# IAPD Report

## DAVID ALAN SMITH

CRD# 1591540

# 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

## DAVID ALAN SMITH (CRD# 1591540)

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 **04/06/2026**.

## CURRENT EMPLOYERS

| | Firm | CRD# | Registered Since |
|---|---|---|---|
| B | OSAIC WEALTH, INC. | CRD# 23131 | 11/03/2023 |
| IA | OSAIC WEALTH, INC. | CRD# 23131 | 11/03/2023 |

## QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **36** 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 | FSC SECURITIES CORPORATION | 7461 | BEAVERCREEK, OH | 08/20/1993 - 11/03/2023 |
| B | FSC SECURITIES CORPORATION | 7461 | BEAVERCREEK, OH | 01/10/1992 - 11/03/2023 |
| B | BRAZIE FINANCIAL SECURITIES, INC. | 20677 | BEAVERCREEK, OH | 10/29/1987 - 01/20/1992 |

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 | 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 **36** 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 Principal | Approved | 11/03/2023 |
| B | FINRA | General Securities Representative | Approved | 11/03/2023 |
| B | FINRA | Municipal Fund | Approved | 11/03/2023 |
| B | Alaska | Agent | Approved | 11/03/2023 |
| B | Arizona | Agent | Approved | 11/03/2023 |
| B | Arkansas | Agent | Approved | 11/03/2023 |
| IA | Arkansas | Investment Adviser Representative | Approved | 11/03/2023 |
| B | California | Agent | Approved | 11/03/2023 |
| IA | California | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Colorado | Agent | Approved | 11/03/2023 |
| B | Connecticut | Agent | Approved | 11/03/2023 |
| IA | Connecticut | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Delaware | Agent | Approved | 05/22/2024 |

## Qualifications

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | District of Columbia | Agent | Approved | 11/03/2023 |
| IA | District of Columbia | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Florida | Agent | Approved | 11/03/2023 |
| IA | Florida | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Georgia | Agent | Approved | 11/03/2023 |
| IA | Georgia | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Idaho | Agent | Approved | 08/27/2025 |
| B | Illinois | Agent | Approved | 11/03/2023 |
| IA | Illinois | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Indiana | Agent | Approved | 11/03/2023 |
| IA | Indiana | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Kentucky | Agent | Approved | 11/03/2023 |
| IA | Kentucky | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Maryland | Agent | Approved | 03/06/2026 |
| IA | Maryland | Investment Adviser Representative | Approved | 03/06/2026 |
| B | Massachusetts | Agent | Approved | 11/03/2023 |
| IA | Massachusetts | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Michigan | Agent | Approved | 11/03/2023 |
| IA | Michigan | Investment Adviser Representative | Approved | 11/03/2023 |

## Qualifications

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | Minnesota | Agent | Approved | 11/03/2023 |
| IA | Minnesota | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Missouri | Agent | Approved | 11/03/2023 |
| IA | Missouri | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Montana | Agent | Approved | 04/07/2026 |
| B | Nevada | Agent | Approved | 11/03/2023 |
| IA | Nevada | Investment Adviser Representative | Approved | 11/03/2023 |
| B | New Hampshire | Agent | Approved | 11/03/2023 |
| B | New Mexico | Agent | Approved | 09/20/2024 |
| IA | New Mexico | Investment Adviser Representative | Approved | 09/25/2024 |
| B | New York | Agent | Approved | 11/03/2023 |
| B | North Carolina | Agent | Approved | 11/03/2023 |
| IA | North Carolina | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Ohio | Agent | Approved | 11/03/2023 |
| IA | Ohio | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Oregon | Agent | Approved | 11/03/2023 |
| B | South Carolina | Agent | Approved | 11/03/2023 |
| IA | South Carolina | Investment Adviser Representative | Approved | 11/03/2023 |
| B | South Dakota | Agent | Approved | 11/03/2023 |

## Qualifications

| | Regulator | Registration | Status | Date |
|---|---|---|---|---|
| B | Tennessee | Agent | Approved | 11/03/2023 |
| B | Texas | Agent | Approved | 11/03/2023 |
| IA | Texas | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Utah | Agent | Approved | 11/03/2023 |
| IA | Utah | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Virginia | Agent | Approved | 03/31/2026 |
| B | Washington | Agent | Approved | 11/03/2023 |
| IA | Washington | Investment Adviser Representative | Approved | 11/03/2023 |
| B | West Virginia | Agent | Approved | 11/03/2023 |
| IA | West Virginia | Investment Adviser Representative | Approved | 11/03/2023 |
| B | Wisconsin | Agent | Approved | 11/03/2023 |
| IA | Wisconsin | Investment Adviser Representative | Approved | 11/03/2023 |

### Branch Office Locations

**OSAIC WEALTH, INC.**
2149 NORTH FAIRFIELD ROAD
SUITE# B
BEAVERCREEK, OH 45431

 

# 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 | Municipal Fund Securities Principal Examination (S51) | Series 51 | 03/10/2003 |
| B | General Securities Principal Examination (S24) | Series 24 | 07/28/1992 |

### 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 | 02/21/1987 |

### State Securities Law Exams

| | Exam | Category | Date |
|---|---|---|---|
| IA | Uniform Investment Adviser Law Examination (S65) | Series 65 | 06/25/1997 |
| B | Uniform Securities Agent State Law Examination (S63) | Series 63 | 07/06/1992 |

## PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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 | 08/20/1993 - 11/03/2023 | FSC SECURITIES CORPORATION | CRD# 7461 | BEAVERCREEK, OH |
| B | 01/10/1992 - 11/03/2023 | FSC SECURITIES CORPORATION | CRD# 7461 | BEAVERCREEK, OH |
| B | 10/29/1987 - 01/20/1992 | BRAZIE FINANCIAL SECURITIES, INC. | CRD# 20677 | BEAVERCREEK, OH |
| B | 03/27/1987 - 10/20/1987 | FSC SECURITIES CORPORATION | CRD# 7461 | |

## 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 |
|---|---|---|---|---|
| 11/2023 - Present | OSAIC WEALTH, INC. | REGISTERED REP | Y | BEAVERCREEK, OH, United States |
| 01/1992 - 11/2023 | FSC SECURITIES CORPORATION | NOT PROVIDED | Y | BEAVERCREEK, OH, 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)-SGM Agencies, Inc / David A. Smith, CFP
Position: Owner. Nature: Corporation. Investment Related: No Start Date: 01/01/2002 Address: 8605 N Dixie Dr. Suite C Dayton, OH 45414 Description: Solicit Insurance business through own agency.

2)-David A. Smith, CFP(r)
Position: Owner. Nature: Sole Proprietorship. Investment Related: No Start Date: 01/01/1992 Address: 2149 N Fairfield Rd. Suite B Beavercreek, OH 45431 Description: Provide traditional (non-variable) Life insurance coverage, long term nursing home care, through FSC approved vendors such as TNBC, Capitus.

3)-David and Nancy Smith
Position: Owner. Nature: Sole Proprietorship. Investment Related: No Address: 2149 N Fairfield Rd. Suite C Beavercreek, OH 45431 Description: Collecting rents, calling repair people when necessary, and accounting.

4)-Commercial rental real estate
Position: Owner. Nature: Other - Joint ownership with myself and my wife. Investment Related: No Address: 2149 B&C N Fairfield Rd. Beavercreek, OH 45431 Description: Paying Bills, taxes, and collecting rents.

5)- SMITH, MOSES & COZAD, LLC

 

# Registration & Employment History

## OTHER BUSINESS ACTIVITIES

POSITION: Owner - NATURE: Limited Liability Company - INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 01/01/1994 ADDRESS: 2149 North Fairfield Rd., Suite B, Beavercreek OH 45431 DESCRIPTION: The company is a DBA for our firm. The name changed in 2011 from Smith, Griesmeyer and Moses, LLC to Smith, Moses & Company LLC. This LLC is the dba and and operating company by which we market ourselves, as well as pay payroll to our employees, as well as provide employee benefits. My duties are to pay taxes, payroll, file taxes, and manage employee benefits. This OBA is a name update only to add Michael Cozad's name in the operating company. There was not a change of ownership, just an update to the companies name.

6)-EVERGREEN CIRCLE I, LLC
POSITION: Owner NATURE: Evergreen Circle I, LLC INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 08/15/2020 ADDRESS: 2423 Valhalla Ct., Xenia OH 45385 DESCRIPTION: Rent, manage, and maintain the property in good working order.

7)-TRUSTEE FOR HENRY SMITH-HESTON
POSITION: Trustee NATURE: Trustee for a trust established for the benefit of my Nephew who is a minor until he turns 25 years old. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 07/12/2021 ADDRESS: 2423 Valhalla Ct, Xenia OH 45385 DESCRIPTION: I was asked to perform Trustee duties for my nephew, Henry Smith-Heston. Duties include investing the gifted funds in a manner to which will have the potential for growth until Henry turns 25 years old. The donor's verbal request is that as his Uncle I would help in educating Henry in how to prudently invest his "pre-inheritance" prior to the erminaion of the trust - Age 25. Additionally, I entered into a Letter of Understanding with FSC Securities, and was given an exception for this activity on 07-12-2021. The investments in the trust account are not being managed or held by either myself as my role as FA-OSJ or any of FA's of which I supervise.

8) SMITH COZAD, LLC
POSITION: President-Secretary NATURE: LLC, taxed as a partnership. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 01/01/2026
ADDRESS: 2149 North Fairifeld RD, Suite B, Beavercreek OH 45431, United States
DESCRIPTION: 1. Provide regulatory duties for the state of Ohio to remain compliant with state laws. (as Secretary)
2. Aide in the discussion of cash flows for business operations. (As president)

# 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*.
    - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
    - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - o 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*.
    - o 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.
    - o 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.
    - o 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 | 1 |

### 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:** | FSC SECURITIES CORPORATION |
| **Allegations:** | THE CLIENT ALLEGES THE DEATH BENEFIT FEATURE OF THE ANNUITY HE PURCHASED IN JUNE 2000 WAS MSREPRESENTED TO HIM BY THE REPRESENTATIVE. |
| **Product Type:** | Annuity(ies) - Variable |
| **Alleged Damages:** | $439,307.76 |

### Customer Complaint Information

| | |
|---|---|
| **Date Complaint Received:** | 06/21/2005 |
| **Complaint Pending?** | No |
| **Status:** | Denied |
| **Status Date:** | 07/15/2005 |
| **Settlement Amount:** | |
| **Individual Contribution Amount:** | |

# End of Report

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