



IAPD Report

CRAIG ALLEN HOUCK

CRD# 2716701

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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

CRAIG ALLEN HOUCK (CRD# 2716701)

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 **10/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	MODERN WEALTH MANAGEMENT, LLC	CRD# 324624	10/03/2025
B	MUTUAL SECURITIES, INC.	CRD# 13092	10/06/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **22** 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	OSAIC WEALTH, INC.	23131	FAIRPORT, NY	02/16/2017 - 10/10/2025
B	OSAIC WEALTH, INC.	23131	FAIRPORT, NY	03/30/2009 - 10/10/2025
B	AXA ADVISORS, LLC	6627	ROCHESTER, NY	02/15/2002 - 03/04/2009

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



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

Employment 1 of 2

Firm Name: **MUTUAL SECURITIES, INC.**
Main Address: 807-A CAMARILLO SPRINGS ROAD
CAMARILLO, CA 93012
Firm ID#: 13092

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	10/06/2025
B	FINRA	General Securities Representative	Approved	10/06/2025
B	FINRA	Municipal Securities Principal	Approved	10/06/2025
B	FINRA	Municipal Securities Representative	Approved	10/06/2025
B	Alabama	Agent	Approved	10/06/2025
B	California	Agent	Approved	10/06/2025
B	Colorado	Agent	Approved	10/06/2025
B	Connecticut	Agent	Approved	10/06/2025
B	District of Columbia	Agent	Approved	10/06/2025
B	Florida	Agent	Approved	10/06/2025
B	Georgia	Agent	Approved	10/06/2025
B	Iowa	Agent	Approved	10/06/2025
B	Maryland	Agent	Approved	10/06/2025



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	10/06/2025
B Michigan	Agent	Approved	10/06/2025
B Montana	Agent	Approved	10/06/2025
B New Hampshire	Agent	Approved	10/06/2025
B New York	Agent	Approved	10/06/2025
B North Carolina	Agent	Approved	10/21/2025
B Ohio	Agent	Approved	10/06/2025
B Pennsylvania	Agent	Approved	10/06/2025
B South Carolina	Agent	Approved	10/06/2025
B Tennessee	Agent	Approved	10/06/2025
B Texas	Agent	Approved	10/06/2025
B Virginia	Agent	Approved	10/06/2025
B Wisconsin	Agent	Approved	10/06/2025

Branch Office Locations

MUTUAL SECURITIES, INC.
 One Bausch and Lomb Place
 Ste. 900
 Rochester, NY 14604

Employment 2 of 2

Firm Name: **MODERN WEALTH MANAGEMENT, LLC**
 Main Address: 1712 MAIN STREET
 SUITE 400
 KANSAS CITY, MO 64108
 Firm ID#: 324624



Qualifications

Regulator	Registration	Status	Date
IA New York	Investment Adviser Representative	Approved	10/03/2025
IA Texas	Investment Adviser Representative	Approved	10/03/2025

Branch Office Locations

MODERN WEALTH MANAGEMENT, LLC
ONE BAUSCH & LOMB PLACE
SUITE 900
ROCHESTER, NY 14604





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, 4 general industry/product exams, and 3 state securities law exams.





Principal/Supervisory Exams

Exam	Category	Date
 Municipal Securities Principal Examination (S53)	Series 53	05/30/2003
 General Securities Principal Examination (S24)	Series 24	03/31/2003

General Industry/Product Exams

Exam	Category	Date
 Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	02/14/2002
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/26/1996

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	02/13/2017
  Uniform Combined State Law Examination (S66)	Series 66	02/27/2002
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/06/1996



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	02/16/2017 - 10/10/2025	OSAIC WEALTH, INC.	CRD# 23131	FAIRPORT, NY
B	03/30/2009 - 10/10/2025	OSAIC WEALTH, INC.	CRD# 23131	FAIRPORT, NY
B	02/15/2002 - 03/04/2009	AXA ADVISORS, LLC	CRD# 6627	ROCHESTER, NY
B	02/29/1996 - 04/01/1998	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	
B	02/29/1996 - 04/01/1998	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	
B	02/28/1996 - 04/01/1998	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	02/28/1996 - 04/01/1998	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	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
10/2025 - Present	MODERN WEALTH MANAGEMENT, LLC	MANAGING DIRECTOR	Y	ROCHESTER, NY, United States
10/2025 - Present	MUTUAL SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	CAMARILLO, CA, United States
03/2009 - 10/2025	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	FAIRPORT, NY, 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. Modern Wealth Management, Start Date: 10/06/2025, One Bausch and Lomb Place, Ste. 900, Rochester, NY 14604, Corporation, RIA, Managing Director, Financial Advisor to Clients, Investment Related, 160 Hours per month, 8 Hours per day during trading hours.

2. Independent Insurance Agent, Start Date: 10/06/2025, One Bausch and Lomb Place, Ste. 900, Rochester, NY 14604, Corporation, RIA, Managing Director, Meet with clients, assess their financial needs, recommend products and services,



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Investment Related, 160 Hours per month, 8 Hours per day during trading hours.

