IAPD Report

RAYMOND DOUGLAS CURTIN

CRD# 2007519

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

RAYMOND DOUGLAS CURTIN (CRD# 2007519)

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 **02/28/2023**.

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 **16** 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	SAGEPOINT FINANCIAL, INC.	133763	PARKLAND, FL	10/31/2005 - 09/01/2023
IA	SAGEPOINT FINANCIAL, INC.	133763	PARKLAND, FL	10/31/2005 - 09/01/2023
IA	SUNAMERICA SECURITIES, INC.	20068	HOLLYWOOD, FL	08/10/2005 - 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
Customer Dispute	3
Termination	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 **16** 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	09/01/2023
B	FINRA	General Securities Representative	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	California	Agent	Approved	09/01/2023
IA	California	Investment Adviser Representative	Approved	09/01/2023
B	Colorado	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
IA	Florida	Investment Adviser Representative	Approved	09/01/2023
B	Georgia	Agent	Approved	09/01/2023
B	Indiana	Agent	Approved	09/01/2023
B	Kansas	Agent	Approved	09/01/2023
B	Maine	Agent	Approved	09/01/2023
B	Maryland	Agent	Approved	09/01/2023

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	09/01/2023
IA	New Jersey	Investment Adviser Representative	Approved	09/01/2023
B	New York	Agent	Approved	09/01/2023
B	North Carolina	Agent	Approved	09/01/2023
B	Ohio	Agent	Approved	09/01/2023
IA	Ohio	Investment Adviser Representative	Approved	09/01/2023
B	Pennsylvania	Agent	Approved	09/01/2023
B	Texas	Agent	Approved	09/01/2023
B	Virginia	Agent	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
6604 PARKSIDE DR.
PARKLAND, FL 33067

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	08/12/1999

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	03/17/1990

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/14/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/27/1990

PROFESSIONAL DESIGNATIONS

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

No information reported.

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.

User Guidance

www.adviserinfo.sec.gov

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	PARKLAND, FL
IA	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	PARKLAND, FL
IA	08/10/2005 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	HOLLYWOOD, FL
B	03/31/2005 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	12/17/2004 - 02/28/2005	MORGAN KEEGAN & COMPANY, INC.	CRD# 4161	MEMPHIS, TN
B	10/01/2000 - 11/02/2004	WACHOVIA SECURITIES, LLC	CRD# 19616	ST. LOUIS, MO
IA	10/01/2000 - 11/02/2004	WACHOVIA SECURITIES, LLC	CRD# 19616	HOLLYWOOD, FL
B	06/14/1997 - 10/01/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	05/26/1995 - 06/05/1997	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	ST. PETERSBURG, FL
B	03/14/1994 - 04/24/1995	PAINEWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	03/20/1990 - 03/24/1994	SMITH BARNEY SHEARSON INC.	CRD# 7059	NEW YORK, NY

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	PARKLAND, FL, United States
01/2009 - Present	SAGEPOINT FINANCIAL, INC	REGISTERED REPRESENTATIVE	Y	HOLLYWOOD, FL, 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. INVESTMENT ADVISORY SERVICES, CORP RIA, YES, SAGEPOINT FINANCIAL, INC., 6604 PARKSIDE DRIVE, PARKLAND FL 33067; REGISTERED REP, 12/17/2006, 8 HRS/MO, FINANCIAL PLANNING, ASSET MONITORING;

2. MICHAEL J. CURTIN AND ASSOCIATED OF MJC & ASSOCIATES, 6604 PARKSIDE DRIVE, PARKLAND FL, 33067; NON INVESTMENT RELATED; OWNER OF INDEPENDENT INSURANCE CLAIMS ADJUSTMENT COMPANY. START DATE 3/29/2012; APPROX HRS MTHLY 50 SEC HRS 0.

3. R&T WATERS EDGE LODGE LLC
POSITION: president NATURE: We purchased a home in Tennessee that was on a rental program. We started an LLC to run the rental business. The home is run by American Patriot a rental management company on a 70/30 split.They handle all the day to day functions of the business. I pay the mortgage and utilities. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 05/02/2017
ADDRESS: 11731 NW 25th St, Plantation FL 33323, United States; DESCRIPTION: I am responsible to pay the mortgage and utilities and be the contact person for the rental management company.

