IAPD Report

CHRISTOPHER J CALANDRA

CRD# 2253639

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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

CHRISTOPHER J CALANDRA (CRD# 2253639)

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 **10/13/2025**.

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 **23** 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	SUMMERFIELD, FL	11/18/2005 - 09/01/2023
B	SAGEPOINT FINANCIAL, INC.	133763	SUMMERFIELD, FL	11/02/2005 - 09/01/2023
B	BANC OF AMERICA INVESTMENT SERVICES, INC.	16361	BOSTON, MA	10/20/2004 - 11/18/2005

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	2

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 **23** 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 Principal	Approved	09/01/2023
B	FINRA	General Securities Representative	Approved	09/01/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	California	Agent	Approved	09/01/2023
B	Colorado	Agent	Approved	09/01/2023
B	Connecticut	Agent	Approved	09/01/2023
IA	Connecticut	Investment Adviser Representative	Approved	09/01/2023
B	Delaware	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
IA	Florida	Investment Adviser Representative	Approved	09/01/2023
B	Georgia	Agent	Approved	09/01/2023
B	Illinois	Agent	Approved	09/01/2023

Qualifications

	Regulator	Registration	Status	Date
B	Indiana	Agent	Approved	03/01/2024
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	Nevada	Agent	Approved	09/01/2023
B	New Jersey	Agent	Approved	09/01/2023
B	New York	Agent	Approved	09/01/2023
B	North Carolina	Agent	Approved	09/01/2023
IA	North Carolina	Investment Adviser Representative	Approved	09/01/2023
B	Ohio	Agent	Approved	09/01/2023
B	Pennsylvania	Agent	Approved	09/01/2023
B	Rhode Island	Agent	Approved	09/01/2023
B	South Carolina	Agent	Approved	09/01/2023
B	Vermont	Agent	Approved	09/01/2023
B	Virginia	Agent	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
16910 S US HIGHWAY 441

Qualifications

BAYLEE PLAZA SUITE 203
SUMMERFIELD, FL 34491

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	04/23/2001

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	10/16/1995
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/08/1992

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/19/1998
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/10/1993

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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	11/18/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	SUMMERFIELD, FL
B	11/02/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	SUMMERFIELD, FL
B	10/20/2004 - 11/18/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	10/20/2004 - 11/18/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	AVON, CT
B	07/23/2004 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
IA	07/23/2004 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	HARTFORD, CT
IA	01/02/2002 - 08/10/2004	EASTERN POINT ADVISORS INC.	CRD# 107123	SOUTHINGTON, CT
B	10/01/2001 - 08/03/2004	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	07/21/1998 - 10/05/2001	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY
B	10/31/1995 - 07/21/1998	POLARIS FINANCIAL SERVICES, INC.	CRD# 14521	CONCORD, NH
B	07/09/1992 - 11/01/1995	FIRST INVESTORS CORPORATION	CRD# 305	EDISON, 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.	Mass Transfer	Y	SUMMERFIELD, FL, United States
01/2009 - 09/2023	SAGEPOINT FINANCIAL, INC	REGISTERED REPRESENTATIVE	Y	JOHNSTON, RI, United States

Registration & Employment History

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) CORPORATE RIA, YES, 176 Laning Street SOUTHINGTON CT 06489. INVESTMENT ADVISORY, IAR SINCE 11/05 OFFERING V2A. 60% OF TIME. DBA Elliott Wealth Management Services, LLC.

2) MDC PROPERTIES, LLC; NOT INVESTMENT RELATED; 84 DORAL LANE, SOUTHINGTON, CT 06489; OWNER; SINCE 01/01/2007; 10HRS/MTH; 3 DURING SECURITY HOURS; MANAGE INVESTMENT PROPERTIES.

3) VIRGINIA M. CALANDRA LIVING TRUST, YES, 84 DORAL LANE SOUTHINGTON CT 06489. SUCCESSOR TRUSTEE/BENEFICIARY, ACTIVITY BEGAN: 10/7/2016 0 MONTHLY HRS. DESCRIPTION: I AM IDENTIFIED AS SUCCESSOR TRUSTEE AND BENEFICIARY OF MY AUNT'S TRUST AND DO NO RECEIVE ANY COMPENSATION FOR THIS ACTIVITY.

