



IAPD Report

MARC GREGORY MINOR

CRD# 2230271

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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

MARC GREGORY MINOR (CRD# 2230271)

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 **12/19/2024**.

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 **50** 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	EAST PEORIA, IL	02/27/2008 - 01/19/2024
B	WOODBURY FINANCIAL SERVICES, INC.	421	EAST PEORIA, IL	04/23/2003 - 01/19/2024
B	LEGACY FINANCIAL SERVICES, INC.	38697	PETALUMA, CA	09/27/2001 - 04/30/2003

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	5



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 **50** 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	Invest. Co and Variable Contracts	Approved	01/19/2024
B	Alabama	Agent	Approved	01/19/2024
B	Alaska	Agent	Approved	01/19/2024
B	Arizona	Agent	Approved	01/19/2024
B	Arkansas	Agent	Approved	01/19/2024
B	California	Agent	Approved	01/19/2024
B	Colorado	Agent	Approved	01/19/2024
B	Connecticut	Agent	Approved	01/19/2024
B	Delaware	Agent	Approved	01/19/2024
B	District of Columbia	Agent	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
IA	Florida	Investment Adviser Representative	Approved	01/19/2024
B	Georgia	Agent	Approved	01/19/2024



Qualifications

Regulator	Registration	Status	Date
B Hawaii	Agent	Approved	01/19/2024
B Idaho	Agent	Approved	01/19/2024
B Illinois	Agent	Approved	01/19/2024
IA Illinois	Investment Adviser Representative	Approved	01/19/2024
B Indiana	Agent	Approved	01/19/2024
B Iowa	Agent	Approved	01/19/2024
B Kansas	Agent	Approved	01/19/2024
B Kentucky	Agent	Approved	01/19/2024
B Louisiana	Agent	Approved	01/19/2024
B Maine	Agent	Approved	01/19/2024
B Maryland	Agent	Approved	01/19/2024
B Massachusetts	Agent	Approved	01/19/2024
B Michigan	Agent	Approved	01/19/2024
IA Michigan	Investment Adviser Representative	Approved	01/19/2024
B Minnesota	Agent	Approved	01/19/2024
B Mississippi	Agent	Approved	01/19/2024
B Missouri	Agent	Approved	01/19/2024
B Montana	Agent	Approved	01/19/2024
B Nebraska	Agent	Approved	01/19/2024



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	01/19/2024
B New Hampshire	Agent	Approved	01/19/2024
B New Jersey	Agent	Approved	01/19/2024
B New Mexico	Agent	Approved	01/19/2024
B New York	Agent	Approved	01/19/2024
B North Carolina	Agent	Approved	01/19/2024
IA North Carolina	Investment Adviser Representative	Approved	01/19/2024
B North Dakota	Agent	Approved	01/19/2024
B Ohio	Agent	Approved	01/19/2024
B Oklahoma	Agent	Approved	01/19/2024
B Oregon	Agent	Approved	01/19/2024
B Pennsylvania	Agent	Approved	01/19/2024
B Rhode Island	Agent	Approved	01/19/2024
B South Carolina	Agent	Approved	01/19/2024
B South Dakota	Agent	Approved	01/19/2024
B Tennessee	Agent	Approved	01/19/2024
B Texas	Agent	Approved	01/19/2024
IA Texas	Investment Adviser Representative	Restricted Approval	01/19/2024



Qualifications

Regulator	Registration	Status	Date
B Utah	Agent	Approved	01/19/2024
B Virginia	Agent	Approved	01/19/2024
B Washington	Agent	Approved	01/19/2024
B West Virginia	Agent	Approved	01/19/2024
B Wisconsin	Agent	Approved	01/19/2024
B Wyoming	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
NAPLES, FL

OSAIC WEALTH, INC.
430 N MAIN STREET
EAST PEORIA, IL 61611



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/13/1992

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	01/25/2008
Uniform Securities Agent State Law Examination (S63)	Series 63	01/25/1993

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



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	02/27/2008 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	EAST PEORIA, IL
B	04/23/2003 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	EAST PEORIA, IL
B	09/27/2001 - 04/30/2003	LEGACY FINANCIAL SERVICES, INC.	CRD# 38697	PETALUMA, CA
B	02/09/1999 - 06/20/2001	NYLIFE SECURITIES INC.	CRD# 5167	NEW YORK, NY
B	04/14/1992 - 01/27/1999	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	04/14/1992 - 01/27/1999	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	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	NAPLES, FL, United States
08/2001 - Present	LEGACY FINANCIAL SERVICES	REG. REP.	Y	PETALUMA, CA, 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. LEGACY INVESTMENT SERVICES, INC.; POSITION: President & Sr. Partner NATURE: Corp. INVESTMENT RELATED: No No. OF HRS: 20 SECURITIES TRADING HRS: 15 START: 11/01/2001; ADD: 430 N. Main St., East Peoria IL 61611; DESC: My duties include updating marketing materials, preparing & delivering group study webinars, conducting individual advisor coaching calls & working with the Legacy team leaders on priorities for the enterprise.

