



IAPD Report

WILLIAM GEORGE CUMMINGS

CRD# 2034474

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 8
Disclosure Information	9



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

WILLIAM GEORGE CUMMINGS (CRD# 2034474)

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 **04/22/2026**.

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 **36** 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	SIGNATOR INVESTORS, INC.	468	TAMPA, FL	05/13/2016 - 11/02/2018
IA	SIGNATOR INVESTORS, INC.	468	TAMPA, FL	05/13/2016 - 11/02/2018
IA	TRANSAMERICA FINANCIAL ADVISORS, INC.	16164	ST. PETERSBURG, FL	11/07/2003 - 05/13/2016

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	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 **36** 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	11/02/2018
B FINRA	General Securities Representative	Approved	11/02/2018
B FINRA	Introducing BD/Finan Operation Principal	Approved	11/02/2018
B FINRA	Operations Professional	Approved	11/02/2018
B Alabama	Agent	Approved	11/02/2018
B Alaska	Agent	Approved	02/01/2023
B Arizona	Agent	Approved	11/02/2018
B Arkansas	Agent	Approved	10/25/2021
B California	Agent	Approved	11/02/2018
B Colorado	Agent	Approved	11/02/2018
B Connecticut	Agent	Approved	02/04/2020
B District of Columbia	Agent	Approved	11/02/2018
B Florida	Agent	Approved	11/02/2018



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	11/02/2018
B Georgia	Agent	Approved	11/02/2018
IA Georgia	Investment Adviser Representative	Approved	11/12/2020
B Illinois	Agent	Approved	02/28/2019
B Indiana	Agent	Approved	11/02/2018
B Kentucky	Agent	Approved	08/12/2020
B Louisiana	Agent	Approved	11/02/2018
B Maryland	Agent	Approved	11/02/2018
B Massachusetts	Agent	Approved	11/02/2018
B Michigan	Agent	Approved	11/02/2018
B Minnesota	Agent	Approved	11/02/2018
B Mississippi	Agent	Approved	08/11/2020
B Missouri	Agent	Approved	02/09/2022
B Nevada	Agent	Approved	11/02/2018
B New Hampshire	Agent	Approved	11/02/2018
B New Jersey	Agent	Approved	11/02/2018
B New Mexico	Agent	Approved	11/02/2018
B New York	Agent	Approved	11/02/2018
B North Carolina	Agent	Approved	11/18/2021



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	12/07/2018
IA Ohio	Investment Adviser Representative	Approved	12/07/2018
B Oklahoma	Agent	Approved	07/28/2021
B Pennsylvania	Agent	Approved	11/02/2018
B South Carolina	Agent	Approved	02/01/2023
B Tennessee	Agent	Approved	11/02/2018
B Texas	Agent	Approved	11/02/2018
IA Texas	Investment Adviser Representative	Approved	06/07/2023
B Vermont	Agent	Approved	10/29/2019
B Virginia	Agent	Approved	11/02/2018
B Washington	Agent	Approved	07/02/2021
B Wyoming	Agent	Approved	11/02/2018

Branch Office Locations

OSAIC WEALTH, INC.
1511 N. WESTSHORE BLVD.
SUITE 1100
TAMPA, FL 33607

OSAIC WEALTH, INC.
3637 4th STREET N
STE 210
ST PETERSBURG, FL 33704





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 2 principal/supervisory exams, 3 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	11/12/2001
 Introducing Broker/Dealer Financial Operations Principal Examination (S28)	Series 28	06/29/1993

General Industry/Product Exams

Exam	Category	Date
 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/17/1996

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/14/2008

PROFESSIONAL DESIGNATIONS

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

Personal Financial Specialist

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
B	05/13/2016 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	TAMPA, FL
IA	05/13/2016 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	TAMPA, FL
IA	11/07/2003 - 05/13/2016	TRANSAMERICA FINANCIAL ADVISORS, INC.	CRD# 16164	ST. PETERSBURG, FL
B	10/07/1997 - 05/13/2016	TRANSAMERICA FINANCIAL ADVISORS, INC	CRD# 16164	ST. PETERSBURG, FL
B	05/23/2005 - 03/25/2010	VANGUARD MARKETING CORPORATION	CRD# 7452	MALVERN, PA
B	12/05/2001 - 03/29/2004	AFSG SECURITIES CORPORATION	CRD# 18374	CEDAR RAPIDS, IA
B	01/23/2002 - 03/05/2002	WORLD GROUP SECURITIES, INC.	CRD# 114473	DULUTH, GA
B	04/06/1999 - 11/24/1999	LANDAUER SECURITIES, INC.	CRD# 44903	BOSTON, MA
B	08/22/1995 - 10/07/1997	MARINER FINANCIAL SERVICES, INC.	CRD# 8292	LARGO, FL
B	08/21/1995 - 10/07/1997	INTERSECURITIES, INC.	CRD# 16164	
B	07/01/1993 - 06/26/1995	INVEST FINANCIAL CORPORATION	CRD# 12984	APPLETON, WI

