



IAPD Report

HILARY ELIZABETH O'MALLEY

CRD# 2314563

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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

HILARY ELIZABETH O'MALLEY (CRD# 2314563)

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 **02/18/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/09/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	08/08/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **19** 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	AMERIPRISE FINANCIAL SERVICES, LLC	6363	Plymouth, MA	08/24/2018 - 06/15/2023
IA	PROSPERA FINANCIAL SERVICES, INC.	10740	PLYMOUTH, MA	12/11/2012 - 08/28/2018
B	PROSPERA FINANCIAL SERVICES, INC.	10740	PLYMOUTH, MA	10/25/2012 - 08/28/2018

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
Customer Dispute	4



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 **19** 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 Representative	Approved	06/09/2023
B California	Agent	Approved	06/09/2023
B Colorado	Agent	Approved	06/09/2023
B Connecticut	Agent	Approved	08/31/2023
B Florida	Agent	Approved	06/09/2023
B Georgia	Agent	Approved	08/08/2024
B Indiana	Agent	Approved	09/06/2023
B Iowa	Agent	Approved	09/18/2023
B Maine	Agent	Approved	09/01/2023
B Massachusetts	Agent	Approved	06/12/2023
IA Massachusetts	Investment Adviser Representative	Approved	08/08/2023
B Minnesota	Agent	Approved	06/21/2023
B New Hampshire	Agent	Approved	06/09/2023



Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	08/31/2023
B North Carolina	Agent	Approved	08/31/2023
B North Dakota	Agent	Approved	09/04/2023
B Pennsylvania	Agent	Approved	06/09/2023
B Rhode Island	Agent	Approved	09/06/2023
B South Carolina	Agent	Approved	09/11/2023
B Vermont	Agent	Approved	06/09/2023
B Washington	Agent	Approved	08/31/2023

Branch Office Locations

OSAIC WEALTH, INC.
98 LOWER WESTFIELD ROAD
SUITE 109
HOLYOKE, MA 01040

OSAIC WEALTH, INC.
2660 MAIN STREET
BREWSTER, MA 02631



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, 3 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
 Futures Managed Funds Examination (S31)	Series 31	09/17/1993
 General Securities Representative Examination (S7)	Series 7	02/18/1993

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	03/19/1997
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/15/1993

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
B	08/24/2018 - 06/15/2023	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	Plymouth, MA
IA	12/11/2012 - 08/28/2018	PROSPERA FINANCIAL SERVICES, INC.	CRD# 10740	PLYMOUTH, MA
B	10/25/2012 - 08/28/2018	PROSPERA FINANCIAL SERVICES, INC.	CRD# 10740	PLYMOUTH, MA
IA	02/28/2011 - 10/12/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	HYANNIS, MA
B	10/01/2010 - 10/12/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	HYANNIS, MA
B	12/22/2009 - 10/25/2010	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	OSTERVILLE, MA
B	11/17/2006 - 03/16/2009	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	BOSTON, MA
B	08/23/2002 - 12/15/2006	UBS FINANCIAL SERVICES INC.	CRD# 8174	ANDOVER, MA
B	09/20/1999 - 08/28/2002	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	11/03/1995 - 09/10/1999	SALOMON SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	08/16/1993 - 11/08/1995	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	03/25/1993 - 08/24/1993	H.C. WAINWRIGHT & CO., INC.	CRD# 375	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
06/2023 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	Westfield, MA, United States
08/2018 - 06/2023	Ameriprise Financial Services Inc	REGISTERED REP	Y	Plymouth, MA, United States
10/2012 - 08/2018	PROSPERA FINANCIAL SERVICES, INC.	REGISTERED REP	Y	DALLAS, TX, 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. WEALTH TECHNOLOGY GROUP

POSITION: investment advisor representative NATURE: Sole proprietor INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 06/09/2023
ADDRESS: 130 South Hampton Rd, Westfield MA 01085, United States
DESCRIPTION: Sale/marketing of securities, investment advisory and insurance products

2. WEALTH TECHNOLOGY GROUP/FIXED INSURANCE

POSITION: Agent NATURE: Sole Proprietor INVESTMENT RELATED: Yes NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 3 START DATE: 06/09/2023
ADDRESS: 130 Southhampton Rd, Westfield MA 01085, United States
DESCRIPTION: sales/marketing of fixed annuities and non variable insurance

3. SADIE H. KIM

POSITION: 50% owner and silent partner NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 05/08/2024
ADDRESS: 42 Blue Heron Landing, Harwich MA 02645, United States
DESCRIPTION: My son Ryan OMalley runs the business, I provided some of the funds to start the business

4. LIFEX RESEARCH CORP

POSITION: Taking monthly survey NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 02/01/2026
ADDRESS: 42 Blue Heron Landing, Harwich MA 02645, United States
DESCRIPTION: To take one survey each month this will enable me to be a part of a group health insurance plan.