4) ELLIOTT WEALTH MANAGEMENT SERVICES, LLC
POSITION: Owner - NATURE: Limited Liability Company - INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 07/01/2010
ADDRESS: 149 Durham Road, Unit 32, Unit 32, Madison CT 06443, United States
DESCRIPTION: Offer insurance products, including fixed annuities, life insurance and long term care insurance. Companies including, but not limited to Banner Life, Genworth, Protective Life, Illinois Mutual, Reliance Standard, ING.

5) ELLIOTT WEALTH MANAGEMENT SERVICES, LLC
POSITION: Owner - NATURE: Limited Liability Company - INVESTMENT RELATED: Yes NUMBER OF HOURS: 75 SECURITIES TRADING HOURS: 75 START DATE: 07/01/2010
ADDRESS: 149 Durham Road, Unit 32, Unit 32, Madison CT 06443, United States
DESCRIPTION: DBA using Elliott Wealth Management Services, LLC

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	2

Regulatory Event

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

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Other: n/a
Date Initiated:	08/02/2017
Docket/Case Number:	71268-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	SagePoint Financial, Inc.
Product Type:	No Product
Allegations:	Conducted investment advisory business from offices within this state without the benefit of lawful registration.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/02/2017

Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$15,000.00
Portion Levied against individual:	$15,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	08/02/2017
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	On 8/2/2017, the Office of Financial Regulation entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Christopher J. Calandra. Mr. Calandra accepts consents and agrees, prior to a hearing and without an adjudication of any issue of law or fact, to the findings of the Office. The Office found that Christopher J. Calandra engaged in investment advisory business from offices within this state without the benefit of lawful registration in the state of Florida pursuant to section 517.12(4), F. S. Mr. Calandra agreed to pay an administrative fine in the amount of $ $15,000 The Office agreed to approve Christopher J. Calandra's application as an associated person (RA) with SagePoint Financial, Inc. effective 8/2/2017.

Reporting Source:	Individual
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	08/02/2017
Docket/Case Number:	71268-SR
Employing firm when activity occurred which led to the regulatory action:	SagePoint Financial, Inc.
Product Type:	No Product
Allegations:	Conducted investment advisory business from offices within the state(FL) without current registration.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	08/02/2017

Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$15,000.00
Portion Levied against individual:	$15,000.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	08/02/2017
Was any portion of penalty waived?	No
Amount Waived:	
Broker Statement	Registration has been brought up to date.

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SagePoint Financial, Inc.
Allegations:	unsuitable investment recommendation is alleged
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$40,000.00
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-DR
Docket/Case #:	20-02241
Filing date of arbitration/CFTC reparation or civil litigation:	07/16/2020

Customer Complaint Information

Date Complaint Received:	07/17/2020
Complaint Pending?	No
Status:	Settled
Status Date:	08/18/2021
Settlement Amount:	$12,500.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SAGEPOINT FINANCIAL, INC
Allegations:	CLIENTS ALLEGE THAT THE REPRESENTATIVE INVESTED SOME OF THEIR FUNDS INTO UNSUITABLE INVESTMENTS (LIMITED PARTNERSHIPS AND REITS), MISREPRESENTED THE LIQUIDITY OF THEIR REITS, AND RECEIVED A COMMISSION THAT WAS MUCH HIGHER THAN WHAT THEY WERE LED TO BELIEVE.

Product Type:	Direct Investment-DPP & LP Interests Real Estate Security
Alleged Damages:	$36,650.00
Alleged Damages Amount Explanation (if amount not exact):	THE COSTS INVOLVED TO REDEEM THE REIT INVESTMENTS.
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:	06/22/2010
Complaint Pending?	No
Status:	Denied
Status Date:	07/06/2010
Settlement Amount:	
Individual Contribution Amount:	

End of Report

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