



IAPD Report

NOEL KENNETH EDWARDS SR

CRD# 1436002

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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

NOEL KENNETH EDWARDS SR (CRD# 1436002)

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 **01/28/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TARA FINANCIAL GROUP, INC.	CRD# 125149	02/19/2003
B	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	OSAIC FS, INC.	3870	JONESBORO, GA	01/26/1993 - 01/24/2025
B	NAP FINANCIAL CORPORATION	16023	IRVINE, CA	02/04/1992 - 01/01/1993
B	COMPREHENSIVE FINANCIAL SERVICES, INC.	22710	IRVINE, CA	01/21/1991 - 12/31/1991

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
Criminal	1
Customer Dispute	1
Termination	1



Report Summary



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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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	01/24/2025
B	FINRA	General Securities Representative	Approved	01/24/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	01/24/2025
B	Alabama	Agent	Approved	01/24/2025
B	California	Agent	Approved	01/24/2025
B	Florida	Agent	Approved	01/24/2025
B	Georgia	Agent	Approved	01/24/2025
B	Louisiana	Agent	Approved	01/24/2025
B	Maryland	Agent	Approved	01/24/2025
B	Michigan	Agent	Approved	01/24/2025
B	Mississippi	Agent	Approved	01/24/2025
B	North Carolina	Agent	Approved	01/24/2025
B	Ohio	Agent	Approved	01/24/2025



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	01/24/2025
B Tennessee	Agent	Approved	01/24/2025
B Texas	Agent	Approved	01/24/2025
B Virginia	Agent	Approved	01/24/2025
B Washington	Agent	Approved	01/24/2025

Branch Office Locations

OSAIC WEALTH, INC.
 191 NORTH MAIN STREET
 JONESBORO, GA 30237

Employment 2 of 2

Firm Name: **TARA FINANCIAL GROUP, INC.**
 Main Address: 191 NORTH MAIN STREET
 JONESBORO, GA 30236
 Firm ID#: 125149

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	12/03/2007
IA Georgia	Investment Adviser Representative	Approved	02/19/2003

Branch Office Locations

TARA FINANCIAL GROUP, INC.
 191 NORTH MAIN STREET
 JONESBORO, GA 30236




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



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	12/06/2000

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	12/21/1994
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/04/1986

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	05/06/1996
	Uniform Securities Agent State Law Examination (S63)	Series 63	04/22/1986

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	01/26/1993 - 01/24/2025	OSAIC FS, INC.	CRD# 3870	JONESBORO, GA
B	02/04/1992 - 01/01/1993	NAP FINANCIAL CORPORATION	CRD# 16023	IRVINE, CA
B	01/21/1991 - 12/31/1991	COMPREHENSIVE FINANCIAL SERVICES, INC.	CRD# 22710	
B	06/18/1989 - 12/31/1990	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	02/06/1986 - 06/18/1989	SOUTHMARK FINANCIAL SERVICES, INC.	CRD# 6518	

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
01/2025 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	JONESBORO, GA, United States
05/1987 - Present	TARA FINANCIAL GROUP INC	OTHER - FINANCIAL PLANNING FIRM PRESID	N	JONESBORO, GA, United States
03/1977 - Present	NOEL K. EDWARDS & ASSOCS	OTHER - MGA INTERGAN. INS. CO. INDEPEN	N	JONESBORO, GA, United States
07/2008 - 01/2025	LINCOLN FINANCIAL SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	JONESBORO, GA, 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)TARA FINANCIAL GROUP
 191 N. MAIN STREET
 JONESBORO, GA. 30236
 CATEGORY: INVESTMENT ADVISORY
 INVESTMENT-RELATED: YES
 TITLE: PRESIDENT
 DUTIES: SERVICE INVESTMENT ADVISORY ACCOUNTS



Registration & Employment History



OTHER BUSINESS ACTIVITIES

START DATE: 03/27/1997
HOURS PER MONTH: 100
HOURS PER MONTH DURING TRADING HOURS: 100

2)TARA FINANCIAL GROUP
191 N. MAIN STREET PO BOX 488
JONESBORO, GA. 30237
CATEGORY: EQUITY INDEXED ANNUITIES
INVESTMENT-RELATED: YES
TITLE: AGENT
DUTIES:SALES AND SERVICE OF EQUITY INDEXED ANNUITIES
START DATE:10/15/2012
HOURS PER MONTH: 10
HOURS PER MONTH DURING TRADING HOURS:10

3)NOEL EDWARDS SR.
WEST POINT, GA
CATEGORY: REAL ESTATE RENTAL
INVESTMENT RELATED: YES
TITLE: OWNER
DUTIES: OWN AND COLLECT RENT ON PROPERTY- 154 HUDSON BRIDGE CT., STOCKBRIDGE, GA
START DATE: 10/2022
HOURS PER MONTH: 0
HOURS PER MONTH DURING TRADING HOURS: 0



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
Criminal	1
Customer Dispute	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:	Individual
Regulatory Action Initiated By:	STATE OF GEORGIA, OFFICE OF COMMISSIONER OF INSURANCE
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	FINE AND PROBATION
Date Initiated:	06/30/2000
Docket/Case Number:	CASE #2000-523
Employing firm when activity occurred which led to the regulatory action:	JEFFERSON PILOT SECURITIES CORP.
Product Type:	Insurance
Other Product Type(s):	
Allegations:	ALLEGATION OF MISREPRESENTATION OF CONCEALED A MATERIAL FACT IN AN APPLICATION FOR A LICENSE OF INSURANCE ON A FORM FILED WITH THE COMMISSIONER.
Current Status:	Final
Resolution:	Other
Resolution Date:	07/07/2000
Sanctions Ordered:	Monetary/Fine \$300.00



