



IAPD Report

ESSAM WAFIK IBRAHIM

CRD# 2873500

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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

ESSAM WAFIK IBRAHIM (CRD# 2873500)

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 **11/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	SAGEPOINT FINANCIAL, INC.	133763	MARTINEZ, CA	02/10/2012 - 09/01/2023
B	SAGEPOINT FINANCIAL, INC.	133763	MARTINEZ, CA	10/31/2005 - 09/01/2023
IA	INDEPENDENT CAPITAL MANAGEMENT	121354	SAN DIEGO, CA	12/15/1999 - 04/27/2012

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
Regulatory Event	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 **20** 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	09/01/2023
B	FINRA	General Securities Representative	Approved	09/01/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	09/01/2023
B	FINRA	Municipal Fund	Approved	09/01/2023
B	Arizona	Agent	Approved	09/01/2023
B	California	Agent	Approved	09/01/2023
IA	California	Investment Adviser Representative	Approved	09/01/2023
B	Colorado	Agent	Approved	09/01/2023
B	Florida	Agent	Approved	03/28/2024
B	Georgia	Agent	Approved	03/28/2024
B	Hawaii	Agent	Approved	09/01/2023
B	Idaho	Agent	Approved	09/01/2023
B	Louisiana	Agent	Approved	09/01/2023



Qualifications

Regulator	Registration	Status	Date
B Maryland	Agent	Approved	09/01/2023
B Montana	Agent	Approved	09/01/2023
B Nevada	Agent	Approved	09/01/2023
B New Jersey	Agent	Approved	09/01/2023
B North Carolina	Agent	Approved	04/01/2024
B Ohio	Agent	Approved	03/27/2024
B Oregon	Agent	Approved	09/01/2023
B Tennessee	Agent	Approved	12/06/2023
B Texas	Agent	Approved	09/01/2023
IA Texas	Investment Adviser Representative	Restricted Approval	09/01/2023
B Utah	Agent	Approved	09/01/2023
B Virginia	Agent	Approved	12/06/2023
B Washington	Agent	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
1320 ARNOLD DRIVE
SUITE 161
MARTINEZ, CA 94553





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



Principal/Supervisory Exams

Exam	Category	Date
 Municipal Fund Securities Principal Examination (S51)	Series 51	12/29/2003
 General Securities Principal Examination (S24)	Series 24	10/12/1998

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	09/21/1998
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/07/1997

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	06/25/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/14/1997

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	02/10/2012 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	MARTINEZ, CA
B	10/31/2005 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	MARTINEZ, CA
IA	12/15/1999 - 04/27/2012	INDEPENDENT CAPITAL MANAGEMENT	CRD# 121354	SAN DIEGO, CA
B	05/08/1997 - 10/31/2005	SUNAMERICA SECURITIES, INC.	CRD# 20068	PHOENIX, AZ
IA	12/15/1999 - 01/30/1998	INDEPENDENT CAPITAL MANAGEMENT	CRD# 121354	CONCORD, CA

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
09/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	MARTINEZ, CA, United States
10/2005 - Present	AIG FINANCIAL ADVISORS, INC.	Mass Transfer	Y	PHOENIX, AZ, 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. CITADEL LAW OFFICES; NO; 4695 MACARTHUR COURT SUITE 100 NEWPORT BEACH, CA 92669; TRUST SVS; ESTATE PLANNER; 2002; 3; 0; REFERRING CLIENTS TO ATTORNEY FOR ESTATE PLANNING SERVICES.
2. INDEPENDENT CAPITAL MGMT INC; YES; 240 CALLE CAMPENSINO SAN CLEMENTE, CA 92672; INSURANCE; EMPLOYEE/AGENT; 1997; 20; 4; CONDUCT INSURANCE SVCS THROUGH OUR OWN AGENCY (ICM).
3. ESSAM IBRAHIM; NO; 19 DUKE COURT PLEASANT HILL, CA 94523; TAX PREPARATION; OWNER/TAX PREPARER; 2006; 2; 0; PREPARE TAXES.
4. REAL ESTATE BROKER, 9/05. REAL ESTATE BROKER, 2/08.
5. CORPORATE RIA, 5/2012, 8HRS/MONTH, 8HRS DT, INVESTMETN ADVISORY.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

