User Guidance

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IAPD Report

JOSEPH CRAIG JR

CRD# 1534744

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

JOSEPH CRAIG JR (CRD# 1534744)

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 **06/30/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	WOODBURY FINANCIAL SERVICES, INC.	421	BRENTWOOD, TN	12/14/2007 - 01/19/2024
B	WOODBURY FINANCIAL SERVICES, INC.	421	BRENTWOOD, TN	11/02/2007 - 01/19/2024
IA	WILEY BROS.-AINTREE CAPITAL, LLC	3767	BRENTWOOD, TN	12/18/2006 - 11/16/2007

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	4
Termination	2

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 **17** 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	01/19/2024
B	Delaware	Agent	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
B	Georgia	Agent	Approved	01/19/2024
B	Indiana	Agent	Approved	09/25/2024
B	Iowa	Agent	Approved	01/19/2024
B	Minnesota	Agent	Approved	12/19/2024
B	Mississippi	Agent	Approved	01/19/2024
B	Missouri	Agent	Approved	04/12/2024
B	New York	Agent	Approved	01/19/2024
B	North Carolina	Agent	Approved	01/19/2024
B	Ohio	Agent	Approved	01/19/2024
B	Pennsylvania	Agent	Approved	08/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	South Carolina	Agent	Approved	01/19/2024
B	Tennessee	Agent	Approved	01/19/2024
IA	Tennessee	Investment Adviser Representative	Approved	01/19/2024
B	Texas	Agent	Approved	01/19/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	01/19/2024
B	Virginia	Agent	Approved	01/19/2024
IA	Virginia	Investment Adviser Representative	Approved	01/19/2024
B	West Virginia	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
8119 ISABELLA LANE
SUITE 109
BRENTWOOD, TN 37027

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/05/1993

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/20/1986

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/23/1997
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/02/1986

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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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	12/14/2007 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	BRENTWOOD, TN
B	11/02/2007 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	BRENTWOOD, TN
IA	12/18/2006 - 11/16/2007	WILEY BROS.-AINTREE CAPITAL, LLC	CRD# 3767	BRENTWOOD, TN
B	12/16/2006 - 11/16/2007	WILEY BROS.-AINTREE CAPITAL, LLC	CRD# 3767	BRENTWOOD, TN
IA	03/30/2004 - 12/20/2006	HILLIARD LYONS ASSET MANAGEMENT	CRD# 453	FRANKLIN, TN
B	08/27/1999 - 12/20/2006	J.J.B. HILLIARD, W.L. LYONS, INC.	CRD# 453	FRANKLIN, TN
B	10/17/1997 - 08/21/1999	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	09/26/1986 - 10/23/1997	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	09/26/1986 - 10/23/1997	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
01/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	BRENTWOOD, TN, United States
11/2007 - 01/2024	WOODBURY FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	BRENTWOOD, TN, 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) CRAIG WEALTH MANAGEMENT, INV RELATED; Yes 8119 ISABELLA LN, #109, BRENTWOOD TN 37027; TRADITIONAL INS SALES; INS REP; STARTED 06/01/2010; 10 HRS/MTH; 0HR/MON; INSURANCE REP

2) CRAIG WEALTH MANAGEMENT
POSITION: Investment Advisor Representative NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 07/08/2016

Registration & Employment History

OTHER BUSINESS ACTIVITIES

ADDRESS: 8119 Isabella Lane, Suite 109, Brentwood, TN 37027
DESCRIPTION: Fixed Annuity Sales

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	4
Termination	2

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WOODBURY FINANCIAL SERVICES
Allegations:	CUSTOMERS ALLEGE THAT THE REPRESENTATIVE ENGAGED IN UNSUITABLE AND EXCESSIVE TRADING OF EQUITIES AND EXCHANGE TRADED FUNDS IN THEIR IRA AND JOINT ACCOUNTS BETWEEN NOVEMBER 2007 AND OCTOBER 2009.
Product Type:	Equity Listed (Common & Preferred Stock) Other: EXCHANGE TRADED FUNDS
Alleged Damages:	$700,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	09-06764
Filing date of arbitration/CFTC reparation or civil litigation:	11/23/2009

Customer Complaint Information

Date Complaint Received: 12/08/2009

Complaint Pending? No

Status: Settled

Status Date: 03/18/2011

Settlement Amount: $285,000.00

Individual Contribution Amount: $213,750.00

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: J.J.B., W.L. HILLIARD LYONS, INC.

