



IAPD Report

CARLOS ROBERT ROMERO

CRD# 2468255

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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

CARLOS ROBERT ROMERO (CRD# 2468255)

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 **03/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	02/28/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	02/28/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	INNOVATION PARTNERS LLC	146344	CHARLOTTE, NC	12/11/2023 - 03/07/2025
IA	IP FINANCIAL ADVISORY SERVICES LLC	305772	Boca Raton, FL	12/11/2023 - 03/07/2025
IA	NEXT FINANCIAL GROUP, INC.	46214	BOCA RATON, FL	06/10/2014 - 12/12/2023

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 **17** 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	02/28/2025
B	FINRA	General Securities Representative	Approved	02/28/2025
B	Arizona	Agent	Approved	02/28/2025
B	California	Agent	Approved	02/28/2025
B	Colorado	Agent	Approved	02/28/2025
B	Connecticut	Agent	Approved	02/28/2025
B	Florida	Agent	Approved	02/28/2025
IA	Florida	Investment Adviser Representative	Approved	03/03/2025
B	Georgia	Agent	Approved	02/28/2025
B	Hawaii	Agent	Approved	02/28/2025
B	Massachusetts	Agent	Approved	03/03/2025
B	Minnesota	Agent	Approved	02/28/2025
B	Mississippi	Agent	Approved	02/28/2025



Qualifications

Regulator	Registration	Status	Date
B New Jersey	Agent	Approved	02/28/2025
B New York	Agent	Approved	02/28/2025
B North Carolina	Agent	Approved	03/13/2025
B Ohio	Agent	Approved	02/28/2025
B Pennsylvania	Agent	Approved	02/28/2025
B Texas	Agent	Approved	02/28/2025
IA Texas	Investment Adviser Representative	Restricted Approval	02/28/2025
B Virginia	Agent	Approved	02/28/2025

Branch Office Locations

OSAIC WEALTH, INC.
5310 NW 33 AVE.
SUITE 206
FORT LAUDERDALE, FL 33309

OSAIC WEALTH, INC.
BOCA RATON, 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 1 principal/supervisory exam, 3 general industry/product exams, and 3 state securities law exams.





Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	05/22/2020

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	01/31/2005
	General Securities Representative Examination (S7)	Series 7	08/05/1996

State Securities Law Exams

	Exam	Category	Date
	 Uniform Combined State Law Examination (S66)	Series 66	10/03/2014
	Uniform Investment Adviser Law Examination (S65)	Series 65	08/30/1996
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/09/1996

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
B	12/11/2023 - 03/07/2025	INNOVATION PARTNERS LLC	CRD# 146344	CHARLOTTE, NC
IA	12/11/2023 - 03/07/2025	IP FINANCIAL ADVISORY SERVICES LLC	CRD# 305772	Boca Raton, FL
IA	06/10/2014 - 12/12/2023	NEXT FINANCIAL GROUP, INC.	CRD# 46214	BOCA RATON, FL
B	06/09/2014 - 12/12/2023	NEXT FINANCIAL GROUP, INC.	CRD# 46214	BOCA RATON, FL
IA	08/13/2012 - 06/10/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	BOCA RATON, FL
B	08/10/2012 - 06/10/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	BOCA RATON, FL
B	06/01/2009 - 08/16/2012	MORGAN STANLEY SMITH BARNEY	CRD# 149777	BOCA RATON, FL
IA	06/01/2009 - 08/16/2012	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	BOCA RATON, FL
IA	03/05/2008 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	BOCA RATON, FL
B	02/29/2008 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	BOCA RATON, FL
IA	04/30/2003 - 03/13/2008	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	BOCA RATON, FL
B	04/11/2003 - 03/13/2008	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	BOCA RATON, FL
B	03/27/2001 - 04/03/2003	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	01/13/2001 - 04/12/2001	DEUTSCHE BANC ALEX. BROWN INC.	CRD# 2525	NEW YORK, NY
B	09/01/1997 - 01/13/2001	DB ALEX. BROWN LLC	CRD# 17790	BALTIMORE, MD
B	08/06/1996 - 09/01/1997	ALEX. BROWN & SONS INCORPORATED	CRD# 20	



Registration & Employment History

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
02/2025 - Present	OSAIC	Registered Representative	Y	Fort Lauderdale, FL, United States
06/2014 - Present	NEXT FINANCIAL GROUP INC	REGISTERED REPRESENTATIVE	Y	BOCA RATON, FL, United States
12/2023 - 02/2025	IP Financial Advisory Services LLC	Investment Advisor Representative	Y	Charlotte, NC, United States
12/2023 - 02/2025	Innovation Partners LLC	Registered Representative	Y	Charlotte, NC, 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) ROMERO INVESTMENT MANAGEMENT

POSITION: Member NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4 START DATE: 06/14/2014 ADDRESS: 5310 NW. 33 AVE, Suite 206, Fort Lauderdale FL 33309, United States DESCRIPTION: Fixed insurance products and manage the books for the LLC.