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	ROYAL ALLIANCE ASSOCIATES, INC.	Registered Rep	Y	TAMPA, FL, United States
05/2016 - 11/2018	SIGNATOR INVESTORS, INC.	REGISTERED REPRESENTATIVE	Y	TAMPA, 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) IMPROV ACTOR/COMEDIAN

POSITION: improv actor NATURE: Other INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 10/01/2014
ADDRESS: 3616 W Gandy Blvd, Tampa FL 33611, United States
DESCRIPTION: Improv actor and comedian

2) CUMMINGS FINANCIAL ORGANIZATION

POSITION: President NATURE: S Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 02/01/2009
ADDRESS: 4610 North Central Ave, Tampa FL 33603, United States
DESCRIPTION: Tax planning and author of tax book

3) CONCIERGE FINANCIAL ORGANIZATION

POSITION: Wealth Advisor NATURE: Florida Marketing/DBA Branding name for securities and insurance agent under Scorp Company Cummings Financial Organization INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 10/02/2014
ADDRESS: 4610 North Central Ave, Tampa FL 33603, United States
DESCRIPTION: Wealth Advisor conducting sales and marketing of securities, investment advisory, and insurance under this business name.

4) CONCIERGE FINANCIAL ORGANIZATION

POSITION: Agent NATURE: Insurance Agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 01/01/2002
ADDRESS: 4610 North Central Ave, Tampa FL 33609, United States
DESCRIPTION: Insurance brokerage

5) TAMPA MUSEUM OF ART

POSITION: Investment Committee Member NATURE: Non Profit INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 02/28/2025
ADDRESS: 120 Gasparilla Plaza, Tampa FL 33602, United States
DESCRIPTION: The Investment Committee member. A Committee of at least 6 people who oversee investment selection. No check writing authority and no clients accounts

6) KREWE OF FORT BROOKE

POSITION: Board Director NATURE: Gasparilla Social group for the Gasparilla Parade in Tampa FI INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 01/15/2026
ADDRESS: 505 S Elberon St, Tampa FL 33611, United States
DESCRIPTION: Advise the Krewe on Strategic vision, help coordinate events like Gasparilla. approve new Krewe members

7) TAMPA MUSEUM OF ART FOUNDATION

POSITION: Board Member NATURE: Non Profit INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 2 START DATE: 04/22/2026
ADDRESS: 120 West Gasparilla Plaza, Tampa FL 33602, United States
DESCRIPTION: The Foundation Board acts as the supporting agency of the Tampa Museum of Art and bears the ultimate responsibility for all aspects of the Foundation. The Board exists as a corporate body with the understanding that "without the Board, you are not the Board." Duties of the Board include, but are not limited to, the following:
Establish and oversee policies that relate to governance over capital, investment, and legacy programs
Assist in raising operating, endowment, capital and other funds
Review and establish budget prepared by staff



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Serve as steward of the Museum's endowment and make informed decisions about the direction, scope, size, and safekeeping of the endowment

Select, support, and assess performance of the executive director

Alert the executive director to any issues or concerns expressed outside of the museum as quickly as possible

Ensure development and execution of an organizational strategic plan. Serve as goodwill ambassadors for the Museum



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	1

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

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Royal Alliance Associates, Inc.
Allegations:	Customer alleges misrepresentation in 2015 sale of a non-traded Business development Company.
Product Type:	Other: BDC
Alleged Damages:	\$30,000.00
Alleged Damages Amount Explanation (if amount not exact):	Customer alleges loss of approximately \$30,000
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:	06/29/2020
Complaint Pending?	No
Status:	Denied
Status Date:	08/08/2020
Settlement Amount:	



**Individual Contribution
Amount:**

Broker Statement

Firm found the customer's allegations without merit.



End of Report

This page is intentionally left blank.