



IAPD Report

SUSAN CAROL SWINEHART

CRD# 1794087

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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

SUSAN CAROL SWINEHART (CRD# 1794087)

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 **05/05/2026**.

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 **3** 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	TROY, OH	06/28/2006 - 09/01/2023
B	SAGEPOINT FINANCIAL, INC.	133763	TROY, OH	10/31/2005 - 09/01/2023
IA	STRAYER FINANCIAL SERVICES	121229	TROY, OH	05/03/2004 - 03/28/2006

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



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 3 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	09/01/2023
B	Georgia	Agent	Approved	05/13/2024
B	North Carolina	Agent	Approved	09/01/2023
B	Ohio	Agent	Approved	09/01/2023
IA	Ohio	Investment Adviser Representative	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
110 SOUTH STANFIELD
SUITE C
TROY, OH 45373



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 2 state securities law exams.

Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

General Industry/Product Exams


Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	06/18/1988
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State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	11/30/2006
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 Uniform Investment Adviser Law Examination (S65)	Series 65	03/24/1999
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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	06/28/2006 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	TROY, OH
B	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	TROY, OH
IA	05/03/2004 - 03/28/2006	STRAYER FINANCIAL SERVICES	CRD# 121229	TROY, OH
B	05/19/1992 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	06/21/1988 - 05/19/1992	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	CRD# 5774	

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	TROY, OH, United States
09/1985 - Present	ROBERT STRAYER AND ASSOC.	OTHER - ATTY, FINANCIAL PLANNER	N	SIDNEY, OH, United States
05/1985 - Present	Susan Swinehart attorney	notary	N	Troy, OH, United States
01/2009 - 09/2023	SAGEPOINT FINANCIAL, INC.	REGISTERED REP	Y	PHOENIX, 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. SUSAN SWINEHART ATTORNEY LLC
 POSITION: Owner - NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 30
 START DATE: 01/01/1988
 ADDRESS: 110 s.stanfield rd. suite c, Troy OH 45373, United States
 DESCRIPTION: I do estate planning

2. SUSAN SWINEHART
 POSITION: owner NATURE: Rental Property that is not affiliated with SagePoint Financial. INVESTMENT RELATED: Yes



Registration & Employment History

OTHER BUSINESS ACTIVITIES

NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 06/01/1978

ADDRESS: 9125 Klinger Rd., Covington OH 45373, United States

DESCRIPTION: I own a rental property and rent it.

3. SUSAN SWINEHART ATTORNEY

POSITION: attorney NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 15 START DATE: 05/28/1985

ADDRESS: 110 South stanfield Rd., none, Troy OH 45373, United States

DESCRIPTION: meet with clients

4. SWINEHART AND ASSOCIATES FINANCIAL PLANNING AND INVESTMENTS

POSITION: owner NATURE: LLC This is for marketing purposes only. INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 10/14/2014

ADDRESS: 2499 West Main St., Troy OH 45373, United States

DESCRIPTION: I am an advisor with SagePoint Financial

5. SUSAN SWINEHART ATTORNEY

POSITION: Attorney NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 30 START DATE: 05/01/1985

ADDRESS: 2499 West Main St., n/a, Troy OH 45373, United States

DESCRIPTION: I am an attorney, being a notary is automatic when being an attorney.

6. CAPSTONE INSURANCE

POSITION: agent NATURE: Insurance Agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 6 START DATE: 05/15/2024

ADDRESS: 110 South Stanfield, Suite C, Troy OH 45373, United States

DESCRIPTION: Talking to companies that might be interested in the insurance.

7. SUSAN SWINEHART

POSITION: Owner - NATURE: Sole Proprietorship^Other - susan swinehart owner of property INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/01/1981

ADDRESS: 9125 klinger rd, Covington OH 45318, United States

DESCRIPTION: own the property and rent it

8. SUSAN SWINEHART AGENT

POSITION: Owner - NATURE: Sole Proprietorship - INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 1 START DATE: 01/01/1987

ADDRESS: 110 S Stanfield Rd. Suite C, Troy OH 45373, United States

DESCRIPTION: sell insurance when client needs it

9. SUSAN SWINEHART ATTORNEY LLC

POSITION: Owner - NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 1 START DATE: 01/01/1988

ADDRESS: 110 S Stanfield Rd. Suite C, Troy OH 45373, United States

DESCRIPTION: I do estate planning

10. SWINEHART AND ASSOCIATES FINANCIAL PLANNING AND INVESTMENTS

POSITION: owner NATURE: LLC This is for marketing purposes only. INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 10/14/2014

ADDRESS: 2499 West main st., Troy OH 45373, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DESCRIPTION: I am an advisor with Osaic Wealth

11. CAPSTONE INSURANCE

POSITION: agent NATURE: Insurance Agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING

HOURS: 2 START DATE: 05/15/2024

ADDRESS: 110 South Stanfield, Suite C, Troy OH 45373, United States

DESCRIPTION: Talking to companies that might be interested in the insurance.

