



## IAPD Report

# CHARLES HARRY CURTIN

CRD# 2248266

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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

### CHARLES HARRY CURTIN (CRD# 2248266)

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 **04/30/2026**.

### CURRENT EMPLOYERS

|           | Firm               | CRD#       | Registered Since |
|-----------|--------------------|------------|------------------|
| <b>B</b>  | OSAIC WEALTH, INC. | CRD# 23131 | 09/01/2023       |
| <b>IA</b> | OSAIC WEALTH, INC. | CRD# 23131 | 09/01/2023       |

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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>IA</b> | SAGEPOINT FINANCIAL, INC.                          | 133763 | VALENCIA, CA   | 10/16/2009 - 09/01/2023 |
| <b>B</b>  | SAGEPOINT FINANCIAL, INC.                          | 133763 | VALENCIA, CA   | 07/18/2008 - 09/01/2023 |
| <b>IA</b> | HOUSEHOLDER GROUP, ESTATE & RETIREMENT SPECIALISTS | 107773 | SCOTTSDALE, AZ | 11/27/2006 - 11/18/2009 |

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     |
| Judgment/Lien    | 6     |



## 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 **4** 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>B</b>  | FINRA      | Invest. Co and Variable Contracts      | Approved | 09/01/2023 |
| <b>B</b>  | FINRA      | Investment Co./Variable Contracts Prin | Approved | 09/01/2023 |
| <b>B</b>  | Arizona    | Agent                                  | Approved | 09/01/2023 |
| <b>B</b>  | California | Agent                                  | Approved | 09/01/2023 |
| <b>IA</b> | California | Investment Adviser Representative      | Approved | 09/01/2023 |
| <b>B</b>  | Hawaii     | Agent                                  | Approved | 09/01/2023 |
| <b>B</b>  | Oregon     | Agent                                  | Approved | 09/01/2023 |

### Branch Office Locations

**OSAIC WEALTH, INC.**  
Santa Paula, CA

**OSAIC WEALTH, INC.**  
27201 Tourney Road  
Suite 201  
Valencia, CA 91355



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

#### Principal/Supervisory Exams

| Exam                                                                                | Category  | Date       |
|-------------------------------------------------------------------------------------|-----------|------------|
| <b>B</b> Investment Company Products/Variable Contracts Principal Examination (S26) | Series 26 | 09/23/2008 |

#### General Industry/Product Exams

| Exam                                                                                    | Category | Date       |
|-----------------------------------------------------------------------------------------|----------|------------|
| <b>B</b> Securities Industry Essentials Examination (SIE)                               | SIE      | 10/01/2018 |
| <b>B</b> Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 11/30/1992 |

#### State Securities Law Exams

| Exam                                                          | Category  | Date       |
|---------------------------------------------------------------|-----------|------------|
| <b>IA</b> Uniform Investment Adviser Law Examination (S65)    | Series 65 | 11/21/2006 |
| <b>B</b> Uniform Securities Agent State Law Examination (S63) | Series 63 | 08/24/1992 |



### 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 | 10/16/2009 - 09/01/2023 | SAGEPOINT FINANCIAL, INC.                          | CRD#<br>133763 | VALENCIA, CA        |
| B  | 07/18/2008 - 09/01/2023 | SAGEPOINT FINANCIAL, INC.                          | CRD#<br>133763 | VALENCIA, CA        |
| IA | 11/27/2006 - 11/18/2009 | HOUSEHOLDER GROUP, ESTATE & RETIREMENT SPECIALISTS | CRD#<br>107773 | SCOTTSDALE, AZ      |
| IA | 06/30/2008 - 07/21/2008 | NPB FINANCIAL GROUP, LLC                           | CRD#<br>137743 | STEVENSON RANCH, C  |
| B  | 06/27/2008 - 07/21/2008 | NPB FINANCIAL GROUP, LLC                           | CRD#<br>137743 | STEVENSON RANCH, C  |
| B  | 08/09/2006 - 07/02/2008 | AIG FINANCIAL ADVISORS, INC.                       | CRD#<br>133763 | PALMDALE, CA        |
| B  | 01/16/2004 - 07/19/2006 | NATIONAL PLANNING CORPORATION                      | CRD#<br>29604  | SAUGUS, CA          |
| B  | 03/05/2002 - 07/25/2003 | AIG SUNAMERICA CAPITAL SERVICES, INC.              | CRD#<br>13158  | JERSEY CITY, NJ     |
| B  | 12/18/1998 - 01/11/2002 | SUN LIFE OF CANADA (U.S.) DISTRIBUTORS, INC.       | CRD# 5496      | WELLESLEY HILLS, MA |
| B  | 07/15/1997 - 12/23/1997 | SUNAMERICA CAPITAL SERVICES, INC.                  | CRD#<br>13158  | JERSEY CITY, NJ     |
| B  | 05/11/1996 - 07/15/1997 | SUNAMERICA SECURITIES, INC.                        | CRD#<br>20068  | PHOENIX, AZ         |
| B  | 12/15/1993 - 12/31/1995 | FINANCIAL NETWORK INVESTMENT CORPORATION           | CRD#<br>13572  | EL SEGUNDO, CA      |
| B  | 01/11/1993 - 12/16/1993 | AEGON USA SECURITIES INC.                          | CRD#<br>13302  | CEDAR RAPIDS, IA    |



