



IAPD Report

JOHN FOSTER WILKINSON

CRD# 2156376

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

JOHN FOSTER WILKINSON (CRD# 2156376)

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 **05/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	WOODBURY FINANCIAL SERVICES, INC.	421	AUBURN HILLS, MI	09/08/2010 - 01/19/2024
B	WOODBURY FINANCIAL SERVICES, INC.	421	AUBURN HILLS, MI	04/29/2008 - 01/19/2024
B	SIGNATOR INVESTORS, INC.	468	BOSTON, MA	05/16/2001 - 08/11/2004

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
Regulatory Event	2
Customer Dispute	1
Termination	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 5 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 Representative	Approved	01/19/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	01/19/2024
B	Alabama	Agent	Approved	04/15/2025
B	Florida	Agent	Approved	01/19/2024
IA	Florida	Investment Adviser Representative	Approved	01/19/2024
B	Michigan	Agent	Approved	01/19/2024
IA	Michigan	Investment Adviser Representative	Approved	01/19/2024
B	New York	Agent	Approved	01/19/2024
B	North Carolina	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
3069 UNIVERSITY DR #200
AUBURN HILLS, MI 48326

OSAIC WEALTH, INC.
BLOOMFIELD HILL, MI



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

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	12/02/2008
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/28/2008

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	06/04/2008



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
IA	09/08/2010 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	AUBURN HILLS, MI
B	04/29/2008 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	AUBURN HILLS, MI
B	05/16/2001 - 08/11/2004	SIGNATOR INVESTORS, INC.	CRD# 468	BOSTON, MA
B	07/10/1991 - 05/09/2001	NEW ENGLAND SECURITIES	CRD# 615	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
01/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	BLOOMFIELD HILL, MI, United States
02/2008 - Present	KINGSLEY INSURANCE	AGENT	N	FENTON, MI, United States
04/2008 - 01/2024	WOODBURY FINANCIAL SERVICES, INC	REGISTERED REPRESENTATIVE	Y	WOODBURY, MN, 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) WIKLUND AND BOND FINANCIAL SERVICES, BLUE CROSS BLUE SHIELD OF MICHIGAN; INVT REL; 3069 UNIVERSITY DR #200, AUBURN HILLS, MI; SALE OF HEALTH INSURANCE, DISABILITY INSURANCE, FIXED AND EQUITY INDEXED ANNUITIES & TERM INSURANCE; START 05/01/1991; 20 HRS/MTH; 20 HRS/MTH DURING TRADING; SALE OF HEALTH INSURANCE, DISABILITY INSURANCE, FIXED AND EQUITY INDEXED ANNUITIES & TERM INSURANCE.

2) RENTAL PROPERTY

POSITION: Owner NATURE: Family Cottage - Rental property INVESTMENT RELATED: Yes NUMBER OF HOURS: 2
SECURITIES TRADING HOURS: 1 START DATE: 01/01/2019
ADDRESS: 1161 N. Lakeshore Dr, # 4033, Ludington MI 49431, United States
DESCRIPTION: Owner of a family cottage that is rented out in order to help offset expenses.

3) WIKLUND AND BOND FINANCIAL SERVICES

POSITION: Rep/Agent NATURE: Sale of Life Insurance products through DBS. INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 20 START DATE: 05/05/2025
ADDRESS: 4349 Far Hill Dr, Bloomfield Hills MI 48304, United States
DESCRIPTION: Sale of Life Insurance products through DBS.



Registration & Employment History



OTHER BUSINESS ACTIVITIES



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
Regulatory Event	2
Customer Dispute	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD N/K/A FINRA
Sanction(s) Sought:	Revocation
Other Sanction(s) Sought:	
Date Initiated:	12/11/2006
Docket/Case Number:	E8A2002124005/E8A20024005
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Other Product Type(s):	
Allegations:	FAILED TO PAY FINES AND/OR COSTS IN NASD CASE E8A20024005
Current Status:	Final
Resolution:	Other
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No



Resolution Date: 12/11/2006
Sanctions Ordered: Revocation/Expulsion/Denial
Other Sanctions Ordered:
Sanction Details: PURSUANT TO NASD RULE 8320, WILKINSON'S REGISTRATION IS REVOKED FOR FAILURE TO PAY FINES AND/OR COSTS.
Regulator Statement REVOCATION RESCINDED. HE HAS PAID HIS FINE IN FULL ON 2/15/08.
.....

Reporting Source: Individual
Regulatory Action Initiated By: NASD N/K/A FINRA
Sanction(s) Sought: Revocation
Other Sanction(s) Sought:
Date Initiated: 12/11/2006
Docket/Case Number: E8A2002124005/E8A20024005
Employing firm when activity occurred which led to the regulatory action:
Product Type: No Product
Other Product Type(s):
Allegations: FAILED TO PAY FINES AND OR COSTS IN NASD CASE E8A20024005
Current Status: Final
Resolution: Other
Resolution Date: 12/11/2006
Sanctions Ordered: Revocation/Expulsion/Denial
Other Sanctions Ordered:
Sanction Details: PURSUANT TO NASD RULE 8320, WILKINSON'S REGISTRATION IS REVOKED FOR FAILURE TO PAY FINES AND/OR COSTS
Broker Statement REVOCATION RESCINDED. HE HAS PAID HIS FINE IN FULL ON 02/15/2008.

