



IAPD Report

NATHAN SCOTT SANDERS

CRD# 2944988

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	7 - 9
Disclosure Information	10

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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

NATHAN SCOTT SANDERS (CRD# 2944988)

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 **01/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/26/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	11/26/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **33** 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	CETERA INVESTMENT ADVISERS LLC	105644	GREENWOOD, SC	06/29/2023 - 12/02/2025
B	CETERA WEALTH SERVICES, LLC	13572	GREENWOOD, SC	06/09/2021 - 12/02/2025
IA	CETERA ADVISOR NETWORKS LLC	13572	GREENWOOD, SC	06/09/2021 - 06/29/2023

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 **33** 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	11/26/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	11/26/2025
B	Alabama	Agent	Approved	11/26/2025
B	Arizona	Agent	Approved	11/26/2025
B	Arkansas	Agent	Approved	11/26/2025
B	California	Agent	Approved	11/26/2025
B	Colorado	Agent	Approved	11/26/2025
B	Florida	Agent	Approved	11/26/2025
B	Georgia	Agent	Approved	11/26/2025
B	Hawaii	Agent	Approved	11/26/2025
B	Illinois	Agent	Approved	11/26/2025
B	Indiana	Agent	Approved	12/08/2025
B	Kansas	Agent	Approved	11/26/2025



Qualifications

Regulator	Registration	Status	Date
B Kentucky	Agent	Approved	11/26/2025
B Maryland	Agent	Approved	11/26/2025
B Massachusetts	Agent	Approved	12/01/2025
B Minnesota	Agent	Approved	11/26/2025
B Mississippi	Agent	Approved	11/26/2025
B Missouri	Agent	Approved	11/26/2025
B Montana	Agent	Approved	01/27/2026
B Nevada	Agent	Approved	11/26/2025
B New Jersey	Agent	Approved	11/26/2025
B New York	Agent	Approved	11/26/2025
B North Carolina	Agent	Approved	12/03/2025
B North Dakota	Agent	Approved	01/13/2026
B Ohio	Agent	Approved	11/26/2025
B Oklahoma	Agent	Approved	11/26/2025
B Pennsylvania	Agent	Approved	11/26/2025
B South Carolina	Agent	Approved	11/26/2025
IA South Carolina	Investment Adviser Representative	Approved	11/26/2025
B Tennessee	Agent	Approved	11/26/2025
B Texas	Agent	Approved	11/26/2025



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	11/26/2025
B Utah	Agent	Approved	11/26/2025
B Virginia	Agent	Approved	11/26/2025
B Washington	Agent	Approved	11/26/2025
B West Virginia	Agent	Approved	11/26/2025

Branch Office Locations

OSAIC WEALTH, INC.
104-B COMMONS BLVD
PIEDMONT, SC 29673

OSAIC WEALTH, INC.
201B TOWERS DRIVE
SUITE B
GREENWOOD, SC 29649



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Futures Managed Funds Examination (S31)	Series 31	11/12/1997
B General Securities Representative Examination (S7)	Series 7	10/07/1997

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	10/22/1997
B Uniform Securities Agent State Law Examination (S63)	Series 63	10/15/1997

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	06/29/2023 - 12/02/2025	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	GREENWOOD, SC
B	06/09/2021 - 12/02/2025	CETERA WEALTH SERVICES, LLC	CRD# 13572	GREENWOOD, SC
IA	06/09/2021 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	GREENWOOD, SC
B	05/26/2017 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	GREENVILLE, SC
IA	05/26/2017 - 06/09/2021	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	GREENVILLE, SC
B	10/01/2000 - 06/01/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	EASLEY, SC
IA	06/30/2000 - 06/01/2017	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	EASLEY, SC
B	01/19/2000 - 10/01/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	10/08/1997 - 01/10/2000	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, 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
11/2025 - Present	OSAIC WEALTH INC	REGISTERED REPRESENTATIVE	Y	GREENWOOD, SC, United States
06/2023 - 11/2025	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
06/2021 - 11/2025	CETERA WEALTH SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	El Segundo, CA, United States
09/2015 - 08/2025	HUFFINGTON POST	WRITER	N	NEW YORK CITY, NY, United States
08/2015 - 08/2025	MILLIE LEWIS MODELS & TALENT AGENCY	ACTOR/MODEL	N	GREENVILLE, SC, United States
05/2017 - 06/2021	VOYA FINANCIAL ADVISORS	REGISTERED REPRESENTATIVE	Y	GREENWOOD, SC, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2016 - 05/2017	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	GREENVILLE, SC, United States
05/2009 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REP	Y	GREENVILLE, SC, 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. NAME OF ENTITY: INDEPENDENT INSURANCE AGENT; Yes; 201-B TOWERS DRIVE; GREENWOOD; SC; 29649; FIXED INSURANCE; INDEPENDENT INSURANCE AGNET; 5/26/2017; 160; 160; SALE OF FIXED INSURANCE PRODUCTS. |