Allegations: SON AND POA OF CLIENT ALLEGES UNAUTHORIZED TRADING IN MOTHER'S ACCOUNT

Product Type: Mutual Fund(s)

Alleged Damages: $24,095.00

Customer Complaint Information

Date Complaint Received: 03/12/2007

Complaint Pending? No

Status: Closed/No Action

Status Date: 08/13/2007

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: JJB WL LYONS INC

Allegations: SON AND POA OF CLIENT ALLEGES UNAUTHORIZED TRADING IN MOTHERS ACCOUNT

Product Type: Mutual Fund(s)

Alleged Damages: $24,095.00

Customer Complaint Information

Date Complaint Received: 03/12/2007

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/09/2009

Settlement Amount:

Individual Contribution

Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENTS ALLEGES THE ADVISOR DID NOT INFORM THEM OF SURRENDER CHARGES ON AN ANNUITY AND VUL POLICY SOLD IN APRIL OF 1994 AND AN ANNUITY SOLD IN JUNE OF 1996
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	VARIABLE UNIVERSAL LIFE
Alleged Damages:	$7,100.04

Customer Complaint Information

Date Complaint Received:	03/14/2005
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	03/30/2005
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	OUR REVIEW FOUND THE SURRENDER CHARGES WERE LISTED ON THE APPLICATION ITSELF AND WERE ENCLOSED IN THE ANNUITY CONTRACTS AND VUL POLICIES. THE PURCHASES WERE ALSO SUBJECT TO THE CLASS ACTION SETTLEMENT SO NO FURTHER RELIEF COULD BE PROVIDED TO THE CLIENTS.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENT ALLEGES THE ADVISOR DID NOT INFORM THEM OF SURRENDER CHARGES ON AN ANNUITY AND VUL POLICY SOLD IN APRIL OF 1994 AND AN ANNUITY SOLD IN JUNE OF 1996.
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	VARIABLE UNIVERSAL LIFE
Alleged Damages:	$7,100.04

Customer Complaint Information

Date Complaint Received:	03/14/2005
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	03/30/2005

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	J.J.B. HILLIARD, W.L. LYONS, INC.
Allegations:	CUSTOMER ALLEGES POOR PERFORMANCE. TIME FRAME OF COMPLAINT IS FROM 1999 THRU PRESENT.
Product Type:	Annuity-Variable
Alleged Damages:	$100,000.00
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:	08/27/2002
Complaint Pending?	No
Status:	Denied
Status Date:	10/04/2002
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	J.J.B. HILLIARD, W.L. LYONS, INC.
Allegations:	CUSTOMER ALLEGES POOR PERFORMANCE. TIME FRAME OF COMPLAINT IS FROM 1999 THRU PRESENT.
Product Type:	Annuity-Variable
Alleged Damages:	$100,000.00
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:	08/27/2002
Complaint Pending?	No

Status:	Denied
Status Date:	10/04/2002
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 2

Reporting Source:	Firm
Firm Name:	J.J.B.HILLIARD, W.L. LYONS, INC.
Termination Type:	Permitted to Resign
Termination Date:	12/13/2006
Allegations:	MR. CRAIG WAS A MEMBER OF A PARTNERSHIP THAT SERVICES CERTAIN CLIENT ACCOUNTS THAT WERE REVIEWED FOR SUITABILITY OF INVESTMENTS. THE REVIEWS CONCLUDED THAT THE ACTIVITY IN THE CLIENT'S ACCOUNTS WAS UNSUITABLE AND THAT MUTUAL FUND BREAKPOINTS WERE MISSED WHICH VIOLATES OUR INTERNAL POLICIES AND PROCEDURES.
Product Type:	Mutual Fund(s)
Other Product Types:	

Reporting Source:	Individual
Firm Name:	J J B HILLIARD LYONS
Termination Type:	Permitted to Resign
Termination Date:	12/13/2006
Allegations:	MR CRAIG WAS A MEMBER OF A PARTNERSHIP THAT SERVICES CERTAIN CLIENT ACCOUNTS THAT WERE REVIEWED FOR SUITABILITY OF INVESTMENTS. THE REVIEWS CONCLUDED THAT THE ACTIVITY IN THE CLIENTS ACCOUNTS WAS UNSUITABLE AND THAT MUTUAL FUND BREADPOINTS WERE MISSED WHICH VIOLATES OUR INTERNAL POLICIES AND PROCEDURES
Product Type:	Mutual Fund(s)
Other Product Types:	

Disclosure 2 of 2

Reporting Source:	Individual
Firm Name:	MORGAN STANLEY DEAN WITTER
Termination Type:	Voluntary Resignation
Termination Date:	07/30/1999
Allegations:	CLIENT ALLEGED THAT "DISCRETION" WAS USED IN HIS ACCOUNT. BRANCH MANAGER CHOSE TO BELIEVE CLIENT. NO FORMS FOR DISCRETION WERE ON FILE FOR THE CLIENT.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Types:	

End of Report

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