



IAPD Report

RICHARD ALAN ONEAL

CRD# 2760703

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



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

RICHARD ALAN ONEAL (CRD# 2760703)

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 **05/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	SECURITIES AMERICA ADVISORS, INC.	110518	GRAND RAPIDS, MI	06/29/2022 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	GRAND RAPIDS, MI	11/14/2014 - 06/14/2024
B	SUNSET FINANCIAL SERVICES, INC.	3538	GRAND RAPIDS, MI	01/09/2004 - 11/14/2014

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 **11** 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 Representative	Approved	06/14/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
B	Colorado	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
B	Indiana	Agent	Approved	06/14/2024
B	Iowa	Agent	Approved	06/14/2024
B	Kentucky	Agent	Approved	06/14/2024
B	Michigan	Agent	Approved	06/14/2024
IA	Michigan	Investment Adviser Representative	Approved	06/14/2024
B	New York	Agent	Approved	06/14/2024
B	North Carolina	Agent	Approved	06/14/2024
B	Oregon	Agent	Approved	06/14/2024



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	06/14/2024
IA Texas	Investment Adviser Representative	Restricted Approval	09/26/2024

Branch Office Locations

OSAIC WEALTH, INC.
11253 TALLMADGE WOODS DR NW
GRAND RAPIDS, MI 49534



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 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	05/30/2002
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/15/1996

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	06/29/2022
B Uniform Securities Agent State Law Examination (S63)	Series 63	07/15/1996



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



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	06/29/2022 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	GRAND RAPIDS, MI
B	11/14/2014 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	GRAND RAPIDS, MI
B	01/09/2004 - 11/14/2014	SUNSET FINANCIAL SERVICES, INC.	CRD# 3538	GRAND RAPIDS, MI
B	05/02/2001 - 01/13/2004	FIFTH THIRD SECURITIES, INC.	CRD# 628	CINCINNATI, OH
B	02/27/1997 - 05/02/2001	OLD KENT FINANCIAL ADVISORS	CRD# 17039	GRAND RAPIDS, MI
B	09/10/1996 - 02/26/1997	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA
B	07/17/1996 - 09/05/1996	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ

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
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	GRAND RAPIDS, MI, United States
04/2022 - 06/2024	Securities America Advisors	IAR	Y	GRAND RAPIDS, MI, United States
11/2014 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	GRAND RAPIDS, MI, 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. 8180 HELEN

POSITION: OWNER OF FIRST MORTGAGE NATURE: HOUSE SOLD ON LAND CONTRACT INVESTMENT RELATED: NO
NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 10/01/2011

ADDRESS: 8180 HELEN, CENTER LINE MI 48015

DESCRIPTION: COLLECT MONTHLY PAYMENTS



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. O-11253 TALLMADGE WOODS DR LLC

POSITION: Owner NATURE: Owner of a new LLC, which is the same property, just under a new LLC. INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 08/01/2008
ADDRESS: 11253 Tallmadge Woods Dr NW, Grand Rapids MI 49534, United States
DESCRIPTION: 100% owner of the property.

3. LIFE INSURANCE SALES

POSITION: owner NATURE: 1) INSURANCE SALES - AGENT - Investment Related - Start Date: 6/2005 - Located at 0-11253 Tallmadge Woods Dr NW Suite A Grand Rapids MI 49534 INVESTMENT RELATED: Yes NUMBER OF HOURS: 64 SECURITIES TRADING HOURS: 50 START DATE: 06/01/2005
ADDRESS: 11253 Tallmadge Woods Dr NW, Grand Rapids MI 49534, United States
DESCRIPTION: Sale of Term, Cashback, & UL insurance

4. BETHESDA FARM

POSITION: Treasurer NATURE: Bethesda Farms is a ministry to special needs individuals. I now serve on the board as the treasurer. I am not responsible for handling any cash nor do I have access to any accounts holding cash. I only deal with the budgets. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 10/01/2022
ADDRESS: 12085 60th Ave, Allendale MI 49401, United States
DESCRIPTION: Creating budgets and reporting to the board the results of the budgets.

5. MASTERS WEALTH MANAGEMENT

POSITION: owner NATURE: The name of the business is still the same, RA O'Neal, LLC, the new DBA is Masters Wealth Management INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 40 START DATE: 06/14/2024
ADDRESS: 11253 Tallmadge Woods Dr NW, Grand Rapids MI 49534, United States
DESCRIPTION: Financial Advisor

6. RA ONEAL LLC

POSITION: Owner NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 01/04/2004
ADDRESS: 11253 Tallmadge Woods Dr NW, Grand Rapids MI 49534, United States
DESCRIPTION: RA ONEal LLC is a flow through entity set up for tax purposes.
RA ONEal LLC receives monthly rent of \$750 for renting a room in my office building. I spend about 2-3 hours monthly managing my renters.
I do not have any separate business accounts for the Tallmadge Woods LLC
That is why my CPA said to have the renters pay RA ONEal LLC.



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:	Individual
Employing firm when activities occurred which led to the complaint:	SECURITIES AMERICA, INC.
Allegations:	Customer alleges that representative's recommendation to redeem fixed annuity and invest in mutual funds was misrepresented and unsuitable.
Product Type:	Annuity-Fixed Mutual Fund
Alleged Damages:	\$30,000.00
Alleged Damages Amount Explanation (if amount not exact):	Customer alleges damages of \$30,000-\$35,000.
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:	12/30/2022
Complaint Pending?	No
Status:	Settled
Status Date:	07/17/2024



Settlement Amount: \$9,018.05

Individual Contribution Amount: \$6,188.12

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Securities America, Inc.

Allegations: Customer alleges that annuity sold to her in August 2015 did not meet her needs for income and contained an unsuitable death benefit rider.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Firm has made a good-faith determination that the alleged damages exceed \$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: 08/01/2016

Complaint Pending? No

Status: Denied

Status Date: 12/30/2016

Settlement Amount:

Individual Contribution Amount:



End of Report

This page is intentionally left blank.