## Registration & Employment History

### 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.       | Mass Transfer                | Y                  | VALENCIA, CA,<br>United States   |
| 01/2009 - Present | SAGEPOINT FINANCIAL, INC | REGISTERED<br>REPRESENTATIVE | Y                  | SCOTTSDALE, AZ,<br>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. SAGEPOINT FINANCIAL, INC.; INVESTMENT RELATED; 25060 AVENUE STANFORD, SUITE 240, VALENCIA, CA 91355; INVESTMENT ADVISORY REPRESENTATIVE; 11/2010; 50 HRS/MTH; 20 HRS DURING TRADING; PROVIDING INVESTMENT ADVISORY SERVICES

2. DBA = CURTIN WEALTH MANAGEMENT

3. CHARLES CURTIN

POSITION: Owner - NATURE: Sole Proprietorship - INVESTMENT RELATED: Yes NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2008

ADDRESS: 29208 Via Estancia, Valenia CA 91354, United States

DESCRIPTION: Providing life/LTC insurance quotes, offering fixed

4. CURTIN WEALTH MANAGEMENT

POSITION: Financial Advisor NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 25 SECURITIES TRADING HOURS: 25 START DATE: 01/01/2002

ADDRESS: 1224 Dogwood Street, Santa Paula CA 93060, United States

DESCRIPTION: Insurance related (fixed annuity, FIA, Life, long term)



## 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     |
| Judgment/Lien    | 6     |

### 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

|                                                                            |                                                                                                                                                                                                              |
|----------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reporting Source:</b>                                                   | Individual                                                                                                                                                                                                   |
| <b>Employing firm when activities occurred which led to the complaint:</b> | SagePoint Financial, Inc.                                                                                                                                                                                    |
| <b>Allegations:</b>                                                        | Customers allege misrepresentation in connection with purchase of annuities in 2009, performance of account managed by a third party money manager beginning in 2015, and a fixed annuity purchased in 2016. |
| <b>Product Type:</b>                                                       | Annuity-Fixed<br>Annuity-Variable                                                                                                                                                                            |
| <b>Alleged Damages:</b>                                                    | \$38,351.65                                                                                                                                                                                                  |
| <b>Is this an oral complaint?</b>                                          | No                                                                                                                                                                                                           |
| <b>Is this a written complaint?</b>                                        | Yes                                                                                                                                                                                                          |
| <b>Is this an arbitration/CFTC reparation or civil litigation?</b>         | No                                                                                                                                                                                                           |

### Customer Complaint Information

|                                 |            |
|---------------------------------|------------|
| <b>Date Complaint Received:</b> | 08/02/2016 |
| <b>Complaint Pending?</b>       | No         |
| <b>Status:</b>                  | Denied     |
| <b>Status Date:</b>             | 11/10/2016 |
| <b>Settlement Amount:</b>       |            |



**Individual Contribution  
Amount:**

**Broker Statement**

After reviewing several investment options for their retirement assets, customers purchased variable annuities in 2009. Full disclosure was provided at meetings and through the prospectus, and customers confirmed investments were suitable for their financial goals prior to purchase. I met with the customers multiple times a year for the length of the relationship. No financial losses were incurred on the contracts, and customers received quarterly statements, as well as annual statements of fees which were charged for their optional benefit choices. The complaint is without merit.



## Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

### Disclosure 1 of 6

|                                   |                                                                                                                                            |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reporting Source:</b>          | Individual                                                                                                                                 |
| <b>Judgment/Lien Holder:</b>      | Unifund LLC                                                                                                                                |
| <b>Judgment/Lien Amount:</b>      | \$3,619.94                                                                                                                                 |
| <b>Judgment/Lien Type:</b>        | Civil                                                                                                                                      |
| <b>Date Filed with Court:</b>     | 02/25/2021                                                                                                                                 |
| <b>Date Individual Learned:</b>   | 07/12/2021                                                                                                                                 |
| <b>Type of Court:</b>             | L.A. County                                                                                                                                |
| <b>Name of Court:</b>             | L.A. County                                                                                                                                |
| <b>Location of Court:</b>         | Los Angeles, CA                                                                                                                            |
| <b>Docket/Case #:</b>             | 20CHLC08594                                                                                                                                |
| <b>Judgment/Lien Outstanding?</b> | Yes                                                                                                                                        |
| <b>Broker Statement</b>           | This is same as others due to medical dispute. This is from debt collector. My Attorney is still negotiating with the credit card company. |