2. ADVISOR CONTROLS

POSITION: CEO NATURE: Advisor Controls provides fee-based services & will remain agnostic as it relates to Broker Dealer and vendor relationships. Legacy Advisor Technologies and Impact Technologies, working as a partnership under Advisor Controls, will work in concert to help advisors, consultants and fiduciaries become more compliant, productive and efficient in their day-to-day operations. Advisor controls is advisor facing only. INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 10 START DATE: 12/04/2018, ADD: 4430 Wayside Dr, Naples FL 34119, DESC: This OBA will serve to provide a platform that vets and maintains leading technologies. Advisor Controls provides fee-based services & will remain



Registration & Employment History



OTHER BUSINESS ACTIVITIES

agnostic as it relates to Broker Dealer & vendor relationships. Legacy Advisor Technologies & Impact Technologies, working as a partnership under Advisor Controls, will work in concert to help advisors, consultants & fiduciaries become more compliant, productive & efficient in their day-to-day operations. Advisor controls is advisor facing only. I assist with coordinating technology enhancements & building individual & enterprise relationships with advisors.

3. ADVISOR NATION

POSITION: CEO NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 10 START DATE: 11/02/2017

ADDRESS: 4430 wayside dr, Naples FL 34119, United States

DESCRIPTION: This will serve to provide a platform that vets and maintains leading technologies while providing a delivery system through professional coaching and peer to peer interaction. This is a DBA. Advisor Nation, Legacy Advisor Network Inc, and Legacy Advisor Technologies provide fee-based services and will remain agnostic, as it relates to broker dealer and vendor relationships. These combined entities will work in concert to help advisors, consultants, and fiduciaries become more compliant, productive and efficient in their day to day operations. I assist in coordinating technology enhancement sand building individual and enterprise relationships.



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	5

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WOODBURY FINANCIAL SERVICES, INC.
Allegations:	Claimant alleges unsuitable recommendation and sale of alternative investment and unauthorized trading of bond portfolio.
Product Type:	Debt-Corporate Real Estate Security
Alleged Damages:	\$75,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA Dispute Resolution
Docket/Case #:	24-00595
Filing date of arbitration/CFTC reparation or civil litigation:	03/16/2024

Customer Complaint Information

Date Complaint Received:	03/18/2024
Complaint Pending?	No



Status: Settled

Status Date: 11/15/2024

Settlement Amount: \$15,000.00

Individual Contribution Amount: \$0.00

Broker Statement The Representative firmly states that that there is no merit to the Claim or to any suggestion of his participation in this matter, and that his only involvement with Claimant was as a joint representative. Representative had no direct contact with the Claimant during the relevant period and did not make the recommendations or execute the transactions at issue. He further states that the recommendations and transactions executed by Claimant's servicing Representatives were determined to be suitable and authorized by Claimant. Without admitting liability, the Firm chose to settle with the Claimant to avoid the costs and uncertainties of prolonged litigation. The Representative was not named in the Statement of Claim, and did not contribute to the settlement. The Representative trusts this clarification helps to address any potential confusion regarding his role.

Disclosure 2 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Woodbury Financial Services, Inc.

Allegations: Client alleges they sustained damages after the insurance company exercised a contractual provision. Client also alleges that the advisor told them the money was 100% guaranteed by the death benefit.

Product Type: Annuity-Variable

Alleged Damages: \$62,000.00

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: 12/23/2016

Complaint Pending? No

Status: Closed/No Action

Status Date: 01/13/2017

Settlement Amount:

Individual Contribution Amount:

Broker Statement I have continually performed above and beyond due diligence in communicating with multiple representatives of the insurance company prior to, during the process of, and even after the conclusion of this client's contract. The insurance company provided me, and the client and her family, misinformation regarding material contractual provisions. The insurance company has been unwilling to amicably resolve this matter.

