



IAPD Report

GUS LENO ANDREWS III

CRD# 2362417

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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

GUS LENO ANDREWS III (CRD# 2362417)

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 **10/29/2025**.

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 **42** 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	SAGEPOINT FINANCIAL, INC.	133763	MIDLOTHIAN, VA	10/31/2005 - 09/01/2023
IA	SAGEPOINT FINANCIAL, INC.	133763	MIDLOTHIAN, VA	10/31/2005 - 09/01/2023
IA	SUNAMERICA SECURITIES, INC.	20068	RICHMOND, VA	06/24/2002 - 10/31/2005

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	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 **42** 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	Municipal Fund	Approved	09/01/2023
B	Alabama	Agent	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	Arkansas	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
B	Delaware	Agent	Approved	09/01/2023
B	District of Columbia	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
B	Georgia	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B Hawaii	Agent	Approved	09/01/2023
B Idaho	Agent	Approved	09/01/2023
B Illinois	Agent	Approved	09/01/2023
B Indiana	Agent	Approved	09/01/2023
B Iowa	Agent	Approved	09/01/2023
B Kentucky	Agent	Approved	09/01/2023
B Louisiana	Agent	Approved	09/01/2023
B Maryland	Agent	Approved	09/01/2023
B Massachusetts	Agent	Approved	09/01/2023
B Michigan	Agent	Approved	09/01/2023
B Minnesota	Agent	Approved	09/01/2023
B Mississippi	Agent	Approved	09/01/2023
B Missouri	Agent	Approved	09/01/2023
B Montana	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



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	09/01/2023
B Oregon	Agent	Approved	09/01/2023
B Pennsylvania	Agent	Approved	09/01/2023
IA Pennsylvania	Investment Adviser Representative	Approved	09/01/2023
B South Carolina	Agent	Approved	09/01/2023
B South Dakota	Agent	Approved	09/01/2023
B Tennessee	Agent	Approved	09/01/2023
B Texas	Agent	Approved	09/01/2023
IA Texas	Investment Adviser Representative	Restricted Approval	09/01/2023
B Utah	Agent	Approved	09/01/2023
B Virgin Islands	Agent	Approved	09/01/2023
B Virginia	Agent	Approved	09/01/2023
IA Virginia	Investment Adviser Representative	Approved	09/01/2023
B Washington	Agent	Approved	09/01/2023
B West Virginia	Agent	Approved	09/01/2023
IA West Virginia	Investment Adviser Representative	Approved	09/01/2023
B Wisconsin	Agent	Approved	09/01/2023
B Wyoming	Agent	Approved	09/01/2023



Qualifications

Branch Office Locations

OSAIC WEALTH, INC.
1507 HUGUENOT RD
SUITE 101
MIDLOTHIAN, VA 23113




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




Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	06/09/2003
	General Securities Principal Examination (S24)	Series 24	02/05/1996

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	08/24/1993

State Securities Law Exams

	Exam	Category	Date
 	Uniform Combined State Law Examination (S66)	Series 66	04/05/2002
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/31/1993

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	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	MIDLOTHIAN, VA
IA	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	MIDLOTHIAN, VA
IA	06/24/2002 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	RICHMOND, VA
B	02/28/1996 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
B	11/20/1995 - 03/01/1996	VTR CAPITAL, INC.	CRD# 21404	NEW YORK, NY
B	08/25/1993 - 11/21/1995	L.C. WEGARD & CO., INC.	CRD# 3722	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
09/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	MIDLOTHIAN, VA, United States
01/2002 - Present	IKEMOR CO., INC.	PARTNER	Y	RICHMOND, VA, United States
01/2009 - 09/2023	SAGEPOINT FINANCIAL, INC	OSJ Manager	Y	Midlothian, VA, 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) INVESTMENT ADVISORY THROUGH BROKER DEALER'S CORPORATE RIA AND RUSSELL (THIRD PARTY MANAGER); YES; 1507 HUGUENOT RD (SUITE 101) MIDLOTHIAN, VA 23113; 10-25% SPENT; \$30000 PLUS EST.

2) IKEMOR CO., INC

POSITION: President NATURE: Corporation - INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 03/01/2002

ADDRESS: 1507 Huguenot Rd, suite 101, Midlothian VA 23113, United States

DESCRIPTION: General DBA used for paying bills and supporting daily branch operations. Not using Ikemor DBA for any



Registration & Employment History



OTHER BUSINESS ACTIVITIES

marketing purposes presently.

3) HARLEY ROY LLC

POSITION: Partner NATURE: This was created to allow for purchase of a commercial office building which currently serves as a branch office location for our group. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1
START DATE: 06/13/2019
ADDRESS: 5308 Paylor Ln, Sarasota FL 34240, United States
DESCRIPTION: Investor

4) CGA PROPERTIES LLC

POSITION: Manager NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5
START DATE: 03/30/2015
ADDRESS: 1507 Huguenot Rd (suite 101), Midlothian VA 23113, United States
DESCRIPTION: Manage tenent relations as well as debit/credit needs for the company.

