



IAPD Report

CHARLES ALLAN MEARS JR

CRD# 2516228

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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

CHARLES ALLAN MEARS JR (CRD# 2516228)

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 **05/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	08/23/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	08/23/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	TRIAD ADVISORS, LLC	25803	CANTON, GA	06/24/2019 - 08/23/2024
B	TRIAD ADVISORS LLC	25803	CANTON, GA	01/06/2000 - 08/23/2024
IA	SOUTHBRIDGE	119040	Marietta, GA	04/27/2015 - 08/14/2019

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	2
Termination	1
Judgment/Lien	2



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 **12** 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	08/23/2024
B	FINRA	General Securities Representative	Approved	08/23/2024
B	FINRA	Operations Professional	Approved	08/23/2024
B	Alabama	Agent	Approved	08/23/2024
IA	Alabama	Investment Adviser Representative	Approved	08/23/2024
B	Colorado	Agent	Approved	08/23/2024
IA	Colorado	Investment Adviser Representative	Approved	08/23/2024
B	Florida	Agent	Approved	08/23/2024
IA	Florida	Investment Adviser Representative	Approved	08/23/2024
B	Georgia	Agent	Approved	08/23/2024
IA	Georgia	Investment Adviser Representative	Approved	08/23/2024
B	Illinois	Agent	Approved	08/23/2024
B	New Jersey	Agent	Approved	01/15/2026



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	08/23/2024
B South Carolina	Agent	Approved	08/23/2024
B South Dakota	Agent	Approved	08/23/2024
B Tennessee	Agent	Approved	01/26/2026
B Texas	Agent	Approved	08/23/2024
B Virginia	Agent	Approved	08/23/2024
IA Virginia	Investment Adviser Representative	Approved	08/23/2024

Branch Office Locations

OSAIC WEALTH, INC.
CANTON, GA

OSAIC WEALTH, INC.
501 PULLIAM ST
STE 531
ATLANTA, GA 30312



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 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	06/25/1999

General Industry/Product Exams

	Exam	Category	Date
	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	11/21/1994

State Securities Law Exams

	Exam	Category	Date
	Uniform Combined State Law Examination (S66)	Series 66	03/26/2009
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/30/1994

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	06/24/2019 - 08/23/2024	TRIAD ADVISORS, LLC	CRD# 25803	CANTON, GA
B	01/06/2000 - 08/23/2024	TRIAD ADVISORS LLC	CRD# 25803	CANTON, GA
IA	04/27/2015 - 08/14/2019	SOUTHBRIDGE	CRD# 119040	Marietta, GA
IA	06/25/2009 - 10/07/2015	VINING FINANCIAL	CRD# 126317	MARIETTA, GA
B	05/07/1996 - 11/26/1999	RAIKE FINANCIAL GROUP INC.	CRD# 38095	WOODSTOCK, GA
B	07/07/1995 - 08/25/1995	OLDE DISCOUNT CORPORATION	CRD# 5979	DETROIT, MI
B	12/16/1994 - 05/31/1995	ARGENT SECURITIES, INC.	CRD# 15297	ATLANTA, GA
B	11/22/1994 - 12/16/1994	CORPORATE SECURITIES GROUP, INC.	CRD# 11025	ST. LOUIS, MO

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
08/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	CANTON, GA, United States
02/2015 - Present	WEALTH & PENSION SERVICES GROUP, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	CANTON, GA, United States
01/2000 - Present	VINING FINANCIAL	INVESTMENT ADVISER REPRESENTATIVE	Y	MARIETTA, GA, United States
12/1999 - 08/2024	TRIAD ADVISORS, INC.	REGISTERED REPRESENTATIVE	Y	NORCROSS, GA, 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) AMA CAPITAL MANAGEMENT, INC.

POSITION: president NATURE: dba INVESTMENT RELATED: Yes NUMBER OF HOURS: 180 SECURITIES TRADING HOURS: 6 START DATE: 12/01/1999

ADDRESS: 306 Bennington Pl, Canton GA 30115, United States

DESCRIPTION: manage client securities & retirement assets

2) ALLAN MEARS

POSITION: owner NATURE: rental property INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 04/01/2006

ADDRESS: 306 Bennington Pl, Canton GA 30115, United States

DESCRIPTION: manage reservations, payment of visitors renting vacation condominium

3) INSURANCE

POSITION: Agent NATURE: Insurance producer INVESTMENT RELATED: Yes NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 20 START DATE: 12/01/1999

