IAPD Report

ALBERT GEOFFREY WADE III

CRD# 1559051

Section Title	**Page(s)**

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

ALBERT GEOFFREY WADE III (CRD# 1559051)

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 **12/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK, NY	10/01/2007 - 10/11/2024
B	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	Port St Lucie, FL	09/25/2007 - 10/11/2024
IA	RAYMOND JAMES FINANCIAL SERVICES	6694	JENSEN BEACH, FL	08/24/2005 - 09/27/2007

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	3

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 **6** 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	10/11/2024
B	FINRA	General Securities Sales Supervisor	Approved	10/11/2024
B	Florida	Agent	Approved	10/11/2024
IA	Florida	Investment Adviser Representative	Approved	10/11/2024
B	Kentucky	Agent	Approved	10/11/2024
B	New York	Agent	Approved	10/11/2024
B	North Carolina	Agent	Approved	10/11/2024
B	Ohio	Agent	Approved	10/11/2024
B	South Carolina	Agent	Approved	10/11/2024
IA	South Carolina	Investment Adviser Representative	Approved	10/11/2024

Branch Office Locations

OSAIC WEALTH, INC.
5476 NW Culver Ct
Port St Lucie, FL 34986

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	06/25/2008
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/23/2008

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 B	Uniform Combined State Law Examination (S66)	Series 66	02/29/2012
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/01/1986

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.

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	10/01/2007 - 10/11/2024	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK, NY
B	09/25/2007 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	Port St Lucie, FL
IA	08/24/2005 - 09/27/2007	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	JENSEN BEACH, FL
B	08/23/2005 - 09/27/2007	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	JENSEN BEACH, FL
IA	03/16/1999 - 08/24/2005	MORGAN STANLEY	CRD# 7556	STUART, FL
B	03/16/1999 - 08/24/2005	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
B	09/24/1986 - 03/25/1999	PAINEWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ

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
10/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SCOTTSDALE, AZ, United States
04/2007 - Present	INSURANCE	INSURANCE	Y	JENSEN BEACH, FL, United States
09/2005 - Present	FLORIDA LIONS FOUNDATION FOR THE BLIND, INC.	DIRECTOR	N	PORT ST LUCIE, FL, United States
09/2005 - Present	ST LUCIE WEST LIONS CLUB	OFFICER-SECRETARY	N	PORT ST. LUCIE, FL, United States
09/2007 - 10/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	FINANCIAL ADVISOR	Y	JENSEN BEACH, FL, 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. SECRETARY-ST. LUCIE WEST LIONS CLUB

Registration & Employment History

OTHER BUSINESS ACTIVITIES

2. DIRECTOR-FLORIDA LIONS FOUNDATION FOR THE BLIND, INC.
IMMEDIATE PAST PRESIDENT-FLORIDA LIONS CAMP

3. AGENT-AFLAC INSURANCE CO.
INSURANCE AGENT - UNITED HEALTHCARE & MUTUAL OF OMAHA (MEDICARE SUPPLEMENT INSURANCE)

4. FLORIDA LIONS EYE BANK - DIRECTOR; NON-PROFIT. START DATE: 2012; DEVOTES 2 HRS PER MONTH.

5. A. GEOFFREY WADE FINANCIAL SERVICES, LLC - LLC FOR TAX PURPOSES; IS NON-SECURITIES RELATED. START DATE: 08/2005; DEVOTES 160 HRS PER MONTH.