12. SUSAN SWINEHART ATTORNEY

POSITION: Attorney NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 30 SECURITIES TRADING HOURS:

30 START DATE: 05/01/1985

ADDRESS: 110 South Stanfield, n/a, Troy OH 45373, United States

DESCRIPTION: I am an attorney, doing estate planning.



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

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

Reporting Source:	Regulator
Regulatory Action Initiated By:	OHIO
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	DENIAL OF INVESTMENT ADVISER REPRESENTATIVE LICENSE APPLICATION
Date Initiated:	02/06/2006
Docket/Case Number:	06-025
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Other Product Type(s):	
Allegations:	THE DIVISION ALLEGED IN ORDER NO. 06-025 THAT MS. SWINEHART WAS, IN CONNECTION WITH THE PROHIBITION IN R.C. 1707.44(M)(3), USING AN ADVERTISEMENT IN THE SOLICITATION OF CLIENTS OR PROSPECTIVE CLIENTS, THAT MADE AN "UNTRUE STATEMENT OF A MATERIAL FACT OR OMIT[TED] TO STATE A MATERIAL FACT NECESSARY IN ORDER TO MAKE THE STATEMENTS MADE NOT MISLEADING IN LIGHT OF THE CIRCUMSTANCES UNDER WHICH THE STATEMENTS WERE MADE."
Current Status:	Final
Resolution:	Order
Resolution Date:	05/25/2006
Sanctions Ordered:	Cease and Desist/Injunction

**Other Sanctions Ordered:****Sanction Details:**

MS. SWINEHART CONSENTED TO THE ISSUANCE OF A CEASE AND DESIST ORDER, ORDER NO. 06-139, WHEREIN THE OHIO DIVISION OF SECURITIES FOUND THAT HER USE OF A CERTAIN ADVERTISEMENT PRESENTED ON A CD, FELL WITHIN THE PURVIEW OF 1707.44(M)(3) WHICH STATES THAT "IN THE SOLICITATION OF CLIENTS OR PROSPECTIVE CLIENTS, NO PERSON SHALL MAKE ANY UNTRUE STATEMENT OF MATERIAL FACT OR OMIT TO STATE A MATERIAL FACT NECESSARY IN ORDER TO MAKE THE STATEMENTS MADE NOT MISLEADING IN LIGHT OF THE CIRCUMSTANCES UNDER WHICH THE STATEMENTS WERE MADE." MS. SWINEHART FURTHER AGREED, BY LETTER TO THE ACTING COMMISSIONER OF SECURITIES, DATED MAY 22, 2006, TO "DISCONTINUE THE USE OF ANY ADVERTISING MATERIAL, INCLUDING CD-ROMS OR PRINTED BROCHURES" THAT CONTAINED THE FOLLOWING LANGUAGE: "LET ME GIVE YOU AN EXAMPLE OF HOW THIS WORKS. THE CLIENT IS A FIFTY-FIVE YEAR OLD WHO HAS A MOTHER WITH ALZHEIMER'S. THE CLIENT WANTS HER MOTHER'S ASSETS TO PROVIDE FOR THE MOTHER'S NURSING HOME EXPENSES AND TO PAY FOR HER CHILDREN'S COLLEGE. BY PARTNERING WITH THE CLIENT, I WAS ABLE TO HELP HER DO INTERGENERATIONAL PLANNING, AND HELP HER BY MAKING LEGAL AND FINANCIAL DECISIONS. WE WERE ABLE TO INCREASE THE AMOUNT OF MONEY THAT THEY NEEDED TO TAKE CARE OF THE MOTHER'S HEALTH AND WELL-BEING, THE CHILDREN'S COLLEGE AND MY CLIENT'S RETIREMENT. THIS WAS ACCOMPLISHED BY PROPER ASSET ALLOCATION AND TAX REDUCTION." SHE FURTHER AGREED "NEVER TO USE ANY REFERENCE IN MY PROMOTIONAL MATERIAL TO SPECIFIC SERVICES PROVIDED TO CLIENT'S (SIC) WITHOUT HAVING PROVIDED THE SPECIFIC SERVICES TO A SPECIFIC CLIENT." THE DIVISION AGREED THAT THE ISSUANCE OF CEASE AND DESIST ORDER NO. 06-139 WILL HAVE NO IMPACT ON ANY FUTURE LICENSE APPLICATIONS SUBMITTED TO THE DIVISION ON BEHALF OF MS. SWINEHART.

