



IAPD Report

STEPHEN SIEWKWAN NG

CRD# 2222678

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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

STEPHEN SIEWKWAN NG (CRD# 2222678)

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 **11/28/2025**.

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 **38** 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	SAGEPOINT FINANCIAL, INC.	133763	SPRINGFIELD, NJ	01/05/2009 - 09/01/2023
B	SAGEPOINT FINANCIAL, INC.	133763	SPRINGFIELD, NJ	10/31/2008 - 09/01/2023
B	AMERICAN GENERAL SECURITIES INCORPORATED	13626	SHORT HILLS, NJ	01/13/2000 - 10/31/2008

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 **38** 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	09/01/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	09/01/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	Arkansas	Agent	Approved	09/01/2023
IA	Arkansas	Investment Adviser Representative	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	Connecticut	Agent	Approved	09/01/2023
B	Delaware	Agent	Approved	09/01/2023
B	District of Columbia	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	09/01/2023
B Georgia	Agent	Approved	09/01/2023
B Idaho	Agent	Approved	09/01/2023
B Illinois	Agent	Approved	09/01/2023
B Indiana	Agent	Approved	04/08/2025
B Kansas	Agent	Approved	09/01/2023
B Kentucky	Agent	Approved	03/24/2025
B Louisiana	Agent	Approved	09/01/2023
B Maine	Agent	Approved	09/01/2023
B Maryland	Agent	Approved	09/01/2023
B Massachusetts	Agent	Approved	09/01/2023
IA Massachusetts	Investment Adviser Representative	Approved	09/01/2023
B Michigan	Agent	Approved	09/01/2023
B Minnesota	Agent	Approved	09/01/2023
B Missouri	Agent	Approved	09/01/2023
B Nevada	Agent	Approved	09/01/2023
IA Nevada	Investment Adviser Representative	Approved	09/01/2023
B New Jersey	Agent	Approved	09/01/2023
IA New Jersey	Investment Adviser Representative	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B New Mexico	Agent	Approved	03/31/2025
B New York	Agent	Approved	09/01/2023
B North Carolina	Agent	Approved	09/01/2023
IA North Carolina	Investment Adviser Representative	Approved	09/04/2024
B Ohio	Agent	Approved	09/01/2023
IA Ohio	Investment Adviser Representative	Approved	09/01/2023
B Pennsylvania	Agent	Approved	09/01/2023
IA Pennsylvania	Investment Adviser Representative	Approved	09/01/2023
B Rhode Island	Agent	Approved	09/01/2023
B South Carolina	Agent	Approved	09/01/2023
B Tennessee	Agent	Approved	01/29/2026
B Texas	Agent	Approved	09/01/2023
IA Texas	Investment Adviser Representative	Restricted Approval	09/01/2023
B Utah	Agent	Approved	09/01/2023
B Vermont	Agent	Approved	09/01/2023
B Virgin Islands	Agent	Approved	09/01/2023
B Virginia	Agent	Approved	09/01/2023
B Washington	Agent	Approved	10/09/2023



Qualifications

Regulator	Registration	Status	Date
B Wisconsin	Agent	Approved	07/22/2024

Branch Office Locations

OSAIC WEALTH, INC.
633 MORRIS AVE.
SPRINGFIELD, NJ 07081

OSAIC WEALTH, INC.
100 HORIZON BLVD.
STE. 105
HAMILTON, NJ 08691

OSAIC WEALTH, INC.
10633 RHODINE ROAD
RIVERVIEW, FL 33578

OSAIC WEALTH, INC.
905 E STATE HWY 114
STE 160
SOUTHLAKE, TX 76092



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

Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/14/2004

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	05/06/2010
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/02/1992

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	02/07/2001
Uniform Securities Agent State Law Examination (S63)	Series 63	04/30/1992

