



IAPD Report

DONALD ALDE JOYAL

CRD# 2397903

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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

DONALD ALDE JOYAL (CRD# 2397903)

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 **09/25/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	03/07/2001
IA	FLAGSHIP WEALTH ADVISORS, LLC.	CRD# 131962	12/09/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **33** 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	PARK AVENUE SECURITIES LLC	46173	NEW YORK, NY	05/03/1999 - 03/07/2001
B	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ	01/02/2001 - 01/22/2001
B	GUARDIAN INVESTOR SERVICES CORPORATION	6635	NEW YORK, NY	06/07/1994 - 05/03/1999

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	3



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

Employment 1 of 2

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	Invest. Co and Variable Contracts	Approved	03/07/2001
B Arizona	Agent	Approved	02/13/2004
B California	Agent	Approved	03/07/2001
B Colorado	Agent	Approved	01/31/2008
B Connecticut	Agent	Approved	03/07/2001
B District of Columbia	Agent	Approved	09/02/2011
B Florida	Agent	Approved	03/07/2001
B Georgia	Agent	Approved	06/23/2015
B Idaho	Agent	Approved	11/16/2021
B Illinois	Agent	Approved	06/06/2022
B Maine	Agent	Approved	11/10/2004
B Maryland	Agent	Approved	09/11/2007
B Massachusetts	Agent	Approved	03/07/2001



Qualifications

Regulator	Registration	Status	Date
B Michigan	Agent	Approved	12/21/2018
B Mississippi	Agent	Approved	05/19/2022
B Missouri	Agent	Approved	03/02/2023
B New Hampshire	Agent	Approved	03/07/2001
B New Jersey	Agent	Approved	03/07/2001
B New Mexico	Agent	Approved	01/31/2008
B New York	Agent	Approved	03/07/2001
B North Carolina	Agent	Approved	01/05/2007
B Ohio	Agent	Approved	03/10/2022
B Oregon	Agent	Approved	05/19/2016
B Pennsylvania	Agent	Approved	03/13/2007
B Rhode Island	Agent	Approved	03/09/2001
B South Carolina	Agent	Approved	08/31/2011
B Tennessee	Agent	Approved	01/28/2022
B Texas	Agent	Approved	05/06/2016
B Utah	Agent	Approved	08/05/2019
B Vermont	Agent	Approved	09/10/2007
B Virginia	Agent	Approved	09/11/2007
B Washington	Agent	Approved	12/23/2013



Qualifications

Regulator	Registration	Status	Date
B West Virginia	Agent	Approved	04/02/2014
B Wisconsin	Agent	Approved	10/15/2012

Branch Office Locations

OSAIC WEALTH, INC.
 50 RESNIK ROAD
 Suite 300
 PLYMOUTH, MA 02360

Employment 2 of 2

Firm Name: **FLAGSHIP WEALTH ADVISORS, LLC.**
 Main Address: 301 EDGEWATER PLACE
 SUITE 400
 WAKEFIELD, MA 01880
 Firm ID#: 131962

Regulator	Registration	Status	Date
IA Massachusetts	Investment Adviser Representative	Restricted Approval	12/09/2014

Branch Office Locations

FLAGSHIP WEALTH ADVISORS, LLC.
 301 EDGEWATER PLACE
 SUITE 400
 WAKEFIELD, MA 01880



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 1 state securities law exam.

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
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Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/06/1994
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State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	11/23/1993
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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	05/03/1999 - 03/07/2001	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
B	01/02/2001 - 01/22/2001	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	06/07/1994 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	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
03/2001 - Present	ROYAL ALLIANCE ASSOCIATES, INC.	REGISTERED REP.	Y	PLYMOUTH, NH, 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) ENTERTAINMENT CAPITAL MANAGEMENT LLC; NON-INVESTMENT RELATED; 50 RESNIK ROAD PLYMOUTH MA 02360; MEMBER; STARTED 04/04/2007; 10 HRS/MTH; 10 HRS/MTH DURING ST HOURS; DEVELOP RELATIONSHIPS IN THE PROFESSIONAL ENTERTAINMENT ARENA.
- 2) JOYAL PROPERTY & LIABILITY INSURANCE AGENCY INC II; NON-INVESTMENT RELATED; 50 RESNIK ROAD PLYMOUTH MA 02360; PRESIDENT; STARTED 1997; 10 HRS/MTH; 10 HRS/MTH DURING ST HOURS; REFER CLIENTS TO A PROPERTY & LIABILITY AGENCY FOR COVERAGE OPTIONS.
- 3) JOYAL FINANCIAL MANAGEMENT GROUP
 POSITION: sole proprietor NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 160
 SECURITIES TRADING HOURS: 160 START DATE: 09/17/2015
 ADDRESS: 50 Resnik Rd., Suite 300, Plymouth MA 02360
 DESCRIPTION: Fixed AnnuitiesLife InsuranceDisability InsuranceNursing Home Insurance
- 4) FLAGSHIP WEALTH ADVISORS
 POSITION: An exempted investment advisor representative, approved from the state of Massachusetts. This position is for soliciting purposes only. NATURE: Solicitorof Flagship Wealth Advisors. INVESTMENT RELATED: Yes NUMBER OF HOURS: 10
 SECURITIES TRADING HOURS: 8 START DATE: 12/09/2014
 ADDRESS: 301 Edgewater Place, Suite 400, Wakefield MA 01880
 DESCRIPTION: I refer clients to Flagship Wealth Advisors as a solicitor.
- 5) DONALD JOYAL DBA JOYAL INSURANCE AGENCY
 POSITION: Owner - NATURE: Sole Proprietorship - Life insurance, nursing home home healthcare insurance sales