3. Hope Hall School, Start Date: 08/04/2017, 1612 Buffalo Rd., Rochester, NY 14624, Non-Profit Corporation, School, Board Secretary, We meet monthly as a board to review the status of operations at the school, I also take meeting minutes at these meetings, I server on the Executive, Finance and Governance Committees, Not Investment Related, 5 Hours per month, 1 Hour per day during trading hours.
4. Rochester Presbyterian Home Foundation, Start Date: 05/04/2001, 256 Thurston Rd., Rochester, NY 14619, Not For Profit, Foundation for Senior Living Facility, Board Member, Review reports from investment consultant, vote on financial grants to Rochester Presbyterian Home, Investment Related, 1 Hour per month, 1 Hour per day during trading hours.
5. MUTUAL SECURITIES, INC., INVESTMENT RELATED:YES. ONE BAUSCH & LOMB PLACE, SUITE 900, ROCHESTER, NY 14604: BROKER/DEALER/INVESTMENT ADVISORY SERVICES: REGISTERED REPRESENTATIVE, 10/06/2025, 160 HOURS/MONTH, 8 HOURS/MONTH.
6. Independent Insurance Agent, Start Date: 10/06/2025, 900 Bausch & Lomb Pl., Ste. 900, Rochester, NY 14604, Corporation, RIA, Managing Director, Financial Advisor, Meet with Clients for Financial Planning and Investments, Not Investment Related, 1 Hour per month, 1 Hour per day during trading hours.



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

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:	Firm
Employing firm when activities occurred which led to the complaint:	AXA ADVISORS
Allegations:	CLIENT ALLEGES THAT HE DID NOT INSTRUCT THE AGENT TO TRANSFER ALL OF HIS INVESTMENT FUNDS TO A VARIABLE ANNUITY CONTRACT. CLIENT FURTHER ALLEGES IMPROPER ADVICE REGARDING THE 10 DAY FREE LOOK. CLIENT IS REQUESTING THE FIRM TO TRANSFER HIS ASSETS BACK TO HIS PRIOR CARRIER UNDER THE FREE LOOK PROVISION. DAMAGES UNSPECIFIED.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT DID NOT SPECIFY DAMAGES.
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:	04/15/2008
Complaint Pending?	No



Status: Settled
Status Date: 12/15/2008
Settlement Amount: \$11,590.83
Individual Contribution Amount: \$0.00
Firm Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT RECEIVED ON APRIL 15, 2008. HOWEVER, BASED ON VERBAL COMPLAINT RECEIVED JUNE 09, 2008 WHICH INVOLVED TWO AGENTS, AXA EQUITABLE AGREED TO REPROCESS THE TERMINATION OF THE ANNUITY CONTRACT AND REFUND 100% OF THE PREMIUM RECEIVED. LOSS TO FIRM WAS \$11,590.83. RR CRAIG HOUCK'S ERROR AND OMISSIONS CARRIER DID NOT CONTRIBUTE TO THE SETTLEMENT. MATTER CLOSED ON 12/15/08.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AXA ADVISORS
Allegations: CLIENT ALLEGES THAT HE DID NOT INSTRUCT THE AGENT TO TRANSFER ALL OF HIS INVESTMENT FUNDS TO A VARIABLE ANNUITY CONTRACT. CLIENT FURTHER ALLEGES IMPROPER ADVICE REGARDING THE 10 DAY FREE LOOK. CLIENT IS REQUESTING THE FIRM TO TRANSFER HIS ASSETS BACK TO HIS PRIOR CARRIER UNDER THE FREE LOOK PROVISION. DAMAGES UNSPECIFIED.
Product Type: Annuity-Variable
Alleged Damages: \$0.00
Alleged Damages Amount Explanation (if amount not exact): CLIENT DID NOT SPECIFY DAMAGES.
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: 04/15/2008
Complaint Pending? No
Status: Settled
Status Date: 12/15/2008
Settlement Amount: \$11,590.83
Individual Contribution Amount: \$0.00
Broker Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT RECEIVED ON APRIL 15, 2008. HOWEVER, BASED ON VERBAL COMPLAINT RECEIVED JUNE 09, 2008 WHICH INVOLVED TWO AGENTS, AXA EQUITABLE AGREED TO REPROCESS THE TERMINATION OF THE ANNUITY CONTRACT AND REFUND 100% OF THE PREMIUM RECEIVED. LOSS TO FIRM WAS



\$11,590.83. RR CRAIG HOUCK'S ERROR AND OMISSIONS CARRIER DID NOT CONTRIBUTE TO THE SETTLEMENT. MATTER CLOSED ON 12/15/08.

Disclosure 2 of 2

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: AXA ADVISORS

Allegations: CLIENT ALLEGES SHE WAS ADVISED BY HER AGENT TO MOVE \$150,000 FROM A FIXED ANNUITY INTO A VARIABLE ANNUITY TO CAPTURE HIGHER YIELDS. CLIENT ALLEGES THIS ANNUITY HAD SIGNIFICANT OPERATING COSTS AND HAD A LIFE INSURANCE COMPONENT WHICH SHE HAD NO NEED FOR. CLIENT FURTHER ALLEGES THAT RECOMMENDATIONS TO MOVE SOME OF THEIR ASSETS INTO A BOND FUND WHICH HAS NOT PERFORMED WELL WAS NOT IN THEIR BEST INTEREST. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES UNSPECIFIED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 03/05/2009

Complaint Pending? No

Status: Denied

Status Date: 04/16/2009

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER'S COMPLAINT.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AXA ADVISORS

Allegations: CLIENT ALLEGES SHE WAS ADVISED BY HER AGENT TO MOVE \$150,000 FROM A FIXED ANNUITY INTO A VARIABLE ANNUITY TO CAPTURE HIGHER YIELDS. CLIENT ALLEGES THIS ANNUITY HAD SIGNIFICANT OPERATING COSTS AND HAD A LIFE INSURANCE COMPONENT WHICH SHE HAD NO NEED FOR. CLIENT FURTHER ALLEGES THAT RECOMMENDATIONS TO MOVE SOME OF THEIR ASSETS INTO A BOND FUND WHICH HAS NOT PERFORMED WELL WAS NOT IN HER BEST INTEREST. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES UNSPECIFIED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information



Date Complaint Received:	03/05/2009
Complaint Pending?	No
Status:	Denied
Status Date:	04/16/2009
Settlement Amount:	
Individual Contribution Amount:	



End of Report

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