



## IAPD Report

# MICHAEL JOHN OSLAND

CRD# 1791642

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8

**i** 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

### MICHAEL JOHN OSLAND (CRD# 1791642)

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 **02/02/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	12/01/2008
<b>IA</b>	GENEOS WEALTH MANAGEMENT, INC.	CRD# 120894	12/02/2008

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **28** 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
<b>IA</b>	MICHAEL JOHN OSLAND	114462	SCOTTSDALE, AZ	02/22/2007 - 02/05/2009
<b>B</b>	AIG FINANCIAL ADVISORS, INC.	133763	SCOTTSDALE, AZ	10/31/2005 - 12/02/2008
<b>B</b>	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ	05/19/1992 - 10/31/2005

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
Regulatory Event	1
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 **28** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **GENEOS WEALTH MANAGEMENT, INC.**  
Main Address: 9635 MAROON CIRCLE  
SUITE 100  
ENGLEWOOD, CO 80112  
Firm ID#: 120894

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	12/01/2008
<b>B</b>	FINRA	General Securities Representative	Approved	12/01/2008
<b>B</b>	Arizona	Agent	Approved	12/01/2008
<b>IA</b>	Arizona	Investment Adviser Representative	Approved	12/17/2008
<b>B</b>	California	Agent	Approved	12/01/2008
<b>B</b>	Colorado	Agent	Approved	12/01/2008
<b>B</b>	Connecticut	Agent	Approved	12/01/2008
<b>B</b>	Florida	Agent	Approved	12/01/2008
<b>B</b>	Georgia	Agent	Approved	12/01/2008
<b>B</b>	Hawaii	Agent	Approved	06/03/2019
<b>B</b>	Idaho	Agent	Approved	05/25/2022
<b>B</b>	Illinois	Agent	Approved	12/01/2008
<b>B</b>	Maryland	Agent	Approved	12/01/2008



## Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	12/08/2008
B	Michigan	Agent	Approved	12/01/2008
B	Minnesota	Agent	Approved	12/01/2008
B	Missouri	Agent	Approved	12/02/2008
B	Montana	Agent	Approved	12/01/2008
B	Nevada	Agent	Approved	12/01/2008
B	New Mexico	Agent	Approved	01/05/2009
B	New York	Agent	Approved	05/13/2022
B	North Carolina	Agent	Approved	02/01/2022
B	North Dakota	Agent	Approved	12/01/2008
B	Ohio	Agent	Approved	12/01/2008
B	Oklahoma	Agent	Approved	09/24/2018
B	Oregon	Agent	Approved	12/01/2008
B	Rhode Island	Agent	Approved	04/07/2016
B	Texas	Agent	Approved	12/01/2008
IA	Texas	Investment Adviser Representative	Restricted Approval	10/23/2013
B	Utah	Agent	Approved	12/02/2008
B	Washington	Agent	Approved	12/01/2008



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Wisconsin	Agent	Approved	07/21/2009

### Branch Office Locations

**GENEOS WEALTH MANAGEMENT, INC.**  
8115 E INDIAN BEND RD  
SUITE #117  
SCOTTSDALE, AZ 85250




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



#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	10/24/1995

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	04/07/2009
 General Securities Representative Examination (S7)	Series 7	12/16/1989
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/15/1988

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/28/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/19/1988

### PROFESSIONAL DESIGNATIONS

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

No information reported.



## 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	02/22/2007 - 02/05/2009	MICHAEL JOHN OSLAND	CRD# 114462	SCOTTSDALE, AZ
B	10/31/2005 - 12/02/2008	AIG FINANCIAL ADVISORS, INC.	CRD# 133763	SCOTTSDALE, AZ
B	05/19/1992 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	11/22/1989 - 05/19/1992	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	CRD# 5774	
B	11/19/1989 - 12/06/1989	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	03/09/1989 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	10/26/1988 - 03/09/1989	SENTRA SECURITIES CORPORATION	CRD# 10249	
B	02/01/1988 - 12/01/1988	ADVANTAGE CAPITAL CORPORATION	CRD# 146	
B	02/01/1988 - 10/29/1988	SME CAPITAL MANAGEMENT CORPORATION	CRD# 148	

### 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
11/2008 - Present	GENEOS WEALTH MANAGEMENT INC.	REGISTERED REP- INVESTMENT ADVISOR	Y	SCOTTSDALE, AZ, United States
11/2008 - Present	OSLAND FINANCIAL GROUP	DBA	N	SCOTTSDALE, AZ, 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) DBA:OSLAND FINANCIAL GROUP BUSINESS LOCATED AT BRANCH LOCATION. 2) INDEPENDENT REP WITH



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

VARIOUS INSURANCE FOR FIXED INSURANCE BUSINESS. 3) HEFFERNAN INSURANCE BROKERS-EMPLOYEE. 4) OFFICE CONDO-OWNER. 5) FARMLAND / RENTAL INCOME.



