



IAPD Report

CHAD ALLEN ABEL

CRD# 2692648

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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

CHAD ALLEN ABEL (CRD# 2692648)

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 **09/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC ADVISORY SERVICES, LLC	CRD# 171070	11/08/2024

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
IA	ARBOR POINT ADVISORS	165127	SAINT CHARLES, MO	03/24/2022 - 11/08/2024
B	SECURITIES AMERICA, INC.	10205	SAINT CHARLES, MO	03/24/2022 - 06/14/2024
B	AMERIPRISE FINANCIAL SERVICES, LLC	6363	ST PETERS, MO	01/16/1996 - 03/25/2022

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	1



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 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	General Securities Principal	Approved	06/14/2024
B	FINRA	General Securities Representative	Approved	06/14/2024
B	FINRA	Municipal Fund	Approved	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
B	Colorado	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
B	Georgia	Agent	Approved	06/14/2024
B	Illinois	Agent	Approved	06/14/2024
B	Indiana	Agent	Approved	06/14/2024
B	Kansas	Agent	Approved	06/14/2024
B	Kentucky	Agent	Approved	06/14/2024
B	Louisiana	Agent	Approved	06/14/2024
B	Michigan	Agent	Approved	06/14/2024



Qualifications

Regulator	Registration	Status	Date
B Minnesota	Agent	Approved	06/14/2024
B Missouri	Agent	Approved	06/14/2024
B New Hampshire	Agent	Approved	06/14/2024
B Ohio	Agent	Approved	06/14/2024
B Oklahoma	Agent	Approved	09/04/2025
B South Carolina	Agent	Approved	06/14/2024
B Washington	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
 828 S MAIN ST
 SAINT CHARLES, MO 63301

Employment 2 of 2

Firm Name: **OSAIC ADVISORY SERVICES, LLC**
 Main Address: 2300 WINDY RIDGE PARKWAY
 SUITE 750
 ATLANTA, GA 30339
 Firm ID#: 171070

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	11/08/2024
IA Missouri	Investment Adviser Representative	Approved	11/08/2024

Branch Office Locations

OSAIC ADVISORY SERVICES, LLC
 828 S Main Street
 Saint Charles, MO 63301




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	03/31/2003
 General Securities Principal Examination (S24)	Series 24	03/03/2000

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/15/1996

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/11/2025
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/19/1996

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
IA	03/24/2022 - 11/08/2024	ARBOR POINT ADVISORS	CRD# 165127	SAINT CHARLES, MO
B	03/24/2022 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	SAINT CHARLES, MO
B	01/16/1996 - 03/25/2022	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	ST PETERS, MO
IA	10/31/1995 - 03/25/2022	AMERIPRISE FINANCIAL SERVICES, LLC	CRD# 6363	ST PETERS, MO
B	01/16/1996 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
11/2024 - Present	OSAIC ADVISORY SERVICES, LLC	Mass Transfer	Y	ATLANTA, GA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SAINT CHARLES, MO, United States
03/2022 - 11/2024	Arbor Point Advisors	IAR	Y	SAINT CHARLES, MO, United States
03/2022 - 06/2024	Securities America, Inc.	Registered Rep	Y	SAINT CHARLES, MO, United States
09/2005 - 03/2022	Ameriprise Financial Services, Inc.	Registered Rep	Y	Chesterfield, MO, 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.

DBA - AB Wealth Management

ABEL & ASSOCIATES, LLC

POSITION: owner NATURE: Abel & Associates, LLC INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2021 ADDRESS: 828 South Main, St. Charles MO 63301 DESCRIPTION: This LLC is used to receive fees from securities services. It will also be used for payroll expenses that work for Abel & Associates, LLC.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADVISORY AFFILIATION: ARBOR POINT ADVISORS

POSITION: advisor NATURE: RIA that charges fees on investment accounts INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 120 START DATE: 03/24/2022 ADDRESS: 828 South Main Street, St. Charles MO 63301 DESCRIPTION: Provide advisory based services.

INSURANCE SALES

POSITION: insurance agent NATURE: Insurance sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 03/24/2022 ADDRESS: 828 South Main Street, St. Charles MO 63301 DESCRIPTION: soliciting based on client needs.



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
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Customer Dispute	1
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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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	THE CLIENT ALLEGED THE ADVISOR PLACED HIM IN INVESTMENTS BEYOND HIS RISK TOLERANCE, DESPITE THE FACT THAT HE AGREED TO A PORTFOLIO WITH A CONSERVATIVE TO MODERATE RISK LEVEL.
Product Type:	Other
Other Product Type(s):	STRATEGIC PORTFOLIO SERVICE SDV CNL HOSPITALITY PROPERTIES INC. REIT
Alleged Damages:	\$322,000.00

Customer Complaint Information

Date Complaint Received:	09/09/2002
Complaint Pending?	No
Status:	Settled
Status Date:	04/30/2003
Settlement Amount:	\$113,500.00
Individual Contribution Amount:	\$1,000.00
Broker Statement	OUR REVIEW FOUND THE CLIENT MAY HAVE BEEN INVESTED BEYOND HIS RISK TOLERANCE. HE ACCEPTED OUR SETTLEMENT OFFER OF COMPENSATION IN THE AMOUNT OF \$113500.00 OR APPROXIMATELY 50%



OF MARKET LOSSES.



End of Report

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