



IAPD Report

MICHAEL JAMES FISCHER

CRD# 1812139

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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 JAMES FISCHER (CRD# 1812139)

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 **05/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018
IA	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	SIGNATOR INVESTORS, INC.	468	FOGELSVILLE, PA	10/03/2006 - 11/02/2018
B	SIGNATOR INVESTORS, INC.	468	FOGELSVILLE, PA	08/18/1988 - 11/02/2018
B	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA	08/18/1988 - 05/01/1997

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
Criminal	2



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 **21** 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	11/02/2018
B	FINRA	Invest. Co and Variable Contracts	Approved	11/02/2018
B	Arizona	Agent	Approved	11/02/2018
B	Delaware	Agent	Approved	11/02/2018
B	District of Columbia	Agent	Approved	11/02/2018
B	Florida	Agent	Approved	11/02/2018
IA	Florida	Investment Adviser Representative	Approved	06/12/2023
B	Idaho	Agent	Approved	11/02/2018
B	Indiana	Agent	Approved	01/26/2026
B	Maryland	Agent	Approved	11/02/2018
B	Massachusetts	Agent	Approved	11/02/2018
B	Minnesota	Agent	Approved	12/03/2025
B	New Jersey	Agent	Approved	11/02/2018



Qualifications

Regulator	Registration	Status	Date
B New Mexico	Agent	Approved	11/02/2018
B New York	Agent	Approved	05/07/2026
B North Carolina	Agent	Approved	06/16/2025
B Ohio	Agent	Approved	08/22/2025
B Pennsylvania	Agent	Approved	11/02/2018
IA Pennsylvania	Investment Adviser Representative	Approved	11/02/2018
B Rhode Island	Agent	Approved	11/02/2018
B South Carolina	Agent	Approved	11/02/2018
B Tennessee	Agent	Approved	11/02/2018
B Texas	Agent	Approved	07/26/2022
IA Texas	Investment Adviser Representative	Restricted Approval	06/12/2023
B Virginia	Agent	Approved	11/02/2018
B Washington	Agent	Approved	12/08/2025

Branch Office Locations

OSAIC WEALTH, INC.
915 NURSERY STREET
FOGELSVILLE, PA 18051



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, 3 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
General Securities Representative Examination (S7)	Series 7	06/19/2000
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/16/1988

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	05/24/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	10/10/1988

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	10/03/2006 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	FOGELSVILLE, PA
B	08/18/1988 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	FOGELSVILLE, PA
B	08/18/1988 - 05/01/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA

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
11/2018 - Present	OSAIC WELATH, INC.	REGISTERED REP	Y	FOGELSVILLE, PA, United States
02/1988 - 11/2018	SIGNATOR INVESTORS, INC.	REG REP	Y	ALLENTOWN, PA, 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)Rental Property Owner / DNF Properties POSITION: Owner NATURE: Sole Prop INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 05/11/2010 ADDRESS: 915 Nursery St, Fogelsville PA 18051 DESCRIPTION: rental property owner.

2)CLIENT 1ST FOUNDATION: CHARITABLE ORGANIZATION. A DONOR ADVISED FUND OF THE LEHIGH VALLEY COMMUNITY FOUNDATION, DONOR, NUMBER OF HOURS: 10, SECURITIES TRADING HOURS: 1, START DATE: 02/01/2012

3)CLIENT 1ST FINANCIAL - INSURANCE BROKER POSITION: President/CEO NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 02/01/1988 ADDRESS: 915 Nursery St, Fogelsville PA 18051, United States DESCRIPTION: Sales/marketing of securities, investment advisory, and insurance products.

4) GLVADA POSITION: member NATURE: Auto dealers association INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2011 ADDRESS: 1655 Victoria Cir., Allentown PA 18103, United States DESCRIPTION: member of the association

5) LIONS CLUB POSITION: Active Member NATURE: Lions are more than 1.4 million strong -men and women, young and old. You will find us in more than 180 countries worldwide. We share a common spirit. Since our beginning in 1917, we have been united in a single



Registration & Employment History



OTHER BUSINESS ACTIVITIES

cause: helping those less fortunate. We are taking on tough problems, like blindness and drug abuse, as well as diabetes awareness, and finding help and training for the deaf, disabled, underprivileged, and the elderly. Whatever the community needs to make life better, we're there to help. We are the youngest major social service organization, yet we have grown to be the world's largest. We are succeeding because we have embraced all those committed to building a brighter future for the world and for themselves. INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2011

ADDRESS: 915 Nursery St, Fogelsville PA 18051, United States

DESCRIPTION: attend meetings & events for volunteering

6) VALLEY YOUTH HOUSE

POSITION: advisory board of governor NATURE: Valley Youth House is a non-profit organization who's mission it aid and assist children in need throughout Eastern and Central PA. INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 06/15/2022

ADDRESS: 3400 High Point Blvd, Bethlehem PA 18017, United States

DESCRIPTION: This is an advisory board position. I am part of the finance committee of this board. The board meets every other month and the finance committee also meets 6 times per year.

7) NEW BETHANY

POSITION: Member NATURE: Our Mission The mission of New Bethany Ministries is to provide opportunities for a secure future to the hungry, homeless, poor, and mentally ill of the Lehigh Valley. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 01/01/2026

ADDRESS: 333 W 4th St, Bethlehem PA 18015, United States

DESCRIPTION: Member of the Organization's Capital Campaign. The organization is in the process of raising \$10M to increase the size and services of its current location. My role is to help raise awareness of New Bethany to potential donors. I will not be in charge of any of the finances of the campaign in this role.



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
Criminal	2

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Court Details:	LEHIGH COUNTY COURT 1486-84
Charge Date:	10/17/1984
Charge Details:	RETAIL THEFT INVOLVING A SMALL WALLET
Felony?	
Current Status:	Final
Status Date:	12/21/1984
Disposition Details:	A \$100 FINE AND 1 YEAR PROBATION WHICH WAS SUSPENDED AFTER SIX (6) MONTHS
Broker Statement	Not Provided

Disclosure 2 of 2

Reporting Source:	Individual
Court Details:	SOUTH WHITEHALL POLICE DEPARTMENT 1121
Charge Date:	08/08/1982
Charge Details:	JUVENILE RETAIL THEFT-UPON ATTORNEY'S ADVICE I PLEAD "NOLO CONTENDELE" AND PAID A FINE (\$50)
Felony?	
Current Status:	Final
Status Date:	09/09/1982
Disposition Details:	SUMMARY OFFENSE-PLEAD NOLO CONTENDELE PAID A \$50 FINE.



Broker Statement

Not Provided



End of Report

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