Other Sanctions Ordered:	IN JULY 2000, THE REPRESENTATIVE'S GA INSURANCE LICENSE WAS PLACED ON PROBATION FOR 1 YEAR.
Sanction Details:	THE TOTAL FINE OF \$300 WAS PAID BY REPRESENTATIVE ON JUNE 30, 2000.
Broker Statement	<p>THE GA INSURANCE LICENSE RENEWAL APPLICATION HAD CHANGED IN VERBAGE IN 1999 - FIRST MATERIAL CHANGE IN 24 YEARS. REPRESENTATIVE FAILED TO SEE THE CHANGE UNTIL AFTER HIS RENEWAL IN 2000 WHICH THEN RESULTED IN THE FINDING OF HIS WITHHOLDING MATERIAL INFORMATION CONCERNING A FELONY CONVICTION FROM 1970.</p> <p>IN ADDITION TO THE FINE, THE STATE OF GA ISSUED A CONSENT ORDER PLACING THE REPRESENTATIVE'S INSURANCE LICENSE ON PROBATION FOR 12 MONTHS WITH THE FOLLOWING TERMS:</p> <ol style="list-style-type: none">1) RESPONDANT SHALL FULLY COMPLY WITH GA INSURANCE CODES AND THE RULES & REGS OF THE GA INSURANCE DEPT.2) RESPONDANT SHALL NOT VIOLATE ANY OF THE LAWS OF THE STATE OF GA, OR ANY OTHER STATES OF THE UNITED STATES OR ANY FEDERAL LAWS.3) RESPONDANT SHALL NOTIFY THE ENFORCEMENT DIVISION OF THE OFFICE OF COMMISSIONER OF INSURANCE OF THE STATE OF GA IN WRITING WITHIN 24 HOURS OF ANY VIOLATION OTHER THAN A MINOR TRAFFIC OFFENSE. <p>CONSENT ORDER STATED THAT THE STATE OF GA INSURANCE COMMISSION WOULD REVOKE IMMEDIATELY THE RESPONDANTS AGENT LICENSE FOR ANY VIOLATION OF THE CONSENT ORDER, OR UPON PROOF OF ANY GROUNDS FOR REVOCATION UNDER THE GA INSURANCE CODE, WITHOUT HEARING, AT ANY TIME DURING THE 12 PROBATIONARY MONTHS.</p> <p>THE CONSENT ORDER ALSO GAVE WRITTEN CONSENT TO RESPONDANT TO ENGAGE IN THE BUSINESS OF INSURANCE AND TO CONTINUE TO PARTICIPATE IN SUCH BUSINESS, BUT ONLY IN STRICT ACCORDANCE WITH ALL OF THE FOREGOING CONDITIONS.</p>



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:	FIRST NATIONAL BANK OF ATLANTA N.A.
Charge Date:	02/04/1970
Charge Details:	MISAPPLICATION OF BANK FUNDS IN THE AMOUNT OF \$770.00 AS A "HEAD TELLER" FOR THE BANK.
Felony?	Yes
Current Status:	Final
Status Date:	04/24/1970
Disposition Details:	FELONY CHARGE UNDER FIRST OFFENDER ACT FULL RESTITUTION 2 YEARS PROBATION. DISPOSITION: 4/24/70 2 YRS. CAG; EXEC SUSPENDED. PROBATION 2 YEARS.
Broker Statement	I WAS EMPLOYED BY FNB AS A "HEAD TELLER" AND I CONVERTED \$770 TO MY PERSONAL ACCOUNT. THIS WAS DISCOVERED IN A ROUTINE AUDIT AND CHARGED WERE FILED AGAINST ME RESULTING IN MY DISMISSAL. I WAS SINGLE AND YOUNG AT THE TIME AND DID NOT REALIZE THE GRAVITY OF MY ACTION. THE EMBARRASSMENT AS WELL AS THE DIFFICULTIES I ENCOUNTERED AFTER. THIS INCIDENT PLAYED A MAJOR ROLE IN MY MATURING QUICKLY AND UNDERSTANDING THAT I AM RESPONSIBLE FOR MY ACTIONS.



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: JEFFERSON PILOT SECURITIES CORPORATION

Allegations: CLIENT IS NOT SATISFIED WITH THE PERFORMANCE OF HER INVESTMENT AND IS QUESTIONING WHETHER THE TRADES WERE AUTHORIZED. COMPENSATORY DAMAGES ARE NOT SPECIFIED.

Product Type: Mutual Fund(s)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 03/10/2004

Complaint Pending? No

Status: Denied

Status Date: 11/18/2004

Settlement Amount:

Individual Contribution Amount:



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:	FIRST NATIONAL BANK OF ATLANTA
Termination Type:	Permitted to Resign
Termination Date:	02/01/1970
Allegations:	UNKNOWN CONVERSION OF BANK FUNDS IN THE AMOUNT \$770.00 WHILE EMPLOYED AS "HEAD TELLER" FOR THE BANK.
Product Type:	No Product
Other Product Types:	
Broker Statement	4-24-70 PLEA OF "NO LO CONTENDRE" ACCEPTED. SENTENCED 2 YRS. SUSPENDED PROBATION FOR 2 YEARS TERM COMPLETED 4/72. THIS IS IN FACT THE VERY SAME ACT LISTED IN DRP FOR ITEM 22A PREVIOUSLY FILED FULL RESTITUTION WAS MADE. NO CRIMINAL PROCEEDINGS AGAINST SINCE THAT TIME I HAVE NOW SERVED 17 YEARS IN FINANCIAL SERVICES INDUSTRY WITHOUT ANY COMPLAINTS AGAINST ME OVER ENTIRE CAREER.



End of Report

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