IAPD Report

GARY NEIL KRIKORIAN

CRD# 1898737

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

GARY NEIL KRIKORIAN (CRD# 1898737)

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 **10/08/2025**.

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 **29** 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	MCMURRAY, PA	11/12/2003 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	MCMURRAY, PA	11/10/2003 - 06/14/2024
IA	VERAVEST INVESTMENT ADVISORS, INC.	105796	PITTSBURGH, PA	04/26/1994 - 11/13/2003

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	4

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 **29** 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	Direct Participation Programs	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	Alabama	Agent	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
B	Colorado	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
IA	Florida	Investment Adviser Representative	Approved	09/25/2024
B	Georgia	Agent	Approved	06/14/2024
B	Illinois	Agent	Approved	06/14/2024
B	Indiana	Agent	Approved	06/14/2024
B	Kansas	Agent	Approved	06/14/2024
B	Kentucky	Agent	Approved	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	Louisiana	Agent	Approved	06/14/2024
B	Maryland	Agent	Approved	06/14/2024
B	Massachusetts	Agent	Approved	06/14/2024
B	Missouri	Agent	Approved	06/14/2024
B	Nevada	Agent	Approved	06/14/2024
B	New Hampshire	Agent	Approved	06/14/2024
B	New Jersey	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	Pennsylvania	Agent	Approved	06/14/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	06/14/2024
B	Rhode Island	Agent	Approved	06/14/2024
B	South Carolina	Agent	Approved	06/14/2024
B	Tennessee	Agent	Approved	06/14/2024
B	Texas	Agent	Approved	06/14/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	06/14/2024
B	Washington	Agent	Approved	06/14/2024
B	West Virginia	Agent	Approved	06/14/2024
B	Wyoming	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
3001 WATERDAM PLAZA
SUITE 180
MCMURRAY, PA 15317

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

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	08/09/2003
B	Direct Participation Programs Representative Examination (S22)	Series 22	06/12/1989
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/02/1988

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/11/1995
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/22/1988

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	11/12/2003 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	MCMURRAY, PA
B	11/10/2003 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	MCMURRAY, PA
IA	04/26/1994 - 11/13/2003	VERAVEST INVESTMENT ADVISORS, INC.	CRD# 105796	PITTSBURGH, PA
B	12/05/1988 - 11/12/2003	VERAVEST INVESTMENTS, INC.	CRD# 3960	WORCESTER, 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
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	MCMURRAY, PA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	MCMURRAY, PA, United States
11/2003 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	MCMURRAY, PA, United States
11/2003 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	MCMURRAY, 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.

No information reported.

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	4

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	VERAVEST INVESTMENTS INC.
Allegations:	CLAIMANT ALLEGES THAT THE ACCOUNT WAS INITIALLY INVESTED IN 6 SUB-ACCOUNTS, INCLUDING A FIXED POSITION. HOWEVER THEY ARE NOW ALLOCATED INTO 100% NON FIXED POSITIONS. THE CLIETNS DENY GIVING AUTHORITY TO MAKE THESE CHANGES. THEY HAVE REQUESTED A DETAILED ACCOUNTING OF THE CHANGES, WHEN AND HOW THEY WERE AUTHORIZED.
Product Type:	Annuity-Variable
Alleged Damages:	$5,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	04/30/2009
Complaint Pending?	No
Status:	Denied
Status Date:	05/28/2009
Settlement Amount:	

Individual Contribution Amount:

Broker Statement I DENY ALL CHARGES OF UNAUTHORIZED TRADING THAT THE CLIENTS ARE ALLEGING IN THEIR COMPLAINT. THE CLIENTS SIGNED PHONE TRADING/TRANSFER AUTHORIZATION FORMS WHEN THEY OPENED THEIR ACCOUNTS. THEY WERE AWARE THAT THEY WERE GOING TO BE INVESTED IN FIXED AND GROWTH ORIENTED INVESTMENTS BY WAY OF DOLLAR COST AVERAGING AND SUBSEQUENT DEPOSIT ALLOCATIONS TO FIXED AND VARIOUS GROWTH INVESTMENT SUB ACCOUNTS. THE CLIENTS SIGNED ANNUITY SYSTEMATIC WITHDRAWAL FORMS TO AUTHORIZE MONTHLY SYSTEMATIC WITHDRAWALS BE PROCESSED FROM EACH CONTRACT WITH A 100% OF THE WITHDRAWAL COMING OUT OF THEIR FIXED FUNDS. OVER SEVERAL YEARS, THAT DEPLETED THE MONEY IN THE FIXED PORTION OF THEIR SET INVESTMENT ALLOCATIONS. ALL ALONG, THE CLIENTS WERE RECEIVING MONTHLY AND QUARTERLY STATEMENTS SUMMARIZING ALL ACCOUNT ACTIVITIES.

Disclosure 2 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: VERAVEST INVESTMENTS INC

Allegations: COMPLAINT INCLUDES SUITABILITY AND DISCLOSURE ALLEGATIONS RELATING TO PURCHASES MADE IN 2002 AND 2003.

