



IAPD Report

RICHARD TIMOTHY CURRAN

CRD# 2755803

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

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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

RICHARD TIMOTHY CURRAN (CRD# 2755803)

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 **03/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	03/17/2026
IA	OSAIC WEALTH, INC.	CRD# 23131	03/17/2026

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	LPL FINANCIAL LLC	6413	GREENVILLE, SC	04/20/2020 - 03/27/2026
B	LPL FINANCIAL LLC	6413	GREENVILLE, SC	03/31/2003 - 03/27/2026
IA	INDEPENDENT ADVISOR ALLIANCE, LLC	168267	Charlotte, NC	03/21/2014 - 04/16/2020

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 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	03/17/2026
B FINRA	General Securities Representative	Approved	03/17/2026
B California	Agent	Approved	03/17/2026
B Colorado	Agent	Approved	03/17/2026
B Connecticut	Agent	Approved	03/17/2026
B Florida	Agent	Approved	03/17/2026
B Maine	Agent	Approved	03/23/2026
B Maryland	Agent	Approved	03/17/2026
B Massachusetts	Agent	Approved	03/18/2026
B Montana	Agent	Approved	04/07/2026
B New Hampshire	Agent	Approved	03/17/2026
B New Jersey	Agent	Approved	03/17/2026
B New York	Agent	Approved	03/17/2026



Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	03/27/2026
B	Pennsylvania	Agent	Approved	03/17/2026
B	Rhode Island	Agent	Approved	03/31/2026
B	South Carolina	Agent	Approved	03/17/2026
IA	South Carolina	Investment Adviser Representative	Approved	03/21/2026
B	Texas	Agent	Approved	03/17/2026
IA	Texas	Investment Adviser Representative	Restricted Approval	03/17/2026
B	Virginia	Agent	Approved	03/17/2026

Branch Office Locations

OSAIC WEALTH, INC.
GREENVILLE, SC




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, 2 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	10/14/2003

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	07/19/1996

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/28/1997
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/26/1996

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	04/20/2020 - 03/27/2026	LPL FINANCIAL LLC	CRD# 6413	GREENVILLE, SC
B	03/31/2003 - 03/27/2026	LPL FINANCIAL LLC	CRD# 6413	GREENVILLE, SC
IA	03/21/2014 - 04/16/2020	INDEPENDENT ADVISOR ALLIANCE, LLC	CRD# 168267	Charlotte, NC
IA	03/31/2003 - 03/14/2014	LPL FINANCIAL LLC	CRD# 6413	GREENVILLE, SC
IA	04/20/2004 - 06/14/2007	CSI RETIREMENT SPECIALISTS, LLC	CRD# 130371	ROSWELL, GA
IA	04/11/2003 - 12/31/2003	CAPITAL STRATEGIES, INC.	CRD# 125597	BLOOMFIELD, CT
IA	04/24/2000 - 04/15/2003	UBS PAINWEBBER INC.	CRD# 8174	HARTFORD, CT
B	03/22/2000 - 04/15/2003	UBS PAINWEBBER INC.	CRD# 8174	WEEHAWKEN, NJ
B	07/22/1996 - 03/24/2000	A. G. EDWARDS & SONS, INC.	CRD# 4	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
03/2026 - Present	OSAIC WEALTH, INC.	Registered Representative	Y	GREENVILLE, SC, United States
03/2003 - 03/2026	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	GREENVILLE, SC, United States
03/2014 - 04/2020	Independent Advisor Alliance, LLC	Investment Adviser 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. THE FINANCE COUPLE (TRADEMARKED)



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: IAR NATURE: sole proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 03/02/2026

ADDRESS: 25 Augusta Walk Ave, Greenville SC 29605, United States

DESCRIPTION: sales/marketing of securities, investment advisory and insurance products

2. TWC WEALTH MANAGEMENT, LLC

POSITION: IAR NATURE: sole proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 130 START DATE: 01/01/2021

ADDRESS: 25 Augusta Walk Ave, Greenville SC 29605, United States

DESCRIPTION: sales/marketing of securities, investment advisor and insurance products

3. THE FINANCE COUPLE - FIXED INSURANCE

POSITION: broker NATURE: sole proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 03/02/2026