4. RAYMOND CURTIN
POSITION: Owner - NATURE: Insurance Agency - INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 4 START DATE: 01/10/2007
ADDRESS: 6604 Parkside Dr, Parkland FL 33067, United States
DESCRIPTION: contact potential clients if they want to buy term insurance or EIA I present the product

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	3
Termination	2

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	WACHOVIA SECURITIES, LLC
Allegations:	FL RESIDENT WRITES THAT MR. CURTIN TOLD HER THE EVERGREEN HIGH YIELD BOND FUND WAS INVESTED IN QUALITY BONDS, ALL RATED BBB OR BETTER, AND THAT WHEN SHE SOUGHT TO CANCEL THE TRADE UPON READING THE PROSPECTUS, HE TOLD HER THAT NOTHING COULD BE DONE AND THAT THE HIGH RATE OF INTEREST WOULD MAKE UP FOR ANY LOSS IN PRINCIPAL. CLIENT INVESTED $63,077.13 ON 1/26/04, AND ON 5/18/05 EXCHANGED INTO OTHER EVERGREEN FUNDS. VALUE OF SHARES AT TIME OF EXCHANGE TOTALED $62,011.80, BUT CLIENT CLAIMS LOSS OF $5,032.31.
Product Type:	Mutual Fund(s)
Alleged Damages:	$5,032.31

Customer Complaint Information

Date Complaint Received:	06/20/2005
Complaint Pending?	No
Status:	Denied
Status Date:	06/28/2005
Settlement Amount:	

Individual Contribution Amount:

Firm Statement PROVIDED DOCUMENTS AND RESPONSE TO NASD ON JUNE 28, 2005. TRANSACTION HAD BEEN REVIEWED FOR SUITABILITY AND APPROVED. NO WRONGDOING FOUND.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: FLORIDA RESIDENT WRITES THA MR. CURTIN TOLD HER THE EVERGREEN HIGH YIELD BOND FUND WAS INVESTED IN QUALITY BONDS, ALL RATED BBB OR BETTER, AND THAT WHEN SHE SOUGHT TO CANCEL THE TRADE UPON READING THE PROSPECTUS, HE TOLD HER THAT NOTHING COULD BE DONE AND THAT THE HIGH RATE OF INTEREST WOULD MAKE UP FOR ANY LOSS IN PRINCIPAL. CLIENT INVESTED $63,077.13 ON 01/26/2004, AND ON 05/18/2005 EXCHANGED INTO OTHER EVERGREEN FUNDS. VALUE OF SHARES AT TIME OF EXCHANGE TOTALED $62,011.80, BUT CIENT CLAIMS LOSS OF $5032.31

Product Type: Mutual Fund(s)

Alleged Damages: $5,032.31

Customer Complaint Information

Date Complaint Received: 06/20/2005

Complaint Pending? No

Status: Denied

Status Date: 07/29/2005

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 3

Reporting Source: Individual

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

Allegations: CLIENT ALLEGES RR FAILED TO EXECUTE HIS ORDER IN DEC. 2000. CLIENT CLAIMS HE TOLD RR TO GET HIM OUT OF THE MARKET AND SAYS HE MEANT ALL HIS ACCOUNTS.

Product Type: Mutual Fund(s)

Alleged Damages: $7,207.77

Customer Complaint Information

Date Complaint Received: 04/18/2001

Complaint Pending? No

Status: Denied

Status Date:	05/09/2001
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	BASED ON FIRM'S INVESTIGATION, RR STATES CLIENT ONLY DISCUSSED 2 ACCOUNTS WHICH WERE EXCHANGED. CLIENT DID NOT INFORM BROKER TIL APRIL 2001 THAT HIS INSTRUCTIONS ALLEGEDLY WERE NOT FOLLOWED. CLIENT RECEIVED CONFIRMS AND STATEMENTS ON HIS ACCOUNTS THAT WERE EXCHANGED. CLIENT MET WITH RR TO DISCUSS THE EXCHANGES THAT TOOK PLACE, NEVER ONCE MENTIONING THE IRA ACCOUNT.

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST UNION BROKERAGE SERVICES, INC.
Allegations:	CLIENT ALLEGED HE WAS NEVER FULLY EXPLAINED THE RISKS OF IPO'S- ALLEGES ONE MAIN COM WAS UNATHORIZED.
Product Type:	Other
Other Product Type(s):	EQUITY IPO
Alleged Damages:	$25,000.00

Customer Complaint Information

Date Complaint Received:	03/24/2000
Complaint Pending?	No
Status:	Denied
Status Date:	05/02/2000
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	IN INITIAL CONVERSATION BETWEEN RR & CLIENT - CLIENT STATED HE WAS INTERESTED IN IPO'S- RR CONTACTED CLIENT ON IPO'S IN WHICH CLIENT AUTHORIZED TRADES- CLIENT STATED IN LETTER IF STOCKS HAD GONE UP HE WOULD NOT HAVE WRITTEN LETTER. FOUND NO WRONG DOING ON PART OF RR - DENIED COMPLIANT.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 2