**Disclosure 3 of 5**

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Woodbury Financial Services, Inc.
Allegations:	The customer alleged that the investment strategy of a third-party money manager was misrepresented.
Product Type:	Other: Third-party investment advisor
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	The customer asked for restitution of losses in the third party managed account.
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:	01/19/2016
Complaint Pending?	No
Status:	Settled
Status Date:	08/09/2016
Settlement Amount:	\$5,000.00
Individual Contribution Amount:	\$5,000.00
Broker Statement	The complainant had come away from a previous presentation by the third party investment advisor with a different recollection of the investment strategy than her spouse. While Woodbury found no merit to the complaint and it was denied in March 2016, the complaint was later settled in the interest of customer goodwill and an amicable relationship going forward.

Disclosure 4 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WOODBURY FINANCIAL SERVICES, INC.
Allegations:	CLIENT ALLEGES MUTUAL FUND POSITIONS WERE LIQUIDATED IN HIS FEE BASED ADVISORY ACCOUNT WITHOUT HIS AUTHORIZATION TO FACILITATE AN ACCOUNT TRANSFER REQUEST.
Product Type:	Mutual Fund
Alleged Damages:	\$0.00



Alleged Damages Amount Explanation (if amount not exact): NO SPECIFIC DAMAGE AMOUNT WAS ALLEGED BUT DAMAGES ARE BELIEVED TO BE GREATER THAN \$5,000.00

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: 02/16/2012

Complaint Pending? No

Status: Denied

Status Date: 06/28/2012

Settlement Amount:

Individual Contribution Amount:

Disclosure 5 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: WOODBURY FINANCIAL SERVICES, INC.

Allegations: CLAIMANTS ALLEGE SUITABILITY VIOLATIONS, BREACH OF FIDUCIARY DUTY, FAILURE TO SUPERVISE AND FAILURE TO DIVERSIFY.

Product Type: Annuity(ies) - Variable

Other Product Type(s): ANNUITIES FIXED

Alleged Damages: \$500,000.00

Customer Complaint Information

Date Complaint Received: 12/29/2005

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 02/14/2006

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION #05-04698

Date Notice/Process Served: 02/14/2006

Arbitration Pending? No

Disposition: Settled



Disposition Date: 06/18/2007

Monetary Compensation Amount: \$6,000.00

Individual Contribution Amount: \$0.00

Firm Statement STATEMENT OF CLAIM INCORRECTLY STATES THAT MARC MINOR AND STEVE TUCKER ARE REGISTERED WITH LEGACY FINANCIAL SERVICES. MR. TUCKER WAS NEVER REGISTERED WITH LEGACY FINANCIAL SERVICECS AND MR. MINOR WAS REGISTERED ONLY BETWEEN 09/2001 TO 04/2003. IT APPEARS MOST OF THE ANNUITY SALES WERE MADE AFTER MR. MINOR LEFT LEGACY FINANCIAL SERVICES. TWO OF THE ANNUITIES IN THE ARBITRATION APPEAR TO BE FIXED PRODUCTS.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WOODBURY FINANCIAL SERVICES

Allegations: CLAIMANTS BEGAN INVESTING WITH THIS REGISTERED REP IN VARIABLE ANNUITY PRODUCTS IN THE FALL OF 2001. CLAIMANTS ALLEGE UNSUITABLE RECOMMENDATIONS, NEGLIGENCE, MISREPRESENTATION & FRAUD.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$500,000.00

Customer Complaint Information

Date Complaint Received: 12/19/2005

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 12/19/2005

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD 05-04698

Date Notice/Process Served: 12/19/2005

Arbitration Pending? No

Disposition: Settled

Disposition Date: 07/19/2007

Monetary Compensation Amount: \$56,000.00

Individual Contribution Amount: \$20,000.00

Broker Statement \$6,000 OF THE TOTAL SETTLEMENT WAS PAID BY MARC'S PRIOR FIRM, LEGACY FINANCIAL SERVICES. CLIENT FILED A COMPLAINT ALLEGING HE



DID NOT UNDERSTAND THE TAX RAMIFICATIONS CONCERNING WITHDRAWS FROM HIS INVESTMENTS. CLIENT HAD BEEN PROVIDED AN EXPLANATION OF TAX ISSUES & WAS ALSO ADVISED TO CONTACT A TAX ADVISOR AS WELL.



End of Report

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