User Guidance

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IAPD Report

FRANK RALPH LAVIN

CRD# 1645638

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

FRANK RALPH LAVIN (CRD# 1645638)

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 **11/21/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **37** 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	SECURITIES AMERICA ADVISORS, INC.	110518	SAN FRANCISCO, CA	11/03/2017 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	SAN FRANCISCO, CA	11/03/2017 - 06/14/2024
B	NATIONAL PLANNING CORPORATION	29604	SAN FRANCISCO, CA	10/25/2010 - 11/07/2017

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 **37** 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	06/14/2024
B	FINRA	General Securities Representative	Approved	06/14/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	06/14/2024
B	Alaska	Agent	Approved	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
IA	California	Investment Adviser Representative	Approved	06/14/2024
B	Colorado	Agent	Approved	06/14/2024
B	Connecticut	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
B	Georgia	Agent	Approved	06/14/2024
B	Hawaii	Agent	Approved	06/14/2024
B	Idaho	Agent	Approved	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	06/14/2024
B	Kansas	Agent	Approved	06/14/2024
B	Louisiana	Agent	Approved	06/14/2024
B	Maine	Agent	Approved	06/14/2024
B	Maryland	Agent	Approved	06/14/2024
B	Massachusetts	Agent	Approved	06/14/2024
B	Michigan	Agent	Approved	06/14/2024
B	Minnesota	Agent	Approved	06/14/2024
B	Mississippi	Agent	Approved	06/14/2024
B	Nebraska	Agent	Approved	06/14/2024
B	Nevada	Agent	Approved	06/14/2024
B	New Jersey	Agent	Approved	06/14/2024
B	New Mexico	Agent	Approved	06/14/2024
B	New York	Agent	Approved	06/14/2024
B	North Carolina	Agent	Approved	06/14/2024
B	Ohio	Agent	Approved	06/14/2024
B	Oklahoma	Agent	Approved	06/14/2024
B	Oregon	Agent	Approved	06/14/2024
B	Pennsylvania	Agent	Approved	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	Rhode Island	Agent	Approved	06/14/2024
B	Tennessee	Agent	Approved	02/07/2025
B	Texas	Agent	Approved	06/14/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	06/14/2024
B	Utah	Agent	Approved	06/14/2024
B	Vermont	Agent	Approved	06/14/2024
B	Virginia	Agent	Approved	06/14/2024
B	Washington	Agent	Approved	06/14/2024
B	Wisconsin	Agent	Approved	06/14/2024
B	Wyoming	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
505 BEACH STREET
STE 120
SAN FRANCISCO, CA 94133

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	11/30/2012

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	03/25/2009
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/12/1987

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/05/2009

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

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	11/03/2017 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	SAN FRANCISCO, CA
B	11/03/2017 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	SAN FRANCISCO, CA
B	10/25/2010 - 11/07/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	SAN FRANCISCO, CA
IA	10/25/2010 - 11/07/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	SAN FRANCISCO, CA
IA	05/07/2009 - 10/26/2010	AXA ADVISORS, LLC	CRD# 6627	SAN FRANCISCO, CA
B	07/15/1988 - 10/26/2010	AXA ADVISORS, LLC	CRD# 6627	SAN FRANCISCO, CA
B	07/15/1988 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY
B	03/13/1987 - 04/19/1988	FIRST INVESTORS CORPORATION	CRD# 305	

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
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SAN FRANCISCO, CA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SAN FRANCISCO, CA, United States
11/2017 - 06/2024	SECURITIES AMERICA ADVISORS	INVESTMENT ADVISOR REP	Y	SAN FRANCISCO, CA, United States
11/2017 - 06/2024	SECURITIES AMERICA INC.	REGISTERED REP	Y	SAN FRANCISCO, CA, United States
10/2010 - 11/2017	NATIONAL PLANNING CORPORATION	BRANCH MANAGER	Y	SANTA MONICA, CA, United States

Registration & Employment History

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. Frank Lavin Financial Services
Position: Owner - Nature: Fixed life insurance sales - Investment Related: Yes Hours: 2 - Securities Trading Hours: 2 - Start Date: 04/01/1988 Address: 11 Red Oak Court, San Rafael CA 94903 Description: Fixed life insurance sales to a select group of existing long term clients.