6. AMERICAN PORTFOLIOS ADVISORS - IAR; START DATE: 09/2007. 1/23/14

7 . FLORIDA LIONS FOUNDATION FOR THE BLIND, NON-PROFIT 501(C)3, INVESTMENT RELATED, START DATE 1/2015, WELLS FARGO ADVISORS ACCOUNT AUTHORIZED SIGNOR, 1 HOUR PER MONTH, 1 HOUR DURING TRADING HOURS

8 . LIONS CLUBS INTERNATIONAL-INTERNATIONAL DIRECTOR; NON-PROFIT SERVICE ORG., NON-SECURITIES RELATED, START DATE: 07/2018; DEVOTES 12 HOURS PER MONTH

9. BEAUTY OF SIGHT FOUNDATION
POSITION: Past President and Member of Finance Committee NATURE: Non-Profit Foundation - Lions Eye Bank INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 06/04/2020
ADDRESS: 1951 NW 7th Ave Miami FL 33136
DESCRIPTION: As a Past President, I am a Non-Voting member of the Board of Directors. Member of Finance Committee - The Finance Committee meets with the investment account managers on a quarter basis and then makes a report to the Board of Directors. I do not make any investment decisions. The Finance Committee makes recommendations to the Board of Directors, and the Board makes any decisions regarding the accounts.

10. PORT ST LUCIE WEST LIONS CLUB
POSITION: Secretary NATURE: Non-Profit Service Organization.
Provides services for those in need in the local community.
INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2012
ADDRESS: 5476 NW Culver Court, Port St Lucie FL 34986, United States
DESCRIPTION: As club secretary, you keep the club running efficiently. You provide important support of all business operations for the club and board of director meetings, maintain the club roster and member contact information as well as support the club service and social activities.

11. FLORIDA LIONS FOUNDATION
POSITION: Past President NATURE: Non-Profit Service Organization. Provides services to individuals to prevent loss of sight.
INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 05/01/2022
ADDRESS: 6900 Boston Dr., Lantana FL 33462, United States
DESCRIPTION: Member of the Board of Directors (Non-Voting).

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	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES, INC
Allegations:	ILLIQUIDITY OF ARS, NEGLIGENT MISREPRESENTATION, OMISSION/NEGLIGENCE, VIOLATION OF MASSACHUSETTS CONSUMER PROTECTION ACT, VIOLATION OF THE MASSACHUSETTS SECURITIES ACT
Product Type:	Other: AUCTION RATE SECURITIES/ CLOSED END FUNDS
Alleged Damages:	$75,000.00
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:	09/27/2010
Complaint Pending?	No
Status:	Settled
Status Date:	09/12/2011
Settlement Amount:	$75,000.00
Individual Contribution Amount:	$0.00

Firm Statement	AMOUNT REFLECTED UNDER INDIVIDUAL CONTRIBUTION IS AMOUNT THE FA IS REQUIRED TO PAY PURSUANT TO CONTRACT SIGNED BY INDIVIDUAL. THIS AMOUNT MAY BE REDUCED BY ERRORS AND OMISSIONS INSURANCE PENDING A FINAL DETERMINATION BY THE E&O COMMITTEE AS TO COVERAGE. AS PART OF A FIRM-WIDE GLOBAL SETTLEMENT, AUCTION RATE SECURITIES WERE REPURCHASED BY THE FIRM WITHOUT CONTRIBUTION FROM THE FINANCIAL ADVISOR.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES FINANCIAL SERVICES, INC
Allegations:	ILLIQUIDITY OF ARS, NEGLIGENT MISREPRESENTATION, OMISSION/NEGLIGENCE, VIOLATION OF MASSACHUSETTS CONSUMER PROTECTION ACT, VIOLATION OF THE MASSACHUSETTS SECURITIES ACT
Product Type:	Other: AUCTION RATE SECURITIES/ CLOSED END FUNDS
Alleged Damages:	$75,000.00
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:	09/27/2010
Complaint Pending?	No
Status:	Settled
Status Date:	09/12/2011
Settlement Amount:	$75,000.00
Individual Contribution Amount:	$0.00
Broker Statement	THE SETTLEMENT OF THIS CLAIM IS A RESULT OF THE REPURCHASE PROGRAM AGREEMENT WITH MY PRIOR FIRM. THE ACTION BROUGHT AGAINST ME ACTION WAS A RESULT OF AUCTION RATE SECURITIES (ARS) THAT WERE MARKETED AT MY PRIOR FIRM AS AN ALTERNATIVE TO MONEY MARKET FUNDS AND TRIPLE AAA RATED. THE SECURITIES WERE LIQUID THROUGH EITHER WEEKLY OR MONTHLY AUCTIONS. WHEN THE FINANCIAL CRISIS OCCURRED IN 2008 THE AUCTIONS CEASED AND THE SECURITIES BECAME ILLIQUID. THERE WAS AN INQUIRY BY REGULATORS WITH MY PRIOR FIRM CONCERNING HOW THESE SECURITIES WERE MARKETED TO THE PUBLIC. AS A RESULT OF THE INQUIRY THE FIRM AGREED TO A REPURCHASE PROGRAM FROM THOSE CLIENTS THAT PURCHASED THE ARS. THE EFFECTED CLIENTS SUBMITTED A CLAIM FORM TO THE FIRM AND THEY WERE MADE WHOLE. THERE WAS NO FAULT ON MY PART AS THE SELLING BROKER, NOR DID I HAVE TO