ADDRESS: 2300 Windy Ridge Pkwy, STE 750, Atlanta GA 30339, United States

DESCRIPTION: Opening and managing variable contracts held directly at the sponsor company



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	2
Termination	1
Judgment/Lien	2

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:	TRIAD ADVISORS LLC
Allegations:	Customer complains that a VA purchased in 2022 was misrepresented.
Product Type:	Annuity-Variable
Alleged Damages:	\$28,212.00
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:	05/05/2023
Complaint Pending?	No
Status:	Denied
Status Date:	07/24/2023

Settlement Amount:

Individual Contribution Amount:

**Disclosure 2 of 2**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: TRIAD ADVISORS

Allegations: EXECUTRIX OF FORMER CLIENT'S ESTATE ALLEGED THAT THE REPRESENTATIVE'S RECOMMENDATION TO DIVERSIFY PORFOLIO WAS UNSUITABLE BECAUSE IT LED TO UNWANTED TAX LIABILITY.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$85,289.40

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA DISPUTE RESOLOUTION

Docket/Case #: 11-03218

Filing date of arbitration/CFTC reparation or civil litigation: 11/18/2011

Customer Complaint Information

Date Complaint Received: 06/05/2010

Complaint Pending? No

Status: Settled

Status Date: 12/03/2012

Settlement Amount: \$47,500.00

Individual Contribution Amount: \$10,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 11-03218

Date Notice/Process Served: 11/18/2011

Arbitration Pending? No

Disposition: Settled

Disposition Date: 12/03/2012

Monetary Compensation Amount: \$47,500.00

Individual Contribution Amount: \$10,000.00



Broker Statement

ALLEGATIONS WERE WITHOUT MERIT; DECISION TO SETTLE WAS MADE TO AVOID FURTHER DEFENSE COSTS AND FOR THE CONVENIENCE OF PARTIES AND WITNESSES.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	RAIKE FINANCIAL GROUP INC.
Termination Type:	Discharged
Termination Date:	11/26/1999
Allegations:	NO ALLEGATION OR EXPLANATION WAS CONTAINED IN TERMINATION NOTICE. VERBALLY, I WAS TOLD THAT I WAS TERMINATED BECAUSE THE FIRM ATTEMPTED TO CONTACT ME WHILE I WAS OUT OF TOWN ON VACATION AND WHEN THEY COULD NOT REACH ME, THEY ASSUMED I WAS CONTACTING THE FIRM'S CLIENTS ON BEHALF OF ANOTHER FIRM. THAT ASSUMPTION WAS TOTALLY INCORRECT. I WAS ALSO TOLD THAT THE FIRM NOW BELIEVES THEY MADE A MISTAKE.
Product Type:	No Product
Other Product Types:	
Broker Statement	THE ACCUSATIONS MADE ON THE FORM U-5 FILED IN CONNECTION WITH MY TERMINATION ARE TOTALLY FALSE, MALICIOUS AND LIBELOUS. I HAVE NOT FORGED ANYTHING AND KNOW NOTHING OF ANY FORGERY. I HAVE NOT STOLEN COMMISSIONS OR ANYTHING ELSE. I DID NOT VIOLATE MY CONTRACT. MY ATTORNEYS WILL WRITE THE FIRM AND DEMAND A FULL RETRACTION. IF A RETRACTION IS NOT FORTHCOMING, I WILL FILE AN ARBITRATION TO CLEAR MY RECORD AND MY REPUTATION.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$44,001.28
Judgment/Lien Type:	Tax
Date Filed with Court:	11/07/2019
Date Individual Learned:	01/21/2020
Type of Court:	State Court
Name of Court:	Cherokee County
Location of Court:	Canton, GA
Judgment/Lien Outstanding?	Yes
Broker Statement	Due to divorce and errors from my then wife, this tax matter developed. My lawyers are working to resolve.

Disclosure 2 of 2

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$41,205.81
Judgment/Lien Type:	Tax
Date Filed with Court:	11/04/2019
Date Individual Learned:	11/20/2019
Type of Court:	State Court
Name of Court:	Cherokee County
Location of Court:	Cherokee, GA
Docket/Case #:	BK840PG515
Judgment/Lien Outstanding?	Yes
Broker Statement	Due to divorce & errors from my then wife, this tax matter arose. My lawyers are working to correct. Was told no liens would be filed during this process.



End of Report

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