Disclosure 2 of 2

Reporting Source: Regulator
Regulatory Action Initiated By: NASD
Sanction(s) Sought:
Date Initiated: 07/25/2005
Docket/Case Number: E8A2002124005
Employing firm when activity occurred which led to the regulatory action: SIGNATOR INVESTORS, INC.
Product Type: No Product



Allegations: NASD CONDUCT RULES 2110 AND 3030; WILKINSON ENGAGED IN OUTSIDE BUSINESS ACTIVITIES AND ACCEPTED COMPENSATION FOR THE SALE OF EQUITY-INDEXED ANNUITIES WITHOUT GIVING PRIOR WRITTEN NOTICE TO HIS MEMBER FIRM

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 07/25/2005

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Regulator Statement WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, WILKINSON CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDING; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR THIRTY DAYS. SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS ON SEPTEMBER 19, 2005 AND WILL CONCLUDE AT THE CLOSE OF BUSINESS ON OCTOBER 18, 2005. FINE PAID ON 02/15/2008.

.....

Reporting Source: Individual

Regulatory Action Initiated By: NASD/FINRA

Sanction(s) Sought:

Date Initiated: 07/25/2005

Docket/Case Number: E8A20024005

Employing firm when activity occurred which led to the regulatory action: SIGNATOR INVESTORS, INC

Product Type: No Product

Allegations: NASD CONDUCT RULES 2010 AND 3030; WILKINSON ENGAGED IN OUTSIDE BUSINESS ACTIVITIES AND ACCEPTED COMPENSATION FOR THE SALE OF EQUITY INDEXED ANNUITIES WITHOUT GIVING PRIOR WRITTEN NOTICE TO HIS MEMBER FIRM.

Current Status: Final

Resolution: Acceptance, Waiver & Consent(AWC)

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 07/25/2005



Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$5,000.00

Portion Levied against individual: \$5,000.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 02/15/2008

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, WILKINSON CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDING; THEREFORE, HE IS FINED \$5,000 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR THIRTY DAYS. SUSPENSION WILL COMMENCE WITH THE OPENING OF BUSINESS ON SEPTEMBER 19, 2005 AND WILL CONCLUDE AT THE CLOSE OF BUSINESS ON OCTOBER 18, 2005. FINE PAID ON 02/15/2008.



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:	WOODBURY FINANCIAL SERVICES, INC.
Allegations:	CUSTOMER ACKNOWLEDGES THAT SHE SIGNED A DELIVERY RECEIPT FOR A JACKSON NATIONAL VARIABLE ANNUITY ON AUGUST 17, 2009, BUT THE POLICY WAS NOT DELIVERED. SHE REQUESTED TO CANCEL THE POLICY UNDER THE FREE LOOK PROVISION ON OCTOBER 7, 2009, HOWEVER JACKSON NATIONAL WILL NOT ALLOW IT DUE TO THE SIGNED DELIVERY RECEIPT.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	NO DAMAGES SPECIFIED, BUT BELIEVED TO BE GREATER THAN \$5000.00.
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:	10/14/2009
Complaint Pending?	No
Status:	Denied
Status Date:	10/19/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	REPRESENTATIVE PROVIDED A COPY OF A SIGNED POLICY DELIVERY RECEIPT DATED AUGUST 17,2009.



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 1

Reporting Source: Firm
Firm Name: SIGNATOR INVESTORS, INC.

Termination Type: Permitted to Resign

Termination Date: 08/03/2004

Allegations: AT TIME OF RESIGNATION, FIRM HAD CONCLUDED ITS INVESTIGATION INTO REPRESENTATIVE THAT HE VIOLATED COMPANY POLICY REGARDING UNAPPROVED OUTSIDE BUSINESS ACTIVITIES INVOLVING EQUITY INDEX ANNUITIES.

Product Type: Annuity(ies) - Fixed

Other Product Types:

.....

Reporting Source: Individual
Firm Name: SIGNATOR INVESTORS, INC

Termination Type: Permitted to Resign

Termination Date: 08/03/2004

Allegations: AT TIME OF RESIGNATION, FIRM HAD CONCLUDED ITS INVESTIGATION INTO REPRESENTATIVE THAT HE VIOLATED COMPANY POLICY REGARDING UNAPPROVED OUTSIDE BUSINESS ACTIVITY INVLOVING EQUITY INDEXED ANNUITIES

Product Type: Annuity(ies) - Fixed

Other Product Types:

Broker Statement WHEN JOINING THE BROKER DEALER, SIGNATOR INVESTORS, FINANCIAL DOCUMENTATION WAS GIVEN TO THE B/D ATTESTING THAT I SOLD EIA'S WITH MIDLAND NATIONAL LIFE AS WELL AS PERSONAL CONVERSATIONS. A YEAR AND A HALF LATER I DISCOVERED THAT MIDLAND WAS NOT AN APPROVED CARRIER AND NOTIFIED THE B/D. THEY SERVED A LETTER OF REPRIMAND, HOWEVER, RATHER THEN STAY AND NOT BE "HAPPY" I RESIGNED



End of Report

This page is intentionally left blank.