6. ESSAM W IBRAHIM

POSITION: Owner - NATURE: Other - OWNER OF PROPERTY- Sole Prop INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 06/01/2005
ADDRESS: 1320 ARNOLD DRIVE, SUITE 161, MARTINEZ CA 94553, United States
DESCRIPTION: MANAGE MY PERSONAL PROPERTIES THAT ARE LEASED
1021 DYER DRIVE
LAFAYETTE, CA 94549 AND 19 DUKE COURTPLEASANT HILL, CA 94523

7) ALL INDEPENDENT FINANCIAL

POSITION: Owner - NATURE: Sole Proprietorship - Mortgage Brokerage - INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2006
ADDRESS: 1320 ARNOLD DRIVE, SUITE 161, MARTINEZ CA 94553, United States
DESCRIPTION: Provide mortgage solutions to clients. No balloon payments.

8) ESSAM W IBRAHIM

POSITION: Owner - NATURE: Sole Proprietorship - INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 02/28/2008
ADDRESS: 1320 ARNOLD DRIVE, SUITE 161, MARTINEZ CA 94553, United States
DESCRIPTION: REAL ESTATE BROKER

9) ALL INDEPENDENT FINANCIAL

POSITION: Owner - NATURE: Sole Proprietorship - INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2005
ADDRESS: 1320 ARNOLD DRIVE SUITE 161 MARTINEZ, CA 94553, MARTINEZ CA 94553, United States
DESCRIPTION: PREPARE TAX RETURNS



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
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF CALIFORNIA
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	RESTRICTED LIFE AGENT LICENSE
Date Initiated:	06/06/2006
Docket/Case Number:	OAH NO. L2005080649
Employing firm when activity occurred which led to the regulatory action:	AIG FINANCIAL ADVISORS, INC.
Product Type:	Insurance
Other Product Type(s):	
Allegations:	BASED ON MISDEMEANOR VIOLATIONS OF RECKLESS DRIVING (OCTOBER 2003) AND POSSESSION OF AN ILLICIT SUBSTANCE (SEPTEMBER 2002), THE CALIFORNIA DEPARTMENT OF INSURANCE ENTERED A DECISION AND ORDER RESTRICTING THE LIFE AGENT LICENSE OF THE REPRESENTATIVE UNTIL JUNE 6, 2008 (AFTER WHICH TIME THE INDIVIDUAL CAN APPLY FOR THE EXPRESSED RESTRICTIONS TO BE LIFTED).
Current Status:	Final
Resolution:	Decision
Resolution Date:	06/06/2006
Sanctions Ordered:	
Other Sanctions Ordered:	RESTRICTIONS PLACED ON THE CONDUCT OF THE REPRESENTATIVE



HOLDING THE LIFE AGENT LICENSE AT ISSUE. THESE RESTRICTIONS INCLUDED FOLLOWING CALIFORNIA LAWS, COMPLYING WITH ALL APPLICABLE TERMS OF PROBATION, AND NOTIFYING PROSPECTIVE EMPLOYERS OF THIS RESTRICTED ORDER.

Sanction Details:

NO SUSPENSION, RELICENSING REQUIREMENT OR FINE WAS ASSESSED IN THIS CASE. THE RESTRICTIONS PLACED ON THE REPRESENTATIVE SHALL BE EFFECTIVE FROM THE DATE OF THE ORDER UNTIL JUNE 6, 2008, AFTER WHICH TIME THE REPRESENTATIVE CAN ASK IN WRITING THAT THE RESTRICTIONS BE REMOVED.

Broker Statement

NEITHER THE BROKER/DEALER NOR THE REPRESENTATIVE BELIEVE THAT THE LIFE AGENT RESTRICTIONS PLACED ON THE REPRESENTATIVE WERE REPORTABLE IN THIS CASE INsofar AS THE RESTRICTIONS DID NOT IMPACT THE SECURITIES OR INSURANCE ACTIVITIES OF THE REPRESENTATIVE IN ANY WAY, SHAPE OR FORM; THE RESTRICTIONS EFFECTIVELY REQUIRED COMPLIANCE WITH APPLICABLE CALIFORNIA LAWS, COMPLIANCE WITH ANY PROBATIONARY TERMS, AND REQUIRED THE DISCLOSURE OF THIS ORDER TO ANY PROSPECTIVE EMPLOYERS.



End of Report

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