



## IAPD Report

# BENJAMIN PRUITT MELTON JR

CRD# 1509513

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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

### BENJAMIN PRUITT MELTON JR (CRD# 1509513)

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 **05/15/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025
<b>IA</b>	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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>IA</b>	OSAIC FA, INC.	3978	VIENNA, VA	10/23/2023 - 01/24/2025
<b>B</b>	OSAIC FA, INC.	3978	VIENNA, VA	10/20/2023 - 01/24/2025
<b>B</b>	PNC INVESTMENTS	129052	ROCKVILLE, MD	12/17/2009 - 10/26/2023

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	1
Customer Dispute	1
Financial	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 3 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	01/24/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	01/24/2025
B	District of Columbia	Agent	Approved	01/24/2025
B	Maryland	Agent	Approved	01/24/2025
IA	Maryland	Investment Adviser Representative	Approved	01/24/2025
B	Virginia	Agent	Approved	01/24/2025
IA	Virginia	Investment Adviser Representative	Approved	01/24/2025

### Branch Office Locations

**OSAIC WEALTH, INC.**  
8219 LEESBURG PIKE  
SUITE 200  
VIENNA, VA 22182



## 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	09/23/1999
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/13/1990

#### State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	04/13/2004
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/24/1992

### 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
IA	10/23/2023 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	VIENNA, VA
B	10/20/2023 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	VIENNA, VA
B	12/17/2009 - 10/26/2023	PNC INVESTMENTS	CRD# 129052	ROCKVILLE, MD
IA	12/17/2009 - 10/26/2023	PNC INVESTMENTS	CRD# 129052	ROCKVILLE, MD
B	05/29/2007 - 12/17/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	GAITHERSBURG, MD
IA	05/29/2007 - 12/17/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	GAITHERSBURG, MD
IA	09/02/2004 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	CENTERVILLE, VA
B	11/13/2003 - 05/29/2007	CITICORP INVESTMENT SERVICES	CRD# 23988	CENTERVILLE, VA
B	08/08/2002 - 11/18/2003	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	CHARLOTTE, NC
B	05/14/2001 - 08/12/2002	LM FINANCIAL PARTNERS, INC.	CRD# 30958	NEW ORLEANS, LA
B	02/14/2000 - 05/31/2001	WACHOVIA SECURITIES, INC.	CRD# 431	CHARLOTTE, NC
B	01/28/1998 - 02/14/2000	WACHOVIA BROKERAGE SERVICE	CRD# 17503	WINSTON SALEM, NC
B	01/21/1997 - 01/28/1998	CENTRAL FIDELITY SECURITIES, INC.	CRD# 29357	OMAHA, NE
B	11/17/1992 - 12/31/1996	JMC FINANCIAL CORPORATION	CRD# 16063	BOSTON, MA
B	02/13/1991 - 10/09/1992	COPELAND EQUITIES, INC.	CRD# 7447	SOMERSET, NJ



## Registration & Employment History

### 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	VIENNA, VA, United States
10/2023 - 01/2025	LINCOLN FINANCIAL ADVISORS	FINANCIAL PROFESSIONAL	Y	ROCKVILLE, VA, United States
12/2009 - 10/2023	PNC	FINANCIAL CONSULTANT	Y	ROCKVILLE, MD, 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) BENJAMIN P MELTON JR., SILVER SPRING MD

