



IAPD Report

ARTHUR JOHN BERNADUCCI

CRD# 2298476

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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

ARTHUR JOHN BERNADUCCI (CRD# 2298476)

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 **08/12/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ADVISOR SHARE WEALTH MANAGEMENT, LLC	CRD# 307997	08/16/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	RETIREMENT INCOME ADVISORY GROUP LLC	286611	Delray Beach, FL	07/17/2018 - 02/27/2024
B	USA FINANCIAL SECURITIES CORPORATION	103857	Woodbridge, NJ	07/02/2010 - 06/28/2018
IA	USA FINANCIAL SECURITIES CORPORATION	103857	Woodbridge, NJ	07/02/2010 - 06/28/2018

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
Financial	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ADVISOR SHARE WEALTH MANAGEMENT, LLC**

Main Address: 13215 SE MILL PLAIN BLVD
SUITE C8-321
VANCOUVER, WA 98684

Firm ID#: 307997

	Regulator	Registration	Status	Date
	Florida	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026

Branch Office Locations

ADVISOR SHARE WEALTH MANAGEMENT, LLC

Delray Beach, FL



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
B Securities Industry Essentials Examination (SIE)	SIE	06/28/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/19/1993

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/06/1996
B Uniform Securities Agent State Law Examination (S63)	Series 63	05/22/1996



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	07/17/2018 - 02/27/2024	RETIREMENT INCOME ADVISORY GROUP LLC	CRD# 286611	Delray Beach, FL
B	07/02/2010 - 06/28/2018	USA FINANCIAL SECURITIES CORPORATION	CRD# 103857	Woodbridge, NJ
IA	07/02/2010 - 06/28/2018	USA FINANCIAL SECURITIES CORPORATION	CRD# 103857	Woodbridge, NJ
IA	06/30/2006 - 07/23/2010	AMERITAS INVESTMENT CORP	CRD# 14869	KEYPORT, NJ
B	06/30/2006 - 07/23/2010	AMERITAS INVESTMENT CORP.	CRD# 14869	KEYPORT, NJ
IA	06/21/2006 - 06/30/2006	CARILLON INVESTMENTS, INC	CRD# 14646	POINT PLEASANT, NJ
B	06/12/2006 - 06/30/2006	CARILLON INVESTMENTS, INC.	CRD# 14646	POINT PLEASANT, NJ
IA	06/21/2002 - 01/12/2006	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	NEPTUNE, NJ
B	02/28/1994 - 01/12/2006	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	ST. PAUL, MN
B	02/04/1994 - 02/28/1994	MIMLIC SALES CORPORATION	CRD# 15296	
B	01/21/1993 - 01/31/1994	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA
B	01/21/1993 - 01/31/1994	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
07/2020 - Present	The Retiring Baby Boomer Group, LLC	Owner/Insurance Agent	Y	Delray Beach, FL, United States
06/2018 - 02/2024	RETIREMENT INCOME ADVISORY GROUP LLC	Investment Advisor Representative	Y	Delray Beach, FL, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/1991 - 07/2020	INDEPENDENT INSURANCE AGENT	Insurance Agent	Y	Woodbridge, NJ, United States
07/2010 - 06/2018	USA FINANCIAL SECURITIES CORPORATION	Investment Advisor Representative/Registered Representative	Y	Woodbridge, NJ, 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.

The Retiring Baby Boomer Group LLC; Owner/Insurance Agent; Start date: 07/2020; Delray Beach, FL; INVESTMENT RELATED; Insurance product sales; Approximately 40hrs/month devoted; 20hrs/month during trading hours.



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
Financial	1

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:	Individual
Regulatory Action Initiated By:	State of New Jersey Department of Banking and Insurance
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	02/25/2015
Docket/Case Number:	9139599
Employing firm when activity occurred which led to the regulatory action:	USA Financial Securities Corp.
Product Type:	No Product
Allegations:	Failure to register Retirement Income Advisors, LLC as a licensed Insurance Agency.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	Yes
Resolution Date:	02/25/2018



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: \$2,500.00

Portion Levied against individual: \$2,500.00

Payment Plan:

Is Payment Plan Current:

Date Paid by individual: 02/25/2015

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

The payment that was made to the NJ Department of Insurance was due to my personal insurance licensing not matching the corporation licensing. In NJ, the producer and the agency need to be licensed. This was for an old company that is no longer needing to be licensed. This is purely an administrative matter.



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:	USA FINANCIAL SECURITIES CORPORATION
Allegations:	CLIENT ALLEGES THAT THE ANNUITIES SHE PURCHASED WERE NOT SUITABLE FOR HER.
Product Type:	Annuity-Fixed Annuity-Variable
Alleged Damages:	\$600,000.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT ASKED THAT HER PREMIUM BE RETURNED TO HER. HER PREMIUM WAS APPROXIMATELY \$600,000.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	12/13/2012
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	01/15/2013
Settlement Amount:	

Individual Contribution Amount:

Broker Statement	When Mr. Bernaducci first met with the client she lacked a clear distinction of what all 14 of her accounts were. After meeting 8 times over the next 4 months they organized her annuities and investments into 5 accounts. The client later started dating a financial advisor and shortly thereafter a complaint was filed. Complaint was found frivolous and closed/no action
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Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERITAS INVESTMENT CORP
Allegations:	CLIENT STATES THAT SHE DID NOT UNDERSTAND THE MARKET VALUE

**ADJUSTMENT FEATURE OF THE CONTRACT.**

Product Type: Annuity-Fixed

Alleged Damages: \$7,664.00

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: 07/07/2009

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/24/2010

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

The client just became a widow and needed income. Mr. Bernaducci set up a small account for her. The client filed a complaint after she went to a financial seminar and the speaker told her the account was not right for her. Case was closed/no action



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual

Action Type: Compromise

Action Date: 09/01/2017

Organization Investment-Related?

Type of Court: N/A

Name of Court: N/A

Location of Court: N/A

Docket/Case #: N/A

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 09/01/2017

If a compromise with creditor, provide:

Name of Creditor: Select Porfolio Servicing Inc.

Original Amount Owed: \$172,087.89

Terms Reached with Creditor: 110717.84

Broker Statement

Unfortunately my wife committed suicide in our home while we were going through a divorce. Because of the impact on the home from Hurricane Sandy, and her death, the property didn't sell after 2-1/2 years on the market. That is when I decided to walk away and do a short sale.



End of Report

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