### Disclosure 2 of 6

|                                   |                                                                                                                                                                                                                                    |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reporting Source:</b>          | Individual                                                                                                                                                                                                                         |
| <b>Judgment/Lien Holder:</b>      | AMERICAN EXPRESS                                                                                                                                                                                                                   |
| <b>Judgment/Lien Amount:</b>      | \$11,002.00                                                                                                                                                                                                                        |
| <b>Judgment/Lien Type:</b>        | Civil                                                                                                                                                                                                                              |
| <b>Date Filed with Court:</b>     | 09/05/2019                                                                                                                                                                                                                         |
| <b>Date Individual Learned:</b>   | 06/08/2021                                                                                                                                                                                                                         |
| <b>Type of Court:</b>             | COUNTY                                                                                                                                                                                                                             |
| <b>Name of Court:</b>             | L.A.COUNTY                                                                                                                                                                                                                         |
| <b>Location of Court:</b>         | LOS ANGELES                                                                                                                                                                                                                        |
| <b>Docket/Case #:</b>             | 18HCLC2A469                                                                                                                                                                                                                        |
| <b>Judgment/Lien Outstanding?</b> | Yes                                                                                                                                                                                                                                |
| <b>Broker Statement</b>           | THIS IS THE SAME AS OTHERS ON MY U4 REPORT. IT IS DUE TO MEDICAL BILLS AND ARE BEING NEGOTIATED W/AN ATTORNEY AND THE COMPANY. THIS LAWSUIT/JUDGEMENT IS NOT DIRECTLY FROM AMERICAN EXPRESS BUT A DEBT COLLECTOR POSING AS "AMEX". |

### Disclosure 3 of 6

|                              |                   |
|------------------------------|-------------------|
| <b>Reporting Source:</b>     | Individual        |
| <b>Judgment/Lien Holder:</b> | CAVALRY SPV I LLC |
| <b>Judgment/Lien Amount:</b> | \$7,547.10        |
| <b>Judgment/Lien Type:</b>   | Civil             |



**Date Filed with Court:** 03/03/2020  
**Date Individual Learned:** 01/28/2021  
**Type of Court:** State Court  
**Name of Court:** Los Angeles  
**Location of Court:** Los Angeles, CA  
**Docket/Case #:** 19CHLC38363  
**Judgment/Lien Outstanding?** Yes

#### Disclosure 4 of 6

**Reporting Source:** Individual  
**Judgment/Lien Holder:** CAVALRY SPC  
**Judgment/Lien Amount:** \$6,100.61  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 02/11/2020  
**Date Individual Learned:** 03/20/2020  
**Type of Court:** LOS ANGELES COUNTY  
**Name of Court:** LOS ANGELES COUNTY COURT  
**Location of Court:** LOS ANGELES, CA  
**Docket/Case #:** 19CHLC33294  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** \*DISPUTE W/CREDIT CARD COMPANY/ HOSPITAL  
\*HIRED A ATTORNEY/ NEGOTIATION COMPANY TO HANDLE  
\*UP TO 6 MONTH OR MORE TO SETTLE

#### Disclosure 5 of 6

**Reporting Source:** Individual  
**Judgment/Lien Holder:** FIRST NATIONAL BANK OF OMAHA  
**Judgment/Lien Amount:** \$5,426.66  
**Judgment/Lien Type:** Civil  
**Date Filed with Court:** 08/19/2019  
**Date Individual Learned:** 01/02/2020  
**Type of Court:** LOS ANGELES COUNTY  
**Name of Court:** LOS ANGELES COUNTY  
**Location of Court:** LOS ANGELES, CA  
**Docket/Case #:** 8CHLC33493  
**Judgment/Lien Outstanding?** Yes

#### Disclosure 6 of 6



|                                   |                                                                                                                                                                                                                                                                                               |
|-----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Reporting Source:</b>          | Individual                                                                                                                                                                                                                                                                                    |
| <b>Judgment/Lien Holder:</b>      | LA COUNTY TAX COLLECTOR                                                                                                                                                                                                                                                                       |
| <b>Judgment/Lien Amount:</b>      | \$145.00                                                                                                                                                                                                                                                                                      |
| <b>Judgment/Lien Type:</b>        | Tax                                                                                                                                                                                                                                                                                           |
| <b>Date Filed with Court:</b>     | 11/26/2018                                                                                                                                                                                                                                                                                    |
| <b>Date Individual Learned:</b>   | 01/14/2019                                                                                                                                                                                                                                                                                    |
| <b>Type of Court:</b>             | State Court                                                                                                                                                                                                                                                                                   |
| <b>Name of Court:</b>             | LOS ANGELES COUNTY COURT                                                                                                                                                                                                                                                                      |
| <b>Location of Court:</b>         | LOS ANGELES, CA                                                                                                                                                                                                                                                                               |
| <b>Docket/Case #:</b>             | 20181179541                                                                                                                                                                                                                                                                                   |
| <b>Judgment/Lien Outstanding?</b> | Yes                                                                                                                                                                                                                                                                                           |
| <b>Broker Statement</b>           | I WAS NOT AWARE THAT WHILE RENTING AN OFFICE, I HAD TO PAY TAXES ON OFFICE EQUIPMENT/FURNITURE. I HAVE MAILED THE CHECK 1/16/19 TO LA COUNTY. I MUST WAIT 10 DAYS AFTER THE CHECK CLEARS AND CALL THE COUNTY TO REQUEST THE RELEASE OF THE TAX LIEN WHICH COULD TAKE AN ADDITIONAL 1-2 WEEKS. |



## End of Report

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