IAPD Report

JAMES EDWARD BELL

CRD# 2225733

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

JAMES EDWARD BELL (CRD# 2225733)

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 **03/25/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC ADVISORY SERVICES, LLC	CRD# 171070	11/08/2024

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	ARBOR POINT ADVISORS	165127	SPOKANE, WA	11/06/2020 - 11/08/2024
B	SECURITIES AMERICA, INC.	10205	Spokane, WA	11/06/2020 - 06/14/2024
IA	KMS FINANCIAL SERVICES, INC	3866	Spokane, WA	08/05/2019 - 11/06/2020

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
Criminal	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 2

Firm Name: **OSAIC ADVISORY SERVICES, LLC**

Main Address: 2300 WINDY RIDGE PARKWAY
SUITE 750
ATLANTA, GA 30339

Firm ID#: 171070

	Regulator	Registration	Status	Date
IA	Washington	Investment Adviser Representative	Approved	11/08/2024

Branch Office Locations

OSAIC ADVISORY SERVICES, LLC
421 W Riverside Avenue
Suite 1450
Spokane, WA 99201

Employment 2 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	06/14/2024
B	FINRA	General Securities Representative	Approved	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
B	Nevada	Agent	Approved	06/14/2024

Qualifications

	Regulator	Registration	Status	Date
B	Oregon	Agent	Approved	06/14/2024
B	Washington	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
421 W Riverside Ave, Suite 1450
Spokane, WA 99201

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
B	General Securities Principal Examination (S24)	Series 24	10/14/2002

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Futures Managed Funds Examination (S31)	Series 31	01/25/2008
B	General Securities Representative Examination (S7)	Series 7	04/23/1992

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/13/1992
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	04/04/1992

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	11/06/2020 - 11/08/2024	ARBOR POINT ADVISORS	CRD# 165127	SPOKANE, WA
B	11/06/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	Spokane, WA
IA	08/05/2019 - 11/06/2020	KMS FINANCIAL SERVICES, INC	CRD# 3866	Spokane, WA
B	08/05/2019 - 11/06/2020	KMS FINANCIAL SERVICES, INC.	CRD# 3866	Spokane, WA
IA	04/24/2012 - 08/07/2019	CETERA ADVISORS LLC	CRD# 10299	SPOKANE, WA
B	04/20/2012 - 08/07/2019	CETERA ADVISORS LLC	CRD# 10299	SPOKANE, WA
B	02/01/2013 - 12/31/2014	CETERA ADVISOR NETWORKS LLC	CRD# 13572	EL SEGUNDO, CA
B	02/01/2013 - 12/31/2014	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	SCHAUMBURG, IL
B	02/01/2013 - 12/31/2014	CETERA INVESTMENT SERVICES LLC	CRD# 15340	ST. CLOUD, MN
IA	07/28/2006 - 03/16/2012	PACIFIC WEST FINANCIAL CONSULTANTS INC	CRD# 108728	RENTON, WA
B	07/20/2006 - 03/16/2012	PACIFIC WEST SECURITIES, INC.	CRD# 6390	RENTON, WA
IA	01/19/2005 - 06/01/2005	RK ADVISORS	CRD# 44848	SPOKANE VALLEY, WA
B	01/18/2005 - 06/01/2005	KOVACK SECURITIES INC.	CRD# 44848	FT. LAUDERDALE, FL
IA	05/08/2002 - 12/15/2003	METROPOLITAN FINANCIAL SERVICES, INC.	CRD# 116602	SPOKANE, WA
B	04/24/2002 - 12/15/2003	METROPOLITAN INVESTMENT SECURITIES, INC.	CRD# 14146	SPOKANE, WA
B	05/02/2001 - 11/30/2001	WELLS FARGO INVESTMENTS, LLC	CRD# 10582	SAN FRANCISCO, CA

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	09/08/2000 - 05/02/2001	WELLS FARGO SECURITIES INC.	CRD# 17438	SAN FRANCISCO, CA
B	11/16/1998 - 10/02/2000	U.S. BANCORP PIPER JAFFRAY INC.	CRD# 665	MINNEAPOLIS, MN
B	09/03/1997 - 11/16/1998	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	SAINT PAUL, MN
B	02/24/1994 - 09/03/1997	U.S. BANCORP SECURITIES	CRD# 17439	PORTLAND, OR
B	04/24/1992 - 01/21/1994	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	04/24/1992 - 01/21/1994	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
11/2024 - Present	OSAIC ADVISORY SERVICES, LLC	Mass Transfer	Y	ATLANTA, GA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	Spokane, WA, United States
11/2020 - Present	ARBOR POINT ADVISORS	IAR	Y	SPOKANE, WA, United States
11/2020 - Present	SECURITIES AMERICA, INC.	REGISTERED REP	Y	Spokane, WA, United States
08/2019 - 11/2020	KMS Financial Services, Inc.	REGISTERED REP	Y	Seattle, WA, United States
01/2013 - 08/2019	CETERA ADVISORS LLC	REGISTERED REP/IAR	Y	DENVER, CO, 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.

N/A
POSITION: Agent NATURE: Fixed Insurance - service of pre-existing policies for clients. INVESTMENT RELATED: Yes NUMBER

Registration & Employment History

OTHER BUSINESS ACTIVITIES

OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2015 ADDRESS: 421 W Riverside Ave, Suite 1450, Spokane WA 99201 DESCRIPTION: I do not solicit fixed insurance business. I am licensed and get appointed as necessary just to become the agent-of-record and service pre-existing client accounts as requested by new and existing clients.

ADVISORY SERVICES
POSITION: Investment Advisor Representative NATURE: Advisory services, provided through Arbor Point Advisors. INVESTMENT RELATED: Yes NUMBER OF HOURS: 150 SECURITIES TRADING HOURS: 130 START DATE: 11/09/2020 ADDRESS: 421 W Riverside Ave, Suite 1450, Spokane WA 99201 DESCRIPTION: I open advisory accounts for my clients on the TD Ameritrade Institutional platform. I work with my clients to build suitable portfolios to match their investment objectives, time frame and risk tolerance. I execute all trades, perform account service and maintenance as necessary. I monitor all accounts and review them with clients at least annually or more frequently as needed.

LEGACY CAPITAL MANAGEMENT, INC
POSITION: Owner NATURE: Legacy Capital Management, Inc. is the DBA for my securities and advisory business. INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2015 ADDRESS: 421 W Riverside Ave, Suite 1450, Spokane WA 99201 DESCRIPTION: This is just the DBA for my securities and advisory business, soon to be with Securities America and Arbor Point Advisors.

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
Criminal	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	SPOKANE DISTRICT COURT (SPOKANE, WA) REPORT # 8120066
Charge Date:	11/01/1980
Charge Details:	I WAS CHARGED WITH AND SUBSEQUENTLY PLED GUILTY TO "POSSESSING AND DISPLAYING AN INVALID DRIVERS LICENSE."
Felony?	No
Current Status:	Final
Status Date:	04/03/1981
Disposition Details:	I PLED GUILTY TO THE MISDEMEANOR CHARGE (POSSESSING AND DISPLAYING AN INVALID DRIVERS LICENSE). WHILE COURT POLICE RECORDS ARE NO LONGER AVAILABLE TO VERIFY THE FINE AMOUNT. I BELIEVE THE FINE PAID WAS ABOUT $50.
Broker Statement	NOT PROVIDED- PREVIOUSLY DISCLOSED. NO CHANGES TO THIS DISCLOSURE.

End of Report

This page is intentionally left blank.