Reporting Source:	Individual
Firm Name:	WACHOVIA SECURITIES LLC
Termination Type:	Discharged
Termination Date:	10/22/2004
Allegations:	DISCHARGED FROM WACHOVIA SECURITIES, FAILURE TO FOLLOW FIRM POLICIES
Product Type:	Annuity(ies) - Fixed
Other Product Types:	

Disclosure 2 of 2

Reporting Source:	Firm
Firm Name:	PAINEWEBBER INCORPORATED
Termination Type:	Permitted to Resign
Termination Date:	04/20/1995
Allegations:	NOT PROVIDED FAILURE TO COMPLY WITH A MANAGERS DIRECTIVE. IN JULY OF 1994 I WAS ASKED BY MY MANAGER TO DISCONTINUE TRADING IN MY PERSONAL ACCOUNT DUE TO EXCESSIVE STOCK LOSSES. SEVERAL MONTHS LATER I BEGAN TRADING IN A JOINT ACCOUNT. COMPLIANCE DEEMED THIS AS THE SAME ACCOUNTS AND THEREFORE A FAILURE TO COMPLY WITH A MANAGERS DIRECTIVE.
Product Type:	Other
Other Product Types:	
Firm Statement	MY EMPLOYMENT WAS TERMINATED. ASIDE FROM ONE MEMO I RECEIVED FROM MY MANAGER ON MY PERSONAL ACCOUNT THERE WAS NO DISCUSSION OF HOW LONG I WAS RESTRICTED FROM TRADING NOR DID IT INCLUDE MY JOINT ACCOUNT WHICH MY WIFE CONTRIBUTED TO) OR MY IRA. SEVERAL MONTHS LATER I TRADED IN MY JOINT ACOCUNT AND CONTINUED TO FOR A FEW WEEKS WITHOUT HEARING FROM MY MANAGER OR COMPLIANCE. HOWEVER THEY TOOK THE STAND THA THESE ACCOUNTS WERE THE SAME AND TERMINATED ME. IN SWITCHING TO PAINE WEBBER I RECEIVED AN UP FRONT CHECK. THE REMAINING PORTION OF THAT LOAN IS BEING NEGOTIATED THROUGH A MEDIATION PROCESS AS TO WHETHER OR NOT THERE WAS JUST CAUSE FOR TERMINATION AND IF SO WHAT AMOUNT SHOULD BE PAID BACK.

Reporting Source:	Individual
Firm Name:	PAINEWEBBER INCORPORATED
Termination Type:	Permitted to Resign

Termination Date:	04/20/1995
Allegations:	NOT PROVIDED FAILURE TO COMPLY WITH A MANAGERS DIRECTIVE. IN JULY OF 1994 I WAS ASKED BY MY MANAGER TO DISCONTINUE TRADING IN MY PERSONAL ACCOUNT DUE TO EXCESSIVE STOCK LOSSES. SEVERAL MONTHS LATER I BEGAN TRADING IN A JOINT ACCOUNT. COMPLIANCE DEEMED THIS AS THE SAME ACCOUNTS AND THEREFORE A FAILURE TO COMPLY WITH A MANAGERS DIRECTIVE.
Product Type:	Other
Other Product Types:	
Broker Statement	MY EMPLOYMENT WAS TERMINATED. ASIDE FROM ONE MEMO I RECEIVED FROM MY MANAGER ON MY PERSONAL ACCOUNT THERE WAS NO DISCUSSION OF HOW LONG I WAS RESTRICTED FROM TRADING NOR DID IT INCLUDE MY JOINT ACCOUNT WHICH MY WIFE CONTRIBUTED TO) OR MY IRA. SEVERAL MONTHS LATER I TRADED IN MY JOINT ACOCUNT AND CONTINUED TO FOR A FEW WEEKS WITHOUT HEARING FROM MY MANAGER OR COMPLIANCE. HOWEVER THEY TOOK THE STAND THA THESE ACCOUNTS WERE THE SAME AND TERMINATED ME. IN SWITCHING TO PAINE WEBBER I RECEIVED AN UP FRONT CHECK. THE REMAINING PORTION OF THAT LOAN IS BEING NEGOTIATED THROUGH A MEDIATION PROCESS AS TO WHETHER OR NOT THERE WAS JUST CAUSE FOR TERMINATION AND IF SO WHAT AMOUNT SHOULD BE PAID BACK.

End of Report

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