5) GUNNER KIDD CO., INC

POSITION: partner NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 25 SECURITIES TRADING HOURS: 20
START DATE: 05/01/2014
ADDRESS: 5308 Paylor Ln, Sarasota FL 34240, United States
DESCRIPTION: Administratecompensation and assist/advise daily operations



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	4

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:	PENNSYLVANIA CONTACT: STEFANIE HAMILTON (215)-560-2088
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	GUS LENO ANDREWS III IS ORDERED TO PAY \$1,500.00 INVESTIGATIVE AND LEGAL COSTS AND \$15,000.00 ADMINISTRATIVE ASSESSMENT.
Date Initiated:	04/05/2005
Docket/Case Number:	2003-11-10
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Other
Other Product Type(s):	INTERESTS
Allegations:	GUS LENO ANDREWS III VIOLATED THE REGISTRATION PROVISIONS OF THE PA SECURITIES ACT OF 1972.
Current Status:	Final
Resolution:	Settled
Resolution Date:	04/05/2005
Sanctions Ordered:	Monetary/Fine \$16,500.00
Other Sanctions Ordered:	
Sanction Details:	GUS LENO ANDREWS III IS ORDERED TO PAY \$1,500.00 INVESTIGATIVE AND



Regulator Statement LEGAL COSTS AND \$15,000.00 ADMINISTRATIVE ASSESSMENT.
FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER ISSUED TO GUS
LENO ANDREWS III.

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Reporting Source: Individual
Regulatory Action Initiated By: PENNSYLVANIA SECURITIES COMMISSION
Sanction(s) Sought: Other
Other Sanction(s) Sought: \$15K ADMINISTRATIVE ASSESSMENT AND \$1500 TO REIMBURSE STATE'S INVESTIGATIVE AND LEGAL COSTS
Date Initiated: 02/03/2005
Docket/Case Number: 2003-11-10
Employing firm when activity occurred which led to the regulatory action: SUNAMERICA SECURITIES, INC
Product Type: Other
Other Product Type(s): LIFE PARTNERS VIATICAL SETTLEMENTS
Allegations: SECURITIES SOLD IN VIOLATION OF PENNSYLVANIA'S SECURITIES REGISTRATION STATUTE
Current Status: Final
Resolution: Settled
Resolution Date: 04/05/2005
Sanctions Ordered: Monetary/Fine \$15,000.00
Other Sanctions Ordered: PAYMENT OF ADMINISTRATIVE ASSESSMENT OF \$15K AND REIMBURSEMENT OF STATE'S INVESTIGATIVE AND LEGAL COSTS (\$1500).
Sanction Details: AS DESCRIBED ABOVE IN B.



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:	SUNAMERICA SECURITIES, INC.
Allegations:	ALLEGES UNSUITABLE VIATICAL INVESTMENTS IN 1996 OR SHORTLY THEREAFTER.
Product Type:	Other
Other Product Type(s):	VIATICAL SETTLEMENTS
Alleged Damages:	\$40,000.00

Customer Complaint Information

Date Complaint Received:	05/23/2005
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	05/23/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD ARBITRATION NO. 05-02236
Date Notice/Process Served:	05/23/2005
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/30/2006
Monetary Compensation Amount:	\$15,000.00
Individual Contribution Amount:	\$15,000.00

Disclosure 2 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SUNAMERICA SECURITIES, INC.



Allegations: ALLEGES IN 1999 REP ANDREWS FAILED TO EXPLAIN HER OPTIONS BEFORE EXCHANGING HER INTO A CONTRACT WHEREBY THE DB MISTAKENLY COVERS HER DAUGHTER'S RATHER THAN HER OWN LIFE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$7,000.00

Customer Complaint Information

Date Complaint Received: 11/05/2003

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/15/2004

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNAMERICA SECURITIES, INC.

Allegations: ALLEGATIONS ARE MISREPRESENTATION OF INVESTMENT AND NONDISCLOSURE OF MAINTANENCE FEES.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 10/24/2003

Complaint Pending? No

Status: Denied

Status Date: 03/04/2003

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SUNAMERICA SECURITIES, INC.

Allegations: CUSTOMER ALLEGES INVESTMENTS IN HER BROKERAGE, IRA, AND ANNUITY WERE UNSUITABLE. INVESTMENTS MADE IN 1999.

Product Type: Annuity(ies) - Variable

Other Product Type(s): MUTUAL FUNDS

Alleged Damages: \$122,000.00



Customer Complaint Information

Date Complaint Received: 07/15/2003

Complaint Pending? No

Status: Denied

Status Date: 10/28/2003

Settlement Amount:

**Individual Contribution
Amount:**



End of Report

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