INVESTORS INC
Allegations:	ALLEGED [CUSTOMER] WAS THE VICTIM OF TORTIOUS INJURY BY HER FIANCÉ [FIANCE] AND THAT REGISTERED REPRESENTATIVE ROBERT HURD FACILITATED SAID INJURY AND DID NOT FOLLOW PROPER PROCEDURES IN THE EXECUTION OF HER ACCOUNTS.
Product Type:	Annuity-Variable Other: BROKERAGE ACCOUNTS
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGE AMOUNT IS ALLEGED. COMPLAINT ALLEGES THAT DISTRIBUTION TO [FIANCE] WERE INAPPROPRIATE.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	COURT OF COMMON PLEAS CUYAHOGA COUNTY CIVIL DIVISION
Docket/Case #:	1:12CV00596



Filing date of arbitration/CFTC reparation or civil litigation: 02/28/2012

Customer Complaint Information

Date Complaint Received: 03/13/2012
Complaint Pending? No
Status: Settled
Status Date: 12/28/2012
Settlement Amount: \$40,000.00
Individual Contribution Amount: \$20,000.00

Civil Litigation Information

Type of Court: State Court
Name of Court: COURT OF COMMON PLEAS CUYAHOGA COUNTY CIVIL DIVISION
Location of Court: CUYAHOGA COUNTY OH
Docket/Case #: 1:12CV00596
Date Notice/Process Served: 03/13/2012
Litigation Pending? No
Disposition: Settled
Disposition Date: 12/28/2012
Monetary Compensation Amount: \$40,000.00
Individual Contribution Amount: \$20,000.00
Broker Statement PLEASE CLEAR RESPONSE TO QUESTIONS 7 AND 8



End of Report

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