



IAPD Report

RONALD JACK TAYLOR jr

CRD# 2904604

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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

RONALD JACK TAYLOR jr (CRD# 2904604)

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 **05/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NOVEM GROUP	CRD# 158964	04/26/2022
B	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **43** 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	AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK, NY	09/29/2017 - 10/11/2024
B	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	DENVER, CO	10/31/2016 - 10/11/2024
IA	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	DENVER, CO	07/11/2011 - 11/09/2015

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
Criminal	2



Report Summary



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

Employment 1 of 2

Firm Name: **NOVEM GROUP**
Main Address: 350 LINDEN OAKS
SUITE 140
ROCHESTER, NY 14625
Firm ID#: 158964

	Regulator	Registration	Status	Date
IA	Arizona	Investment Adviser Representative	Approved	05/09/2022
IA	California	Investment Adviser Representative	Approved	04/26/2022
IA	Colorado	Investment Adviser Representative	Approved	04/27/2022
IA	Florida	Investment Adviser Representative	Approved	05/11/2022
IA	Georgia	Investment Adviser Representative	Approved	09/18/2023
IA	Illinois	Investment Adviser Representative	Approved	05/03/2022
IA	Iowa	Investment Adviser Representative	Approved	11/05/2025
IA	Kansas	Investment Adviser Representative	Approved	11/05/2025
IA	Massachusetts	Investment Adviser Representative	Approved	02/11/2026
IA	Nebraska	Investment Adviser Representative	Approved	08/11/2022
IA	New York	Investment Adviser Representative	Approved	05/17/2022
IA	North Dakota	Investment Adviser Representative	Approved	09/25/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	04/26/2022



Qualifications

Regulator	Registration	Status	Date
IA Washington	Investment Adviser Representative	Approved	09/26/2023

Branch Office Locations

NOVEM GROUP
 4700 S. Syracuse St.
 Ste. 830
 Denver, CO 80237

Employment 2 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	10/11/2024
B FINRA	General Securities Representative	Approved	10/11/2024
B Arizona	Agent	Approved	10/11/2024
B Arkansas	Agent	Approved	10/11/2024
B California	Agent	Approved	10/11/2024
IA California	Investment Adviser Representative	Approved	10/11/2024
B Colorado	Agent	Approved	10/11/2024
IA Colorado	Investment Adviser Representative	Approved	10/11/2024
B Connecticut	Agent	Approved	10/11/2024
IA Connecticut	Investment Adviser Representative	Approved	10/11/2024
B Delaware	Agent	Approved	10/11/2024



Qualifications

Regulator	Registration	Status	Date
B District of Columbia	Agent	Approved	10/11/2024
B Florida	Agent	Approved	10/11/2024
IA Florida	Investment Adviser Representative	Approved	10/11/2024
B Georgia	Agent	Approved	10/11/2024
B Hawaii	Agent	Approved	10/11/2024
B Idaho	Agent	Approved	10/11/2024
B Illinois	Agent	Approved	10/11/2024
B Indiana	Agent	Approved	10/11/2024
B Iowa	Agent	Approved	10/11/2024
B Kansas	Agent	Approved	10/11/2024
B Louisiana	Agent	Approved	10/11/2024
B Maryland	Agent	Approved	10/11/2024
B Massachusetts	Agent	Approved	10/11/2024
B Michigan	Agent	Approved	10/11/2024
IA Michigan	Investment Adviser Representative	Approved	10/11/2024
B Minnesota	Agent	Approved	10/11/2024
IA Minnesota	Investment Adviser Representative	Approved	10/11/2024
B Missouri	Agent	Approved	10/11/2024
B Montana	Agent	Approved	10/11/2024



Qualifications

	Regulator	Registration	Status	Date
B	Nebraska	Agent	Approved	10/11/2024
B	Nevada	Agent	Approved	10/11/2024
B	New Hampshire	Agent	Approved	10/11/2024
B	New Jersey	Agent	Approved	10/11/2024
B	New Mexico	Agent	Approved	10/11/2024
B	New York	Agent	Approved	10/11/2024
B	North Carolina	Agent	Approved	10/11/2024
IA	North Carolina	Investment Adviser Representative	Approved	10/11/2024
B	North Dakota	Agent	Approved	10/11/2024
IA	North Dakota	Investment Adviser Representative	Approved	10/11/2024
B	Ohio	Agent	Approved	10/11/2024
B	Oklahoma	Agent	Approved	10/11/2024
B	Oregon	Agent	Approved	10/11/2024
B	Pennsylvania	Agent	Approved	10/11/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	10/11/2024
B	South Carolina	Agent	Approved	10/11/2024
IA	South Carolina	Investment Adviser Representative	Approved	10/11/2024
B	South Dakota	Agent	Approved	10/11/2024