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	4

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	THE CLIENT HAS REQUESTED FOR THE FREE LOOK PERIOD TO BE EXTENDED AS THEY ALLEGES THAT THE ANNUITY IS NOT WHAT WAS EXPLAINED TO THEM AT THE TIME OF PURCHASE. ALLEGED ACTIVITY DATE IS 8/31/11.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	THE CLIENT ALLEGES UNSPECIFIED DAMAGES, BUT DETERMINED 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:	09/21/2011
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	10/24/2011

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

COMPLAINT DENIED. THE ANNUITY POLICY WAS CANCELED UNDER THE FREE LOOK PROVISION.

Disclosure 2 of 4**Reporting Source:**

Firm

Employing firm when activities occurred which led to the complaint:

UBS FINANCIAL SERVICES INC.

Allegations:

CLIENT ALLEGES UPFRONT CHARGES WERE "UNDISCLOSED AND UNAUTHORIZED", AND HIS ACCOUNT WAS CHURNED. TIME PERIOD: 2005. ALLEGED DAMAGE: ESTIMATED TO BE OVER \$5,000.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information**Date Complaint Received:**

01/23/2006

Complaint Pending?

No

Status:

Settled

Status Date:

11/30/2006

Settlement Amount:

\$7,614.00

Individual Contribution Amount:

\$0.00

Firm Statement

THE FIRM DENIED THE CLIENT'S ALLEGATIONS. THE MUTUAL FUND COMPANY REVERSED \$6,200 FEES THAT WERE CHARGED IN ERROR. ALSO, AS AN ACCOMODATION, UBS REIMBURSED \$1,414 FEES THAT WERE IRREVERSEABLE. CLIENT ACCEPTED THE OFFER THAT HE PREVIOUSLY REJECTED.

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

UBS FINANCIAL SERVICES INC.

Allegations:

CLIENT ALLEGES UPFRONT CHARGES WERE "UNDISCLOSED AND UNAUTHORIZED", AND HIS ACCOUNT WAS CHURNED. TIME PERIOD: 2005. ALLEGED DAMAGE: \$5,000.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$0.00

Customer Complaint Information**Date Complaint Received:**

01/23/2006

Complaint Pending?

No

Status:

Settled



Status Date: 11/30/2006

Settlement Amount: \$7,614.00

Individual Contribution Amount: \$0.00

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PSI

Allegations: CLIENT ALLEGES "INAPPROPRIATE INVESTMENTS HAVE BEEN MADE ON MY BEHALF" AND NO ONE EVER EXPLAINED HOW B SHARES WORK" WITH RESPECT TO THE "LONG SURRENDER PERIOD." ALLEGED DAMAGES OF APPROXIMATELY \$61,000.

Product Type: Other

Other Product Type(s): EQUITIES

Alleged Damages: \$61,000.00

Customer Complaint Information

Date Complaint Received: 09/30/2002

Complaint Pending? No

Status: Denied

Status Date: 12/13/2002

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE MATTER IS DENIED.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PSI

Allegations: CLIENT ALLEGES "INAPPROPRIATE INVESTMENTS HAVE BEEN MADE ON MY BEHALF" AND "NO ONE EVER EXPLAINED HOW B SHARES WORK" WITH RESPECT TO THE "LONG SURRENDER PERIOD."

Product Type: Mutual Fund(s)

Alleged Damages: \$61,000.00

Customer Complaint Information

Date Complaint Received: 09/30/2002

Complaint Pending? No

Status: Denied

Status Date: 12/13/2002



Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: CLIENT ALLEGES THAT FA ERRONOUSLY MISSTATED COST BASIS A IBM STOCK WHEN RECOMMENDED A SALE OF IBM WHICH RESULTED IN A TAXABLE CAPITAL GAIN AND LOST OPPORTUNITY.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$300,000.00

Customer Complaint Information

Date Complaint Received: 07/21/2000

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 07/21/2000

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NYSE ARBITRATION # 2000-008575

Date Notice/Process Served: 07/21/2000

Arbitration Pending? No

Disposition: Settled

Disposition Date: 04/01/2001

Monetary Compensation Amount: \$15,000.00

Individual Contribution Amount: \$0.00



End of Report

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