Regulator Statement

MS. SWINEHART CONSENTED TO THE ISSUANCE OF A CEASE AND DESIST ORDER, ORDER NO. 06-139, WHEREIN THE OHIO DIVISION OF SECURITIES FOUND THAT HER USE OF A CERTAIN ADVERTISEMENT PRESENTED ON A CD, FELL WITHIN THE PURVIEW OF 1707.44(M)(3) WHICH STATES THAT "IN THE SOLICITATION OF CLIENTS OR PROSPECTIVE CLIENTS, NO PERSON SHALL MAKE ANY UNTRUE STATEMENT OF MATERIAL FACT OR OMIT TO STATE A MATERIAL FACT NECESSARY IN ORDER TO MAKE THE STATEMENTS MADE NOT MISLEADING IN LIGHT OF THE CIRCUMSTANCES UNDER WHICH THE STATEMENTS WERE MADE." MS. SWINEHART FURTHER AGREED, BY LETTER TO THE ACTING COMMISSIONER OF SECURITIES, DATED MAY 22, 2006, TO "DISCONTINUE THE USE OF ANY ADVERTISING MATERIAL, INCLUDING CD-ROMS OR PRINTED BROCHURES" THAT CONTAINED THE FOLLOWING LANGUAGE: "LET ME GIVE YOU AN EXAMPLE OF HOW THIS WORKS. THE CLIENT IS A FIFTY-FIVE YEAR OLD WHO HAS A MOTHER WITH [REDACTED]. THE CLIENT WANTS HER MOTHER'S ASSETS TO PROVIDE FOR THE MOTHER'S NURSING HOME EXPENSES AND TO PAY FOR HER CHILDREN'S COLLEGE. BY PARTNERING WITH THE CLIENT, I WAS ABLE TO HELP HER DO INTERGENERATIONAL PLANNING, AND HELP HER BY MAKING LEGAL AND FINANCIAL DECISIONS. WE WERE ABLE TO INCREASE THE AMOUNT OF MONEY THAT THEY NEEDED TO TAKE CARE OF THE MOTHER'S HEALTH AND WELL-BEING, THE CHILDREN'S COLLEGE AND MY CLIENT'S RETIREMENT. THIS WAS ACCOMPLISHED BY PROPER ASSET ALLOCATION AND TAX REDUCTION." SHE FURTHER AGREED "NEVER TO USE ANY REFERENCE IN MY PROMOTIONAL MATERIAL TO SPECIFIC SERVICES PROVIDED TO CLIENT'S (SIC) WITHOUT HAVING PROVIDED THE SPECIFIC SERVICES TO A SPECIFIC



CLIENT." THE DIVISION AGREED THAT THE ISSUANCE OF CEASE AND DESIST ORDER NO. 06-139 WILL HAVE NO IMPACT ON ANY FUTURE LICENSE APPLICATIONS SUBMITTED TO THE DIVISION ON BEHALF OF MS. SWINEHART. COPIES OF THE DIVISION'S FINAL ORDER, CONSENT AGREEMENT, AND MS. SWINEHART'S LETTER ARE AVAILABLE UPON REQUEST TO THE DIVISION.

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF OHIO, DEPARTMENT OF COMMERCE, DIVISION OF SECURITIES.

Sanction(s) Sought: Denial

Date Initiated: 02/06/2006

Docket/Case Number: OREDR NO. 06-025

Employing firm when activity occurred which led to the regulatory action: STRAYER FINANCIAL SERVICES, CRD 121229

Product Type: CD

Allegations: OHIO ALLEGES MS. SWINEHART DISTRIBUTED A CD TO CLIENTS AND PROSPECTIVE CLIENTS WHICH CONTAINS UNTRUE STATEMENTS AND/OR OMISSIONS OF MATERIAL FACT IN VIOLATION OF OHIO STATUTES.

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 05/25/2006

Sanctions Ordered: Cease and Desist

Broker Statement OHIO ISSUED A CEASE AND DESIST ORDER UPON THE REPRESENTATIVE ENTERING INTO A CONSENT AGREEMENT WITH OHIO CONCERNING THE USE OF AN ADVERTISEMENT IN HER INVESTMENT ADVISORY BUSINESS THAT "MAY HAVE BEEN CONFUSING TO CLIENTS OR PROSPECTIVE CLIENTS." REPRESENTATIVE IS PERMITTED TO REAPPLY FOR AN IA LICENSE AND THE ISSUANCE OF THE ORDER WILL HAVE NO IMPACT ON ANY FUTURE LICENSE APPLICATION SUBMITTED BY OR ON BEHALF OF REPRESENTATIVE.



End of Report

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