



IAPD Report

TERRENCE MURPHY TORMEY

CRD# 1572890

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 7
Disclosure Information	8

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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

TERRENCE MURPHY TORMEY (CRD# 1572890)

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 **12/05/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	SAGEPOINT FINANCIAL, INC.	133763	DELRAY BEACH, FL	08/24/2018 - 09/01/2023
B	SAGEPOINT FINANCIAL, INC.	133763	DELRAY BEACH, FL	04/06/2018 - 09/01/2023
B	LPL FINANCIAL LLC	6413	Syracuse, NY	11/29/2017 - 04/11/2018

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
Termination	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 **14** 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	Invest. Co and Variable Contracts	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	California	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
IA	Florida	Investment Adviser Representative	Approved	09/01/2023
B	Idaho	Agent	Approved	01/13/2025
B	Massachusetts	Agent	Approved	09/01/2023
B	Minnesota	Agent	Approved	09/01/2023
B	Montana	Agent	Approved	09/01/2023
B	New Jersey	Agent	Approved	09/01/2023
B	New York	Agent	Approved	09/01/2023
B	North Carolina	Agent	Approved	09/01/2023
B	Oregon	Agent	Approved	10/23/2023



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	09/01/2023
B South Carolina	Agent	Approved	09/01/2023
B Tennessee	Agent	Approved	02/06/2026

Branch Office Locations

OSAIC WEALTH, INC.
SYRACUSE, NY

OSAIC WEALTH, INC.
DELRAY BEACH, FL



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/03/1986
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State Securities Law Exams

Exam	Category	Date
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B Uniform Securities Agent State Law Examination (S63)	Series 63	12/29/1987
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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	08/24/2018 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	DELRAY BEACH, FL
B	04/06/2018 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	DELRAY BEACH, FL
B	11/29/2017 - 04/11/2018	LPL FINANCIAL LLC	CRD# 6413	Syracuse, NY
B	02/03/2016 - 11/29/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	Syracuse, NY
B	09/25/2013 - 02/02/2016	CADARET, GRANT & CO., INC.	CRD# 10641	SYRACUSE, NY
B	09/25/2003 - 09/19/2013	PARK AVENUE SECURITIES LLC	CRD# 46173	EAST SYRACUSE, NY
B	07/03/2001 - 06/03/2003	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
B	06/30/1999 - 05/03/2001	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
B	01/14/1999 - 12/31/1999	USI SECURITIES, INC.	CRD# 43793	GLASTONBURY, CT
B	10/19/1998 - 12/31/1998	COMMONWEALTH EQUITY SERVICES, INC.	CRD# 8032	WALTHAM, MA
B	07/08/1991 - 12/04/1997	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	12/15/1987 - 03/27/1991	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI
B	12/04/1986 - 03/27/1991	NML EQUITY SERVICES, INC.	CRD# 2881	MILWAUKEE, WI

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
09/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SYRACUSE, NY, United States
04/2018 - Present	SAGEPOINT FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	DELRAY BEACH, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2003 - Present	INTREGRIS FINANCIAL NETWORK, LLC	PRESIDENT	Y	SYRACUSE, NY, United States
11/2017 - 03/2018	LPL FINANCIAL LLC	Registered Rep.	Y	Syracuse, NY, United States
02/2016 - 03/2018	NATIONALPLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	SYRACUSE, NY, 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. INTEGRIS FINANCIAL NETWORK

POSITION: Owner NATURE: LLC, Sole Prop INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 16 START DATE: 04/15/2003

ADDRESS: 2489 Coral Trace Place, Delray Beach FL 33445, United States

DESCRIPTION: I offer life insurance, disability, and long term care insurance planning to clients.

2. PARADISE ADVANCED PLANNING

POSITION: PRESIDENT NATURE: FICTIONAL NAME, DBA OF INTEGRIS FINANCIAL NETWORK, LLC INVESTMENT RELATED: YES; NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 120 START DATE: 01/03/2015; ADDRESS: 2489 CORAL TRACE PLACE, DELRAY BEACH FL 33445, UNITED STATES

DESCRIPTION: SELL LIFE, DISABILITY AND LONGTERM CARE INSURANCE

3. GREATER BOCA RATON ESTATE PLANNING COUNCIL

POSITION: MEMBER NATURE: BUSINESS PROFESSION ORGANIZATION INVESTMENT RELATED: NO NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 10/01/2017

ADDRESS: 1500 GLADES RD, BOCA RATON FL 33447, UNITED STATES

DESCRIPTION: MEMBER ATTEND FOR EDUCATIONAL PURPOSES

4. ELMCREST CHILDRENS CENTER

POSITION: BOARD OF ADVISORS NATURE: NON-PROFIT CHILDRENS AGENCY INVESTMENT RELATED: NO NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 06/01/2000

ADDRESS: SALT SPRINGS ROAD, SYRACUSE NY 13210, UNITED STATES

DESCRIPTION: GENERAL ADVICE TO GENERAL TOPICS RELATED TO THE SERVICES WE PROVIDE IN THE CNY AREA

5. ST. JOSEPH'S HOSPITAL

POSITION: board of advisors NATURE: Hospital, Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 1

SECURITIES TRADING HOURS: 1 START DATE: 07/01/2014; ADDRESS: Prospect ave, Syracuse NY 13202, United States;

DESCRIPTION: Sit on board of advisors that give general advice as to the direction of the hospital. Specific financial advise is not given.

6. NOTARY PUBLIC

POSITION: Notary Public NATURE: appointed as a Notary Public, INVESTMENT RELATED: No NUMBER OF HOURS: 1

SECURITIES TRADING HOURS: 1 START DATE: 10/20/2020

ADDRESS: 2489 Coral Trace Place, Delray Beach FL 33445, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DESCRIPTION: If requested, I will perform the duties of a Notary Public as appointed by the State of Florida. I do not expect to do this very often. Quite frankly, during the Covid era I had time to study for and take the test.

7. TERRENCE TORMEY

POSITION: Ordained Minister NATURE: N/A INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 06/07/2024

ADDRESS: 2489 Coral Trace Place, Delray Beach FL 33445, United States

DESCRIPTION: became an ordained minister to marry a friend



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
Termination	1

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: GUARDIAN INVESTOR SERVICES CORPORATION

Termination Type: Permitted to Resign

Termination Date: 11/18/1997

Allegations: N/A
USED UNAPPROVED STATIONARY FOR INVESTMENT RELATED COORESPONDENCE TO A CUSTOMER

Product Type: No Product

Other Product Types:

Broker Statement ASSESSED A \$500 FINE BY GUARDIAN INVESTOR SVCS. REC. A FWA LTR FROM NASD WROTE A LETTER TO A CLIENT ON NON-APPROVED STATIONARY BY MISTAKE. AT THE TIME I HAD 2 TYPES OF STATIONARY. ONE GISC AND ONE TORMEY FINANCIAL GROUP. SEC. TYPED LTR ON WRONG STATIONARY. RESIGNED ON 11/27/97 TO ACCEPT AN OFFER FROM CHASE MANHATTAN BANK. RESIGNATION WAS VOLUNTARY AND DONE IN ORDER TO PURSUE CAREER MOVE. U.S FILED BY GISC INDICATED PERMITTED TO RESIGN. SEE ATTACHED DOC'S(IN MAIL)



End of Report

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