



IAPD Report

CHRISTOPHER EDWARD PORTNER

CRD# 2071199

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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

CHRISTOPHER EDWARD PORTNER (CRD# 2071199)

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 **11/26/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	OSAIC FA, INC.	3978	HUNT VALLEY, MD	09/18/2015 - 01/24/2025
IA	OSAIC FA, INC.	3978	HUNT VALLEY, MD	09/18/2015 - 01/24/2025
IA	PSA FINANCIAL ADVISORS INC	110802	HUNT VALLEY, MD	01/01/1999 - 09/22/2015

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 **14** 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	01/24/2025
B	FINRA	General Securities Representative	Approved	01/24/2025
B	FINRA	General Securities Sales Supervisor	Approved	01/24/2025
B	FINRA	Municipal Securities Principal	Approved	01/24/2025
B	FINRA	Municipal Securities Representative	Approved	01/24/2025
B	FINRA	Registered Options Principal	Approved	01/24/2025
B	Arizona	Agent	Approved	01/24/2025
B	California	Agent	Approved	01/24/2025
B	Colorado	Agent	Approved	01/24/2025
B	Delaware	Agent	Approved	01/24/2025
B	District of Columbia	Agent	Approved	01/24/2025
B	Florida	Agent	Approved	01/24/2025
B	Georgia	Agent	Approved	01/24/2025



Qualifications

Regulator	Registration	Status	Date
B Kentucky	Agent	Approved	11/26/2025
B Maine	Agent	Approved	01/24/2025
B Maryland	Agent	Approved	01/24/2025
IA Maryland	Investment Adviser Representative	Approved	01/24/2025
B New York	Agent	Approved	01/24/2025
B Ohio	Agent	Approved	01/24/2025
B Pennsylvania	Agent	Approved	01/24/2025
B Virginia	Agent	Approved	01/24/2025

Branch Office Locations

OSAIC WEALTH, INC.
307 INTERNATIONAL CIRCLE
SUITE 390
HUNT VALLEY, MD 21030









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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
 Municipal Securities Principal Examination (S53)	Series 53	03/12/2001
 Registered Options Principal Examination (S4)	Series 4	01/08/2001
 General Securities Principal Examination (S24)	Series 24	06/14/1994
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	11/15/1993

General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/25/1990

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/16/1991
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/21/1990



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
B	09/18/2015 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	HUNT VALLEY, MD
IA	09/18/2015 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	HUNT VALLEY, MD
IA	01/01/1999 - 09/22/2015	PSA FINANCIAL ADVISORS INC	CRD# 110802	HUNT VALLEY, MD
B	02/06/1998 - 09/21/2015	PSA EQUITIES, INC.	CRD# 15676	HUNT VALLEY, MD
B	03/17/1995 - 03/17/1998	PEREMEL & CO., INC.	CRD# 6784	BALTIMORE, MD
B	03/26/1992 - 03/22/1995	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI
B	08/13/1990 - 03/27/1992	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	06/27/1990 - 10/18/1990	BLINDER, ROBINSON & CO., INC.	CRD# 5096	

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
01/2025 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	HUNT VALLEY, MD, United States
09/2015 - 01/2025	Lincoln Financial Advisors	Registered Representative	Y	Hunt Valley, MD, 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) Heritage Financial Consultants, LLC.
307 International Circle, Suite 390
Hunt Valley, MD. 21030

Insurance

Investment Related

Agent, Offers accident and health insurance, disability insurance, equity indexed annuities, fixed annuities, health savings accounts, traditional life insurance, long term care insurance.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Started on 09/2015
working 160 HPM all during trading hours.

2) Models Etc. Inc.
Cockeysville MD
Category: Service Industry
Investment Related: No
Title: Assistant
Duties: perform administrative duties and chores
Start Date: 02/2016
Hours per Month: 3
Hours per Month during trading hours: 0

3) Portner Financial, LLC
Cockeysville MD
Category: Legal Entity
Investment Related: No
Title: Owner
Duties: entity used for tax purposes
Start Date: 04/2016
Hours per Month: 0
Hours per Month during trading hours: 0

4) HERITAGE FINANCIAL CONSULTANTS LLC
POSITION: Agent/FP NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING
HOURS: 160 START DATE: 09/18/2015
ADDRESS: 307 International Circle, Suite 390, Hunt Valley MD 21030, United States
DESCRIPTION: APG Payout with Heritage Financial Consultants LLC



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: PSA EQUITIES, INC

Allegations: CLIENT LETTER RECEIVED ON/ABOUT OCTOBER 8, 2008. [CUSTOMER] ALLEGED THAT MR. PORTNER FAILED TO LIQUIDATE SHARES OF DANA CORP. IN 2005 AND USE THE PROCEEDS TO PURCHASE O'REILLY AUTO PARTS. THE CLIENT IS REQUESTING THE RETURN OF THE DANA SHARES. BASED ON MR. PORTNER'S NOTES OF 7/21/05, THE LIQUIDATION OF THOSE SHARES HAD BEEN DISCUSSED WITH THE CLIENT AND IT WAS DETERMINED (BY THE CLIENT) THAT THE PRICE OF THE STOCK WAS ANTICIPATED TO RISE TO \$20 PER SHARE. [CUSTOMER] WANTED TO "WATCH" THE SHARES IN ANTICIPATION OF A POTENTIAL RISE IN PRICE. IN AUGUST, 2005 496 SHARES WERE SOLD. SUBSEQUENT NOTES FROM MR. PORTNER'S FILE INDICATE THAT THE TWO HAD SPOKEN INTERMITTENTLY IN 2006 AND 2007. IN AUGUST, 2007 WE RECEIVED A REQUEST FROM THE CLIENT TO CLOSE THE ACCOUNT AND SEND A CHECK TO WESTMINSTER BANK (MD). PER HIS REQUEST THE SHARES WERE SOLD AT THAT TIME. A SUBSEQUENT LETTER TO THE CLIENT REMINDED HIM OF THESE ACTIVITIES.

Product Type: Equity-OTC

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT WAS REQUESTING THE RETURN OF SHARES (WHICH WERE NOT AVAILABLE AS THEY HAD PREVIOUSLY BEEN SOLD AT HIS DIRECTION).

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: 10/08/2008

Complaint Pending? No

Status: Closed/No Action

Status Date: 12/02/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE CLIENT HAD APPARENTLY BEEN DISCUSSING HIS RETIREMENT ACCOUNT WITH OTHER ADVISORS AND IN THE PROCESS HAD FORGOTTEN THAT HE HAD THE STOCK SHARES LIQUIDATED SOME TIME AGO. AFTER REMINDING HIM OF THIS FACT HE DISCONTINUED HIS COMPLAINT.



End of Report

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