CONTRIBUTE TO THE SETTLEMENT.

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	PAINEWEBBER INC
Allegations:	CLIENTS VERBALLY ALLEGED THAT FA DID NOT ADVISE THEM THAT THE STEPDOWN CDS THEY PURCHASED WERE A TWENTY YEAR INVESTMENT. TIME PERIOD AND DAMAGES WERE NOT SPECIFIED.
Product Type:	CD(s)
Alleged Damages:	

Customer Complaint Information

Date Complaint Received:	08/23/2000
Complaint Pending?	No
Status:	Settled
Status Date:	12/11/2000
Settlement Amount:	$15,759.93
Individual Contribution Amount:	$15,759.93

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PAINE WEBBER
Allegations:	ALLEGED THAT I DID NOT DISCLOSE MATURITY DATE OF CD WAS 2018. CLIENT PURCHASED CD THAT HAD A RATE OF 7% FOR ONE YEAR - AT THE END OF THE YEAR THE RATE EITHER STEPPED DOWN TO 6.5% FOR THE REMAINING TERM OR COULD BE CALLED AT THE DISCRETION OF THE BANK @ PAR.
Product Type:	CD(s)
Alleged Damages:	$15,759.93

Customer Complaint Information

Date Complaint Received:	10/12/2000
Complaint Pending?	No
Status:	Settled
Status Date:	12/13/2000
Settlement Amount:	$15,759.93
Individual Contribution Amount:	$0.00

Disclosure 3 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PAINEWEBBER INCORPORATED

Allegations: CLIENTS ALLEGES THAT FORMER FA MISREPRESENTED THE PROVIDENT BANK OHIO CD THEY PURCHASED IN 9/98 AS "PAYING 8% WITH A MATURITY DATE OF NO LONGER THAN 2 YEARS."

Product Type: CD(s)

Alleged Damages: $6,000.00

Customer Complaint Information

Date Complaint Received: 02/03/2000

Complaint Pending? No

Status: Settled

Status Date: 04/06/2000

Settlement Amount: $3,186.00

Individual Contribution Amount: $3,186.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PAINEWEBBER INCORPORATED

Allegations: BY LETTER DATED 2/3/00, ERNEST PUEHL, A FLORIDA RESIDENT ALLEGES THAT FA MISREPRESENTED THE PROVIDENT BANK OHIO CD HE PURCHASED IN 9/98 AS "PAYING 8% WITH A MATURITY DATE OF NO LONGER THAN 2 YEARS.

Product Type: CD(s)

Alleged Damages: $6,000.00

Customer Complaint Information

Date Complaint Received: 02/03/2000

Complaint Pending? No

Status: Settled

Status Date: 04/06/2000

Settlement Amount: $3,186.00

Individual Contribution Amount: $0.00

Broker Statement NO AMOUNT HAS BEEN PAID AS A CONTRIBUTION TO THE SETTLEMENT AT THIS TIME.

End of Report

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