CATEGORY: RELIGIOUS/CLERGY

INVESTMENT RELATED: NO

TITLE: ORDAINED MINISTER

DUTIES: GIVE SERMONS, PERFORM MARRIAGE CEREMONIES AND FUNERAL SERVICES

START DATE: 01/2008

HOURS PER MONTH: 8

HOURS PER MONTH DURING TRADING HOURS: 0

2) MELTODOWN, LLC, SILVER SPRING MD

CATEGORY: LEGAL ENTITY/LLC

INVESTMENT RELATED: NO

TITLE: OWNER

DUTIES: WRITE MUSIC AND ALBUMS RECEIVES ROYALTIES UNDER PUBLISHING COMPANIES

START DATE: 01/1980

HOURS PER MONTH: 1

HOURS PER MONTH DURING TRADING HOURS: 0

3) BENJOS MUSIC, LLC, SILVER SPRING MD

CATEGORY: LEGAL ENTITY/LLC

INVESTMENT RELATED: NO

TITLE: OWNER

DUTIES: WRITE MUSIC AND ALBUMS RECEIVES ROYALTIES UNDER PUBLISHING COMPANIES

START DATE: 01/1980

HOURS PER MONTH: 1

HOURS PER MONTH DURING TRADING HOURS: 0

4) TEMPLE CHURCH ECONOMIC DEVELOPMENT CORPORATION

POSITION: Board Member, Trustee NATURE: community outreach for under privileged families with focus on single mothers with children INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2010 ADDRESS: 1432 Park Road, Northwest, Washington DC 20009, United States

DESCRIPTION: Reviews posting in checking and saving accounts for the org. Org owns commercial buildings and leases the space. Helps with deciding who to lease to. Help to support different charities and church in our community. Provide healthcare



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

information, spiritual guidance, food and clothing distribution to the poor. Work with local community schools to provide assistance to the parent of fatherless children. Support the prison minister with inmates communication with outside family members.



## 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	1
Customer Dispute	1
Financial	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 1

<b>Reporting Source:</b>	Individual
<b>Court Details:</b>	DISTRICT COURT OF ABERDEEN, MD Not Provided
<b>Charge Date:</b>	08/23/1981
<b>Charge Details:</b>	THEFT, LEAVING GASOLINE SERVICE STATION WITHOUT PAYING FOR \$16.00 OF GAS RECEIVED.
<b>Felony?</b>	
<b>Current Status:</b>	Final
<b>Status Date:</b>	10/29/1981
<b>Disposition Details:</b>	MISDEMEANOR, FINED 50.00 PLUS COURT COST OF 5.00, I WAS REQUIRED TO MAKE RESTITUTION OF 16.00, WAS GIVEN THREE MONTHS OF UNSUPERVISED PROBATION
<b>Broker Statement</b>	I WAS TRAVELING FROM WASH. DC TO NYC WITH MY WIFE & FRIENDS IN ROUTE TO A CONCERT PERFORMANCE. WE STOPPED FOR GAS AT A SERVICE STATION AND ATTEMPTED TO PAY BY CREDIT CARD. THE ATTENDANT WOULD NOT ACCEPT MY CARD AFTER I PUMPED THE GAS INTO MY CAR. I WAS ASKED TO WAIT FOR THE MANAGER TO RETURN FROM LUNCH AND THAT SOMETHING WOULD BE WORKED OUT. I WAITED 20 TO 30 MIN. HE NEVER SHOWED UP. SO I LEFT THE SERVICE STATION WITHOUT PAYING FOR THE GASOLINE.



### 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:** Firm

**Employing firm when activities occurred which led to the complaint:** PNC Investments

**Allegations:** Client alleges registered representative did not inform them of annuity surrender charges.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$8,754.91

**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:** 11/21/2023

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 03/11/2024

**Settlement Amount:**

#### Individual Contribution Amount:



**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** PNC INVESTMENTS

**Allegations:** Client alleges registered representative did not inform them of annuity surrender charges.

**Product Type:** Annuity-Variable

**Alleged Damages:** \$8,754.91

**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



<b>Date Complaint Received:</b>	11/21/2023
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	03/11/2024
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	In my opinion there is no merit to this complaint, and I have documents to prove it.



## Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Action Type:</b>	Compromise
<b>Action Date:</b>	07/19/2019
<b>Organization Investment-Related?</b>	
<b>Action Pending?</b>	No
<b>Disposition:</b>	Satisfied/Released
<b>Disposition Date:</b>	07/28/2019
<b>If a compromise with creditor, provide:</b>	
<b>Name of Creditor:</b>	Verizon
<b>Original Amount Owed:</b>	\$464.92
<b>Terms Reached with Creditor:</b>	400.28; settlement and closed



## End of Report

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