Product Type: Insurance

Other Product Type(s): VARIABLE ANNUITIES, MUTUAL FUNDS

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 11/30/2005

Complaint Pending? No

Status: Denied

Status Date: 12/08/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement CUSTOMERS DO NOT ALLEGE A SPECIFIC MONETARY DAMAGE. FIRM FOUND NO BASIS TO CUSTOMER'S ALLEGATIONS BASED ON REP'S STATEMENT AND CLIENT'S FILE.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.

Allegations: SUITABILITY ALLEGATIONS. LETTER REFERENCES BUSINESS RELATIONSHIP BEGINNING IN 1990. ALLEGATIONS REFERENCE 2002-2005.

Product Type: Annuity(ies) - Variable

Other Product Type(s): LETTER REFERENCES VARIABLE UNIVERSAL LIFE POLICY, VARIABLE ANNUITY AND MUTUAL FUND INVESTMENTS.

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/21/2005

Complaint Pending? No

Status: Denied

Status Date: 12/08/2005

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: VERAVEST INVESTMENTS INC

Allegations: CLIENT ALLEGES THAT THE INVESTMENTS WERE NOT SUITABLE FOR HIS PROFILE.

Product Type: Annuity(ies) - Variable

Alleged Damages: $370,000.00

Customer Complaint Information

Date Complaint Received: 05/17/2004

Complaint Pending? No

Status: Settled

Status Date: 06/20/2005

Settlement Amount: $25,000.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: VERAVEST

Allegations: CLIENT ALLEGES THAT THE INVETMENT WERE NOT SUITABLE FOR HIS PROFILE.

Product Type: Annuity(ies) - Variable

Alleged Damages: $370,000.00

Customer Complaint Information

Date Complaint Received: 05/17/2005

Complaint Pending? No

Status:	Settled
Status Date:	06/20/2005
Settlement Amount:	$25,000.00
Individual Contribution Amount:	$0.00

Disclosure 4 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ALLMERICA INVESTMENTS INC
Allegations:	CLIENT ALLEGES THAT HE WANTED A SAFE INVESTMENT THAT WOULD PRODUCE $800 PER MONTH IN INCOME. CLAIMS THAT THE AGENT PROMISED HIM 12-15% RETURN.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$60,000.00

Customer Complaint Information

Date Complaint Received:	04/26/2004
Complaint Pending?	No
Status:	Denied
Status Date:	04/29/2004
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	BASED ON THE FILE DOCUMENTATION, THERE WAS NO BASIS TO THE CLIENT'S ALLEGATIONS. RESPONDED TO NASD EXAM #E9A040318 WITH SAID INFORMATION.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	VERA VEST INVESTMENTS, INC.
Allegations:	ALLMERICA ADVANTAGE VA PURCHASED IN SEPTEMBER 1999. CLIENT ALLEGES ONE-HALF OF MONEY INVESTED HAS BEEN LOST. CLIENT COMPLAINT STATES CLIENT WAS TOLD HE WOULD MAKE 12-15% AND THAT THIS INVESTMENT WAS SAFER THAN STOCKS.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$61,000.00

Customer Complaint Information

Date Complaint Received:	04/26/2004
Complaint Pending?	No
Status:	Denied

Status Date:	04/29/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	COMMENTS FROM REP. GARY KRIKORIAN: VERAVEST INVESTMENTS, INC. CEASED ALL RETAIL MARKETING ACTIVITIES AND TERMINATED ALL REGISTERED REPRESENTATIVE AGREEMENTS ON DECEMBER 19, 2003. IN NOVEMBER 2003, I LEFT VERAVEST AND BECAME A REGISTERED REPRESENTATIVE OF SECURITIES AMERICA, INC. DURING THIS TRANSITION, OUR SERVICING OF OUR CLIENTS DID NOT CHANGE. WE CAN BE REACHED AT THE SAME TELEPHONE NUMBER AND BUSINESS ADDRESS. MR. STEINSTRAW DID NOT CONTACT ME IN 2003 OR YEAR TO DATE IN 2004. AT NO TIME DID I TELL MR. STEINSTRAW THAT HE WOULD GAIN 12 TO 15 PERCENT A YEAR WITH VERY LITTLE RISK. I DID TELL MR. STIENSTRAW THAT SEPARATE VARIABLE GROWTH ACCOUNTS THAT HOLD STOCKS DO FLUCTUATE IN VALUE, BUT IF HELD FOR LONGER PERIODS (I.E. 5,7,10 YRS OR LONGER), THEY TEND TO INCREASE IN VALUE. OVER THE LAST SEVENTY PLUS YEARS, STOCKS COMPOUNDED ANNUAL RATE OF RETURN HAS BEEN APPROXIMATELY TEN PERCENT (SOURCE: IBBOTSON ASSOC'S). LASTLY, MR. STIENSTRAW EXPRESSES CONCERN THAT HIS ANNUITY CONTRACT VALUE REMAINS AT $59,000 YET HE FAILS TO ACCOUNT FOR THE FUNDS ALREADY DISTRIBUTED TO HIM THROUGH $800 MONTHLY SYSTEMATIC REDEMPTIONS. PLEASE NOTE THAT MR. STIENSTRAW HAS RECEIVED $40,800 (51 MONTHS & $800) FROM THE CONTRACT OVER THE PAST 4 1/2 YEARS.

End of Report

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