ADDRESS: 25 Augusta Walk Ave, Greenville SC 29605, United States

DESCRIPTION: sales/marketing of fixed annuities and non-variable insurance

4. TWC WEALTH MANAGEMENT - FIXED INSURANCE

POSITION: broker NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 01/01/2021

ADDRESS: 25 Augusta Walk Ave, Greenville SC 29605, United States

DESCRIPTION: sales/marketing of fixed annuities and non-variable insurance

5. ARBITRATOR FOR FINRA SOUTHEAST REGION

POSITION: non-public arbitrator NATURE: no corp structure INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2010

ADDRESS: 25 Augusta Walk Ave, Greenville SC 29605, United States

DESCRIPTION: arbitrator if called to a case (hasn't happened in over 10 years)

6. GREENVILLE POLICE FOUNDATION

POSITION: President NATURE: Non-profit created to support the officers of the Greenville Police Department. INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 0 START DATE: 01/03/2024

ADDRESS: 19 Conestee, P.O. Box 8512, Greenville SC 29604, United States

DESCRIPTION: I'm the face and voice of the board which currently has 12 members; I have no control over the finances and do not write checks.

7. KEEP IT \$IMPLE \$TUPID

POSITION: author NATURE: self-written, self-published book re: investing INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2014

ADDRESS: 25 Augusta Walk Ave, Greenville SC 29605, United States

DESCRIPTION: distribute book to clients and prospects

8. AUGUSTA WALK HOMEOWNERS ASSOC

POSITION: Vice President NATURE: neighborhood HOA INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/11/2025

ADDRESS: 201 Riverplace, Suite 400, Greenville SC 29601, United States

DESCRIPTION: sit at monthly meeting re: HOA



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	1

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:	Regulator
Employing firm when activities occurred which led to the complaint:	UBS PAINWEBBER
Allegations:	FEDERAL SECURITIES FRAUD, COMMON LAW FRAUD, BREACH OF FIDUCIARY DUTY, NEGLIGENCE, AND BREACH OF CONTRACT.
Product Type:	Mutual Fund(s)
Other Product Type(s):	STOCKS
Alleged Damages:	\$275,965.59

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #02-06359
Date Notice/Process Served:	10/22/2002
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	05/24/2005
Disposition Detail:	RESPONDENT IS LIABLE TO AND SHALL PAY TO CLAIMANT COMPENSATORY DAMAGES IN THE AMOUNT OF \$1.

Reporting Source: Firm



Employing firm when activities occurred which led to the complaint: UBS PAINWEBBER INC.

Allegations: CLAIMANT ALLEGES THAT THE TWO FINANCIAL ADVISORS ON HER ACCOUNT BREACHED THEIR FIDUCIARY DUTY AND ENGAGED IN FRAUD, MISREPRESENTATION AND UNAUTHORIZED TRADING.

Product Type: Equity - OTC

Other Product Type(s): BONDS

Alleged Damages: \$97,229.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD DOCKET # 02-06359](#)

Date Notice/Process Served: 11/14/2002

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 05/23/2005

Monetary Compensation Amount: \$1.00

Individual Contribution Amount: \$0.00

Firm Statement AWARD TO CLAIMANT FOR ONLY ONE DOLLAR.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS PAINWEBBER INC.

Allegations: CLAIMANT ALLEGES THAT THE TWO FINANCIAL ADVISORS ON HER ACCOUNT BREACHED THEIR FIDUCIARY DUTY AND ENGAGED IN FRAUD, MISREPRESENTATION AND UNAUTHORIZED TRADING.

Product Type: Equity-OTC

Alleged Damages: \$97,229.00

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: 11/14/2002

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 11/14/2002

Settlement Amount:

**Individual Contribution
Amount:**

Arbitration Information

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

Docket/Case #: [02-06359](#)

Date Notice/Process Served: 11/14/2002

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 05/23/2005

**Monetary Compensation
Amount:** \$1.00

**Individual Contribution
Amount:** \$0.00

Broker Statement INVESTMENT ADVISOR DENIED ALL CLAIMS AND CLAIMANT WAS AWARDED ONLY ONE DOLLAR.



End of Report

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