## 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
Regulatory Event	1
Customer Dispute	1

### Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	NORTH DAKOTA OFFICE OF THE SECURITIES COMMISSIONER
<b>Sanction(s) Sought:</b>	Civil and Administrative Penalt(ies) /Fine(s)
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	03/05/2001
<b>Docket/Case Number:</b>	
<b>Employing firm when activity occurred which led to the regulatory action:</b>	SUNAMERICA SECURITIES, INC (20068)
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	FROM 1999 TO PRESENT (MARCH 2001), OSLAND ACTED AS AN INVESTMENT ADVISOR FOR TWO RESIDENTS OF NORTH DAKOTA WHILE OPERATING OUT OF SCOTTSDALE, ARIZONA AND IS NOT NOW AND HAS NEVER BEEN REGISTERED AS AN INVESTMENT ADVISOR IN THE STATE OF NORTH DAKOTA. IN NORTH DAKOTA, A PERSON MAY NOT ENGAGE IN ADVISORY ACTIVITIES UNLESS REGISTERED AS AN INVESTMENT ADVISOR IN THE STATE. ON 11/02/2000, OSLAND APPLIED TO BE AN INVESTMENT ADVISOR IN THE STATE OF NORTH DAKOTA; THE APPLICATION REMAINS PENDING.
<b>Current Status:</b>	Final
<b>Resolution:</b>	Consent



**Resolution Date:** 03/12/2001

**Sanctions Ordered:** Monetary/Fine \$1,500.00

**Other Sanctions Ordered:**

**Sanction Details:** OSLAND SHALL NOT ENGAGE IN ANY ADVISORY ACTIVITIES WITH ANY PERSON IN NORTH DAKOTA UNLESS REGISTERED AS AN INVESTMENT ADVISOR IN NORTH DAKOTA.

**Regulator Statement** FROM 1999 TO PRESENT (MARCH 2001), OSLAND ACTED AS AN INVESTMENT ADVISOR FOR TWO RESIDENTS OF NORTH DAKOTA WHILE OPERATING OUT OF SCOTTSDALE, ARIZONA AND IS NOT NOW AND HAS NEVER BEEN REGISTERED AS AN INVESTMENT ADVISOR IN THE STATE OF NORTH DAKOTA. IN NORTH DAKOTA, A PERSON MAY NOT ENGAGE IN ADVISORY ACTIVITIES UNLESS REGISTERED AS AN INVESTMENT ADVISOR IN THE STATE. ON 11/02/2000, OSLAND APPLIED TO BE AN INVESTMENT ADVISOR IN THE STATE OF NORTH DAKOTA; THE APPLICATION REMAINS PENDING.

.....

**Reporting Source:** Individual

**Regulatory Action Initiated By:** NORTH DAKOTA OFFICE OF THE SECURITIES COMMISSIONER

**Sanction(s) Sought:** Civil and Administrative Penalt(ies) /Fine(s)

**Other Sanction(s) Sought:**

**Date Initiated:** 03/05/2001

**Docket/Case Number:**

**Employing firm when activity occurred which led to the regulatory action:** SUNAMERICA SECURITIES INC.

**Product Type:** Other

**Other Product Type(s):** INVESTMENT ADVISORY

**Allegations:** FROM 1999 TO MARCH 2001, MR OSLAND ACTED AS INVESTMENT ADVISOR FOR TWO NORTH DAKOTA RESIDENTS. MR OSLAND RESIDES IN ARIZONA AND HAS NEVER BEEN REGISTERED AS AN INVESTMENT ADVISOR IN THE STATE OF NORTH DAKOTA. A PERSON MAY NOT ENGAGE IN ADVISORY ACTIVITIES UNLESS REGISITERED AS SUCH IN NORTH DAKOTA.MR OSLAND APPLIED FOR INVESTMENT ADVISORY REGISTRATION IN NOV 2000;THE APPLICATION HAS BEEN APPROVED.

**Current Status:** Final

**Resolution:** Consent

**Resolution Date:** 03/12/2001

**Sanctions Ordered:** Monetary/Fine \$1,500.00

**Other Sanctions Ordered:** MR OSLAND SHALL NOT ENGAGE IN ANY ADVISORY ACTIVITIES WITH ANY PERSON IN NORTH DAKOTA UNLESS REGISTERED AS AN INVESTMENT ADVISOR IN NORTH DAKOTA.

**Sanction Details:** FINE(\$1500.00)WAS PAID ON 3/12/2001.NO PORTION WAS WAIVED.

**Broker Statement** MR OSLAND HAS ONLY 2 UNSOLICITED CLIENTS IN NORTH DAKOTA AND ERRONEOUSLY THOUGHT THAT WITH FEWER THAN 5 CLIENTS DEMINIMUS



APPLIED.MR OSLAND HAS BEEN APPROVED IN NORTH DAKOTA AS AN INVESTMENT ADVISOR.



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Geneos Wealth Management Inc
<b>Allegations:</b>	Customers allege unsuitable investment recommendations from 2008 to 2017 and other causes of action.
<b>Product Type:</b>	Annuity-Variable Mutual Fund Oil & Gas Real Estate Security Other: Advisory
<b>Alleged Damages:</b>	\$350,000.00

### Arbitration Information

<b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b>	FINRA
<b>Docket/Case #:</b>	17-03196
<b>Date Notice/Process Served:</b>	12/06/2017
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	04/30/2019
<b>Monetary Compensation Amount:</b>	\$125,000.00
<b>Individual Contribution Amount:</b>	\$25,000.00
<b>Broker Statement</b>	I deny all allegations. All of the recommendations I have made to these customers over the 20 years of our relationship have been suitable. The decision to settle this claim was made by my broker/dealer for the estimated cost of defense.



## End of Report

This page is intentionally left blank.