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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
IA	01/05/2009 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	SPRINGFIELD, NJ
B	10/31/2008 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	SPRINGFIELD, NJ
B	01/13/2000 - 10/31/2008	AMERICAN GENERAL SECURITIES INCORPORATED	CRD# 13626	SHORT HILLS, NJ
B	01/05/1998 - 01/20/2000	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	03/26/1996 - 01/06/1998	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	DES MOINES, IA
B	04/03/1992 - 04/05/1996	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	04/03/1992 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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.	REGISTERED REP	Y	RIVERVIEW, FL, United States
01/2009 - 09/2023	SAGEPOINT FINANCIAL, INC.	REGISTERED REP	Y	PHOENIX, AZ, 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.

- GENESIS FINANCIAL STRATEGIES, INC & STEPHEN NG FINANCIAL GROUP LLC
 POSITION: Owner - NATURE: Corporation-Limited Liability Company INVESTMENT RELATED: No NUMBER OF HOURS: 40
 SECURITIES TRADING HOURS: 40 START DATE: 01/01/1995
 ADDRESS: 633 Morris Avenue, Springfield NJ 07081, United States
 DESCRIPTION: WORK ON LIFE & HEALTH INSURANCE CASES, SOMETIMES, SUPERVISORY FUNCTION ONLY
 MARKETING AND RECRUITING PRINTING BUSINESS

- L2J LLC



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: JOINT OWNER NATURE: PERSONAL REAL ESTATE HOLDING COMPANY INVESTMENT RELATED: No
NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 05/22/2017
ADDRESS: 44 FAIRFIELD DRIVE, SHORT HILLS NJ 07078, United States
DESCRIPTION: OWNER

3. STEPHEN NG

POSITION: Owner NATURE: Sole proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES
TRADING HOURS: 2 START DATE: 08/03/2021
ADDRESS: 633 Morris Avenue, Springfield NJ 07081, United States
DESCRIPTION: Buying crypto currencies on Coinbase platform.

4. FHG RHODINE

POSITION: Member NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1
START DATE: 03/01/2021
ADDRESS: 15318 VALENCIA DEL SOL ST, WIMAUMA FL 33598, United States
DESCRIPTION: shareholder. holding company for real estate

5. DOXA CHURCH

POSITION: Board of Trustees NATURE: Church is a 501c3 INVESTMENT RELATED: No NUMBER OF HOURS: 10
SECURITIES TRADING HOURS: 0 START DATE: 04/01/2023
ADDRESS: 205 E 7TH STREET, NEW YORK NY 10009, United States
DESCRIPTION: Board of trustees, help to make decisions for the church

6. 10 FINANCIAL MISTAKES TO AVOID - BOOK

POSITION: Author NATURE: Name of book - 10 Financial Mistakes You Should Avoid: Strategies Designed to Help Keep Your
Money Safe and Growing INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START
DATE: 04/02/2025
ADDRESS: 633 Morris Avenue, Springfield NJ 07081, United States
DESCRIPTION: This book is used for presentation at our in-person seminars and sold for sale.

7. REVAYA LEGACY INC

POSITION: MEMBER, FOUNDER NATURE: 501C3 INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES
TRADING HOURS: 0 START DATE: 04/30/2025
ADDRESS: 15318 VALENCIA DEL SOL ST, WIMAUMA FL 33598, United States
DESCRIPTION: 501c3 member



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:	SagePoint Financial, Inc.
Allegations:	Customer alleged misrepresentation in connection with the purchase of a variable annuity in 2015.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Alleged damages exceed \$5,000.
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:	08/11/2016
Complaint Pending?	No
Status:	Denied
Status Date:	09/16/2016
Settlement Amount:	



**Individual Contribution
Amount:**

Broker Statement

Customer purchased a fixed and variable annuity with full disclosure provided at meetings and through the prospectus prior to purchase. Recommendation was consistent with customer's stated investment objectives and risk tolerance. The complaint is without merit.



End of Report

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