2. Securities America Advisors
Position: IAR - Nature: IAR for SAA - Investment Related: Yes - Hours: 200   Securities Trading Hours: 120 - Start Date: 11/01/2017 Address: 12325 Port Grace Blvd., La Vista NE 68125 - Description: Investment Advisor Representative of Securities America Advisors.

3. Columbus Advisors - DBA

4. SALESIAN BOYS' AND GIRLS' CLUB
POSITION: officer of the corporation NATURE: Charitable. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 03/01/2007 ADDRESS: 680 Filbert Street, San Francisco CA 94133 DESCRIPTION: Past President of the Board of Directors, and member of the Board of Directors

5. FRANK AND TERESA LAVIN REAL ESTATE HOLDINGS
POSITION: landlord NATURE: personal real estate ownership and rental management INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 2 START DATE: 10/01/2008 ADDRESS: 11 red oak court, san rafael CA 943903 DESCRIPTION: real estate ownership and management

6. STS. PETER AND PAUL CHURCH PARISH COUNCIL
POSITION: Council member NATURE: Local church advisory body. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2016
ADDRESS: 666 Filbert Street, San Francisco CA 94133, United States
DESCRIPTION: As a leader of a couple of parish groups, I report to the parish council our activities. In addition, I serve as a part of the decision-making team for the parish for religious and community activities. Finally, I am one of many voices to give input on parish finances. The entire council consists of about fifteen people.

7. FISHERMEN AND SEAMEN'S MEMORIAL CHAPEL
POSITION: board member NATURE: Board member of a chapel. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 1 START DATE: 07/01/2009
ADDRESS: Pier 45, San Francisco CA 94133, United States
DESCRIPTION: Care for the upkeep of an historic and beautiful landmark building by helping to operate the chapel. Duties include supervising a part-time employee, marketing the chapel in the community and serving as an ambassador of good will, and fundraising to meet a small annual budget.

8. CO-SPECIAL ADMINISTRATOR
POSITION: Co-administrator NATURE: No actual business structure. Helping a family friend as co-administrator of her bother and sister-in-law's estate. Involves banking and securities. Not a client or ever a client. The friend is elderly. I would stand beside her as administrator of the estate and beneficiary (her) of the estate, INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 11/17/2025
ADDRESS: 1050 River Rock Lane, Danville CA 94526, United States
DESCRIPTION: Assist in reviewing legal documents and provide advice if necessary. Work with current estate attorney to settle the estate.

9. COLUMBUS ADVISORS
POSITION: Principal and Partner NATURE: DBA for Investment Advisory firm- Columbus Advisors INVESTMENT RELATED: No

Registration & Employment History

OTHER BUSINESS ACTIVITIES

NUMBER OF HOURS: 200 SECURITIES TRADING HOURS: 120 START DATE: 09/01/2014
ADDRESS: 505 Beach Street, Suite 120, San Francisco CA 94133, United States
DESCRIPTION: Owner and partner in Columbus Advisors, a California general partnership. Used as a DBA for securities-related work.

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	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:	AXA ADVISORS
Allegations:	CLIENTS ALLEGE THEY WERE MISLED DUE TO THE NON-DISCLOSURE OF SURRENDER CHARGES DURING THE SALE OF VARIABLE ANNUITY CONTRACTS. DAMAGES ARE UNSPECIFIED.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	12/23/2002
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/17/2003
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	EQUITABLE FOUND NO BASIS TO THE CUSTOMER COMPLAINT.

End of Report

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