



IAPD Report

THOMAS FRANCIS NEE JR

CRD# 2049953

<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

THOMAS FRANCIS NEE JR (CRD# 2049953)

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 **05/19/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	GALLAGHER FIDUCIARY ADVISORS, LLC	CRD# 146509	07/26/2023
B	OSAIC WEALTH, INC.	CRD# 23131	08/23/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **32** 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	TRIAD ADVISORS LLC	25803	Wakefield, MA	07/21/2023 - 08/23/2024
IA	COMPASS POINT RETIREMENT PLANNING, INC.	116789	WAKEFIELD, MA	03/05/1997 - 09/07/2023
B	INDEPENDENT FINANCIAL GROUP, LLC	7717	Wakefield, MA	11/02/2017 - 07/14/2023

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 **32** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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	08/23/2024
B	FINRA	General Securities Representative	Approved	08/23/2024
B	Arizona	Agent	Approved	08/23/2024
B	California	Agent	Approved	08/23/2024
B	Colorado	Agent	Approved	08/23/2024
B	Connecticut	Agent	Approved	08/23/2024
B	Delaware	Agent	Approved	08/23/2024
B	Florida	Agent	Approved	08/23/2024
B	Georgia	Agent	Approved	08/23/2024
B	Illinois	Agent	Approved	03/10/2025
B	Indiana	Agent	Approved	08/23/2024
B	Iowa	Agent	Approved	08/23/2024
B	Kentucky	Agent	Approved	08/23/2024



Qualifications

	Regulator	Registration	Status	Date
B	Maine	Agent	Approved	08/23/2024
B	Massachusetts	Agent	Approved	08/23/2024
B	Michigan	Agent	Approved	08/23/2024
B	Minnesota	Agent	Approved	08/23/2024
B	Nevada	Agent	Approved	08/23/2024
B	New Hampshire	Agent	Approved	08/23/2024
B	New Jersey	Agent	Approved	08/23/2024
B	New Mexico	Agent	Approved	08/23/2024
B	New York	Agent	Approved	08/23/2024
B	North Carolina	Agent	Approved	08/23/2024
B	Ohio	Agent	Approved	08/23/2024
B	Oklahoma	Agent	Approved	08/23/2024
B	Oregon	Agent	Approved	08/23/2024
B	Pennsylvania	Agent	Approved	08/23/2024
B	Rhode Island	Agent	Approved	08/23/2024
B	South Carolina	Agent	Approved	08/23/2024
B	Texas	Agent	Approved	08/23/2024
B	Vermont	Agent	Approved	08/23/2024
B	Virginia	Agent	Approved	08/23/2024



Qualifications

Regulator	Registration	Status	Date
B Washington	Agent	Approved	08/23/2024
B Wyoming	Agent	Approved	08/23/2024

Branch Office Locations

OSAIC WEALTH, INC.

500 Edgewater Drive
Suite 565
Wakefield, MA 01880

OSAIC WEALTH, INC.

LAKE PARK, FL

Employment 2 of 2

Firm Name: **GALLAGHER FIDUCIARY ADVISORS, LLC**

Main Address: 2850 GOLF ROAD
ROLLING MEADOWS, IL 60008

Firm ID#: 146509

Regulator	Registration	Status	Date
IA Massachusetts	Investment Adviser Representative	Approved	07/26/2023

Branch Office Locations

GALLAGHER FIDUCIARY ADVISORS, LLC

500 Edgewater Drive, #565
Wakefield, MA 01880



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	10/02/1995

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	07/25/1990

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/24/1996
B	Uniform Securities Agent State Law Examination (S63)	Series 63	07/30/1990



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](#).



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	07/21/2023 - 08/23/2024	TRIAD ADVISORS LLC	CRD# 25803	Wakefield, MA
IA	03/05/1997 - 09/07/2023	COMPASS POINT RETIREMENT PLANNING, INC.	CRD# 116789	WAKEFIELD, MA
B	11/02/2017 - 07/14/2023	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	Wakefield, MA
IA	11/07/2017 - 05/19/2023	F3LOGIC, LLC	CRD# 289863	Wakefield, MA
IA	10/03/2007 - 11/10/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	WAKEFIELD, MA
B	10/02/2007 - 11/10/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	WAKEFIELD, MA
B	02/17/1995 - 10/08/2007	SECURITIES AMERICA, INC.	CRD# 10205	WAKEFIELD, MA
B	06/19/1992 - 02/22/1995	GRUNTAL & CO. INCORPORATED	CRD# 372	NEW YORK, NY
B	07/30/1990 - 06/22/1992	HIBBARD BROWN & CO., INC.	CRD# 18246	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
08/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	Wakefield, MA, United States
06/2023 - Present	Gallagher Fiduciary Advisors, LLC	Investment Advisor Representative	Y	Wakefield, MA, United States
11/2017 - Present	COMPASS POINT RETIREMENT PLANNING, INC.	TREASURER /INVESTMENT ADVISOR REPRESENTATIVE	Y	WAKEFIELD, MA, United States
07/2023 - 08/2024	Triad Advisors	Registered Representative	Y	Norcross, GA, United States
11/2017 - 07/2023	INDEPENDENT FINANCIAL GROUP, LLC	REGISTERED REPRESENTATIVE	Y	WAKEFIELD, MA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2017 - 05/2023	F3LOGIC, LLC	Founder, Managing Member, Investment Advisor Representative	Y	Wakefield, MA, United States
08/2002 - 04/2022	BOXFORD FIRE DEPARTMENT	FIREFIGHTER	N	BOXFORD, MA, United States
10/2007 - 11/2017	National Planning Corporation	Registered Representative	Y	Wakefield, MA, 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) GALLAGHER FIDUCIARY ADVISORS, LLC