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	10/14/2024
B Texas	Agent	Approved	10/11/2024
IA Texas	Investment Adviser Representative	Restricted Approval	11/08/2025
B Vermont	Agent	Approved	10/11/2024
IA Vermont	Investment Adviser Representative	Approved	10/11/2024
B Virginia	Agent	Approved	10/11/2024
IA Virginia	Investment Adviser Representative	Approved	10/11/2024
B Washington	Agent	Approved	10/11/2024
B Wisconsin	Agent	Approved	10/11/2024
B Wyoming	Agent	Approved	10/11/2024

Branch Office Locations

OSAIC WEALTH, INC.
4700 S. Syracuse Street
Suite 830
DENVER, CO 80237




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	03/06/2001

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/03/1999

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/16/1999
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/16/1999

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	09/29/2017 - 10/11/2024	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK, NY
B	10/31/2016 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	DENVER, CO
IA	07/11/2011 - 11/09/2015	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	DENVER, CO
B	07/05/2011 - 11/09/2015	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	DENVER, CO
IA	09/15/2009 - 03/21/2011	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	ST. PETERSBURG, FL
B	04/19/1999 - 03/21/2011	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	ST. PETERSBURG, FL
IA	12/03/2004 - 10/10/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	ST. PETERSBURG, FL

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
10/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	SCOTTSDALE, AZ, United States
04/2022 - Present	Novem Group	Investment Advisor Representative	Y	Rochester, NY, United States
10/2016 - 10/2024	American Portfolios Financial Services, Inc.	Registered Assistant	Y	Denver, CO, United States
10/2015 - 10/2016	Unemployed	unemployed	N	Aurora, CO, 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. OSAIC WEALTH, INC., BROKER/DEALER, INVESTMENT-RELATED, REGISTERED PRINCIPAL, START DATE 10/2024, 80 HRS/MONTH DURING TRADING HRS AND TOTAL
2. OSAIC WEALTH, INC., RIA, INVESTMENT-RELATED, INVESTMENT ADVISER REPRESENTATIVE IN A SUPERVISORY



Registration & Employment History



OTHER BUSINESS ACTIVITIES

CAPACITY ONLY, START DATE 10/2024, 80 HRS/MONTH DURING TRADING HRS AND TOTAL

3. NOVEM GROUP

POSITION: IAR NATURE: RIA INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 80

START DATE: 04/01/2022

ADDRESS: 4700 S Syracuse St, 830, Denver CO 80237, United States

DESCRIPTION: Delegate FLS of other IAR

Assist in the management of client assets

4. ANDSTEAD ADVISORS

POSITION: Managing Director NATURE: LLC that is the DBA/Marketing name for the OSJ. I am employed and paid through AP

Denver INVESTMENT RELATED: Yes NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 20 START DATE: 10/31/2016

ADDRESS: 4700 S Syracuse St, Ste. 830, Denver CO 80237, United States

DESCRIPTION: I am employed by AP Denver where I perform duties assigned. Those duties include supervisory oversight and review of the RR/IAR affiliated with the OSJ, performing trading for some ORIA accounts and other duties as assigned by the business owner.



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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Criminal	2
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Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Court Details:	FORSYTH COUNTY COURT; WINSTON-SALEM, NC DOCKET/CASE NO. 93 CR 38552
Charge Date:	10/25/1993
Charge Details:	MISDEMEANOR LARCENY 1. ONE COUNT 2. MISDEMEANOR 3. GUILTY PLEA 4. NOT INVESTMENT RELATED
Felony?	No
Current Status:	Final
Status Date:	11/12/1993
Disposition Details:	A. CONVICTED B. 11/12/1993 C. GUILTY D. THREE YEARS OF UNSUPERVISED PROBATION E. 11/12/1993 F. \$100 FINE G. 11/12/1993 CASE CLOSED 11/12/96
Broker Statement	PROBATION WAS SATISFIED ON 11/12/1996.

Disclosure 2 of 2

Reporting Source:	Individual
Court Details:	CIRCUIT COURT OF FAIRFAX COUNTY; ARLINGTON, VA DOCKET/CASE NO. 88096
Charge Date:	09/05/1994
Charge Details:	FELONY POSSESSION OF A CONTROLLED DRUG 1. ONE COUNT 2. FELONY 3. NO PLEA 4. NOT INVESTMENT RELATED
Felony?	Yes
Current Status:	Final



Status Date:	06/03/1996
Disposition Details:	A. RELEASED AND DISCHARGED B. 06/03/1996 C. DISMISSED D. NO SENTENCE
Broker Statement	NOT PROVIDED



End of Report

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