2) TBG DANCO

POSITION: agent NATURE: Life Insurance INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 10/01/2015 ADDRESS: 11150 Santa Monica Blvd, Suite 800, Los Angeles CA 90025, United States DESCRIPTION: source leads for life insurance planning for clients

3) FINRA DISPUTE RESOLUTION

POSITION: arbitrator NATURE: SRO INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 09/01/2016 ADDRESS: 5200 Town Center Circle, Suite 200, Boca Raton FL 33486, United States DESCRIPTION: serve on arbitration panels

4) TEMPLE BETH EL BROTHERHOOD. Charity/Non-profit. Start: 06/2018. <https://tbeboca.org/>. 391 SW 4th Ave., Boca Raton, FL 33432. President and volunteer. 3hrs per week.____

5) Mt. Yale Advisor Partners LLC. Start: 12/2023. Recruiting advisors. 8500 Normandale Lake Blvd., Suite 1900, Minneapolis, MN 55437. 30hrs per week.____

6) CREATIVE FINANCIAL NETWORK

POSITION: agent NATURE: insurance agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 4 START DATE: 02/28/2025 ADDRESS: 5310 NW 33rd Ave, Suite 206, Fort Lauderdale FL 33309, United States DESCRIPTION: source fixed insurance business.



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:	Firm
Employing firm when activities occurred which led to the complaint:	WELLS FARGO ADVISORS, LLC
Allegations:	CPA FOR CLIENT ALLEGES THAT FEES WERE NEITHER DISCLOSED NOR AUTHORIZED. (08/13/2012-06/10/2014)
Product Type:	Other: MANAGED/WRAP ACCOUNTS
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES NOT SPECIFIED BUT BELIEVED TO BE OVER \$5,000.
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:	06/10/2014
Complaint Pending?	No
Status:	Denied
Status Date:	06/26/2014
Settlement Amount:	



Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WELLS FARGO ADVISORS, LLC

Allegations: CPA FOR CLIENT ALLEGES THAT FEES WERE NEITHER DISCLOSED NOR AUTHORIZED. (8/13/2012 - 6/10/2014)

Product Type: Other: MANAGED/WRAP ACCOUNTS

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES NOT SPECIFIED, BUT WELLS FARGO BELIEVES DAMAGES TO BE OVER \$5,000.

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: 06/30/2014

Complaint Pending? No

Status: Denied

Status Date: 06/30/2014

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WELLS FARGO ADVISORS, LLC

Allegations: CUSTOMER ALLEGES FINANCIAL ADVISOR FAILED TO FOLLOW CUSTOMER'S INSTRUCTIONS RELATED TO TWO MARKET ORDERS. (05/16/2013-06/05/2013)

Product Type: Other: MISCELLANEOUS

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): AMOUNT OF DAMAGES ARE UNDISCLOSED; HOWEVER, AFTER A GOOD-FAITH DETERMINATION, IT REASONABLY APPEARS THE ALLEGED DAMAGES ARE 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: 08/06/2013

Complaint Pending? No

Status: Denied

Status Date: 08/20/2013

Settlement Amount:

Individual Contribution
Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when
activities occurred which led
to the complaint: CITIGROUP GLOBAL MARKETS INC.

Allegations: CLIENT ALLEGED FAILURE TO FOLLOW INSTRUCTIONS WITH RESPECT TO
INVESTMENTS - 6/19/03 TO 9/10/04.

Product Type: Equity Listed (Common & Preferred Stock)

Other Product Type(s): EQUITY OTC AND MUTUAL FUNDS.

Alleged Damages: \$30,000.00

Customer Complaint Information

Date Complaint Received: 09/13/2004

Complaint Pending? No

Status: Denied

Status Date: 01/24/2005

Settlement Amount:

Individual Contribution
Amount:

Broker Statement CLAIM DENIED.



End of Report

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