Registration & Employment History



OTHER BUSINESS ACTIVITIES

INVESTMENT RELATED: No NUMBER OF HOURS: 70 SECURITIES TRADING HOURS: 0 START DATE: 01/01/1982
ADDRESS: 50 Resnik Road, Plymouth MA 02360, United States
DESCRIPTION: life insurance sales, nursing home home health care sales

6) ELLIS LAW GROUP

POSITION: Recommendation NATURE: Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 05/11/2023
ADDRESS: 4755 Technology Way ste 205, Boca Raton FL 33431, United States
DESCRIPTION: Recommendation only

7) GUARANTEED RATE

POSITION: Recommendation NATURE: Recommendation only INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 05/11/2023
ADDRESS: 3940 N Ravensswood Ave, Chicago IL 60613, United States
DESCRIPTION: Recommendation only

8) JOYAL CONSULTING AGENCY INC

POSITION: Owner NATURE: Sole Proprietorship- Life Insurance, Nursing Home, Home Healthcare, Insurance sales INVESTMENT RELATED: No NUMBER OF HOURS: 70 SECURITIES TRADING HOURS: 0 START DATE: 09/16/2024
ADDRESS: 50 Resnik Rd, Plymouth MA 02360, United States
DESCRIPTION: Life Insurance sales, Nursing home, Home Healthcare Care, Sales



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Royal Alliance Associates, Inc.
Allegations:	Customer alleges that he did not request changes to variable annuities and that subaccount allocation was not suitable.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	The Firm has made a good faith determination that alleged damages would be \$5,000 or more.
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: 01/15/2020



Complaint Pending? No
Status: Denied
Status Date: 03/17/2020

Settlement Amount:
Individual Contribution Amount:

Disclosure 2 of 3

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: ROYAL ALLIANCE ASSOCIATES, INC.

Allegations: ALLEGE FAILURE TO DISCLOSE COSTS OF MUTUAL FUND SHARE CLASSES. DAMAGE AMOUNT NOT CITED, BUT GOOD FAITH DETERMINATION GREATER THAN \$5,000.00.

Product Type: Mutual Fund(s)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 02/09/2005

Complaint Pending? No

Status: Settled

Status Date: 03/21/2006

Settlement Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Broker Statement COMPLAINT WAS INVESTIGATED BY MY BROKER DEALER AND FOUND TO BE WITHOUT MERIT. ALL OF THE PROPER DISCLOSURES WERE MADE AS EVIDENCED BY THE SIGNED DOCUMENTATION AND THE RECOMMENDATIONS WERE SUITABLE. I AGREED TO SETTLE SOLELY TO AVOID THE COSTS AND UNCERTAINTY OF A PROLONGED ARBITRATION PROCESS. THOUGH I DID NOT CONTRIBUTE TO THE AMOUNT AT THE TIME OF THE SETTLEMENT, I HAVE AGREED TO REIMBURSE MY BROKER DEALER \$17,500; THE PAYMENT SCHEDULE TO BE DETERMINED AT A LATER DATE. THE AGREEMENT TO SETTLE SHOULD NOT BE CONSTRUED AS AN ADMISSION OF WRONGDOING WHICH IS EXPRESSLY DENIED.

Disclosure 3 of 3

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: PARK AVENUE SECURITIES LLC

Allegations: TRUSTEE ALLEGES THAT PURCHASE OF A VARIABLE ANNUITY BY GRANTOR WAS UNSUITABLE. PAS HAS MADE A GOOD FAITH DETERMINATION THAT ANY DAMAGES FROM THE ALLEGED CONDUCT WOULD NOT BE LESS THAN \$5,000.



Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 01/25/2005

Complaint Pending? No

Status: Denied

Status Date: 04/13/2005

Settlement Amount:

Individual Contribution Amount:

Firm Statement PAS INVESTIGATED THE CLIENT'S ALLEGATIONS AND CONCLUDED THAT THEY WERE WITHOUT MERIT. THE CLAIM WAS DENIED.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PARK AVENUE SECURITIES

Allegations: ALLEGE UNSUITABLE VARIABLE ANNUITY PRODUCT PURCHASED BY MOTHER (NOW DECEASED) IN AUGUST 2000. NO DAMAGE AMOUNT ALLEGED BUT GOOD FAITH DETERMINATION GREATER THAN \$5,000.00.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 02/07/2005

Complaint Pending? No

Status: Denied

Status Date: 04/13/2005

Settlement Amount:

Individual Contribution Amount:



End of Report

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