POSITION: IAR NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 140 SECURITIES TRADING HOURS: 126 START DATE: 6/19/2023

ADDRESS: 2850 Golf Road, Rolling Meadows, IL 60008

DESCRIPTION: Work with clients and managing client accounts

2) INSURANCE

POSITION: Agent/Representative NATURE: INSURANCE outside of IFG INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 11/01/2017

ADDRESS: 500 Edgewater Drive, Suite 565, Wakefield, MA 01880

DESCRIPTION: MA insurance agent offering life, health and long term care since 2017.

3) SALEM SOUND VENTURES, INC.

POSITION: Officer/Director NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 10/01/2012

ADDRESS: 500 Edgewater Drive, Suite 565 Wakefield, MA 01880

DESCRIPTION: Co-Owner of Salem Sound Ventures LLC since 2012.

4) FIXED INSURANCE/FIXED ANNUITIES

POSITION: Agent NATURE: I would be the Agent of Record on my client's Fixed Annuity. INVESTMENT RELATED: Yes NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 3 START DATE: 11/06/2024

ADDRESS: 500 Edgewater Drive, Suite 565, Wakefield MA 01880, United States

DESCRIPTION: Helping existing and future clients open and fund Fixed Annuities. The first being Protective's Income Creator Fixed Annuity.

5) COTTAGE WEEKEND LLC

POSITION: Co owner NATURE: It is an LLC that hold one residential property that will be an Airbnb.

It is owned by myself and my wife. INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 02/06/2026

ADDRESS: 220 Lake Park Dr, unit 2008, Lake Park FL 33403, United States

DESCRIPTION: This is something my wife runs. I will help her out doing some maintenance activities. Most of these happen will after regular working hours.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

This will be listing on airbnb.com. we expect this to happen in late May



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: Regulator

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

Allegations: BREACH OF CONTRACT, BREACH OF COVENANT OF GOOD FAITH AND FAIR DEALING, BREACH OF FIDUCIARY DUTY, BREACH OF A BROKER'S DUTY OF REASONABLE CARE, NEGLIGENT AND INTENTIONAL MISREPRESENTATION, FRAUD AND DECEIT, NEGLIGENCE AND BREACH OF DUTY OF CARE, TORTIOUS MALPRACTICE, UNAUTHORIZED TRADING

Product Type: Annuity(ies) - Variable

Other Product Type(s): MUTUAL FUNDS

Alleged Damages: \$743,748.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD - CASE #03-05007

Date Notice/Process Served: 07/08/2003

Arbitration Pending? No

Disposition: Award

Disposition Date: 01/04/2005

Disposition Detail: RESPONDENTS ARE JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANTS \$150,294 IN COMPENSATORY DAMAGES PLUS INTEREST.



Reporting Source: Firm

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

Allegations: THE CLAIM FOR ARBITRATION ALLEGES MISREPRESENTATION, UNSUITABLE RECOMMENDATIONS, OVER CONCENTRATION OF ASSETS AND FAILURE TO RESPOND TO CLIENT'S DIRECTIONS. DATES OF ALLEGATIONS RANGE FROM JULY 2000 TO AUGUST 2002.

Product Type: Mutual Fund(s)

Other Product Type(s): VARIABLE UNIVERSAL LIFE INSURANCE POLICY

Alleged Damages: \$733,700.00

Customer Complaint Information

Date Complaint Received: 10/08/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 10/08/2003

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 03-05007

Date Notice/Process Served: 10/08/2003

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 01/03/2005

Monetary Compensation Amount: \$206,561.51

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

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

Allegations: THE CLAIM FOR ARBITRATION ALLEGES MISREPRESENTATION, UNSUITABLE RECOMMENDATIONS, OVER CONCENTRATION OF ASSETS AND FAILURE TO RESPOND TO CLIENT'S DIRECTIONS. DATES OF ALLEGATIONS RANGE FROM JULY 2000 TO AUGUST 2002.

Product Type: Mutual Fund(s)

Other Product Type(s): VARIABLE UNIVERSAL LIFE INSURANCE POLICY



Alleged Damages: \$733,700.00

Customer Complaint Information

Date Complaint Received: 10/08/2003

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 10/08/2003

Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information

**Arbitration/Reparation Claim
filed with and Docket/Case
No.:** NASD 03-05007

Date Notice/Process Served: 10/08/2003

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 01/03/2005

**Monetary Compensation
Amount:** \$206,561.51

**Individual Contribution
Amount:** \$0.00



End of Report

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