2. NAME OF ENTITY: SANDERS WEALTH MANAGEMENT; Yes; 201-B TOWERS DRIVE; GREENWOOD; SC; 29649; FINANCIAL SERVICES/DBA; OWNER; 5/26/2017; 160; 160; SALE OF INSURANCE, SECURITIES AND INVESTMENT PRODUCTS. |

3. NAME OF OTHER BUSINESS: EVERGREEN BUSINESS PROPERTIES LLC;
 INVESTMENT RELATED: NO
 ADDRESS: SAME AS REGISTERED LOCATION;
 NATURE OF BUSINESS: REAL ESTATE;
 START DATE: 6/2022;
 POSITION/TITLE/RELATIONSHIP: OWNER;
 APX NUMBER OF HOURS PER WEEK: 1 ;
 APX NUMBER OF HOURS DURING TRADING HOURS: 1 ;
 BRIEF DESCRIPTION OF DUTIES: PROPERTY FOR OFFICE SPACE AND LEASE OF ADDITIONAL OFFICE SPACE;

4. NAME OF OTHER BUSINESS: GREENTREE WEALTH MANAGEMENT, LLC;
 INVESTMENT RELATED: YES;
 ADDRESS: SAME AS REGISTERED LOCATION;
 NATURE OF BUSINESS: FINANCIAL SERVICES;
 START DATE: 6/2022;
 POSITION/TITLE/RELATIONSHIP: OWNER/FINANCIAL PROFESSIONAL
 APX NUMBER OF HOURS PER WEEK: 100 ;
 APX NUMBER OF HOURS DURING TRADING HOURS: 32.5 ;
 BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;

5. INSURANCE AGENT
 POSITION: President of Sanders Wealth Management NATURE: Fixed Annuity Business, Long Term Health, Life Insurance.
 INVESTMENT RELATED: Yes NUMBER OF HOURS: 190 SECURITIES TRADING HOURS: 130 START DATE: 05/26/2017
 ADDRESS: 201-B Towers Drive, Greenwood SC 29646, United States
 DESCRIPTION: I speak with clients regarding insurance needs as part of their overall financial wellbeing.

6. SANDERS WEALTH MANAGEMENT
 POSITION: President NATURE: This is the name of the DBA LLC that will be affiliated with Osaic. INVESTMENT RELATED: Yes
 NUMBER OF HOURS: 190 SECURITIES TRADING HOURS: 130 START DATE: 05/26/2017
 ADDRESS: 201-B Towers Drive, Greenwood SC 29646, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DESCRIPTION: President of Sanders Wealth Management as an affiliate of Osaic.

7. EVERGREEN BUSINESS PROPERTIES LLC

POSITION: Owner NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4

START DATE: 06/22/2022

ADDRESS: 201 B Towers Drive, Greenwood SC 29649, United States

DESCRIPTION: I am the owner of this business which is used for property ownership purposes. I receive income from rental office spaces and occupy property as my office space and lease out additional office space.

8. GREENTREE WEALTH MANAGEMENT, LLC

POSITION: Owner NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4

START DATE: 06/22/2022

ADDRESS: 201 B Towers Drive, Greenwood SC 29649, United States

DESCRIPTION: I am the owner of this business which is used for property ownership purposes. I receive income from rental office spaces and occupy property as my office space and lease out additional office space.



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:	WACHOVIA SECURITIES, LLC
Allegations:	SC RESIDENTS HAVE WRITTEN A COMPLAINT AND ALLEGED THAT THEIR MAY 11, 2006 PURCHASE OF TWO AXA EQUITABLE ELITE VAS WERE NOT SUITED TO THEIR INVESTMENT OBJECTIVE OF INCOME AND CONSERVATIVE CAPITAL APPRECIATION. THEY WANT OUT OF THE VAS. THE CURRENT LOSS ON THE TWO POLICIES COMBINED IS ABOUT \$1,200 AND THE SURRENDER CHARGES ARE ABOUT \$14,500.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$15,700.00

Customer Complaint Information

Date Complaint Received:	10/05/2006
Complaint Pending?	No
Status:	Withdrawn
Status Date:	10/20/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE MANAGER AND FINANCIAL ADVISOR MET WITH THE CLIENT. THE CLIENT WAS VERY REMORSEFUL ABOUT HAVING WRITTEN A LETTER OF COMPLAINT AND ASKED THAT THE MATTER BE WITHDRAWN. THE



INVESTMENT PRODUCT WAS REVIEWED WITH CLIENT AND SHE IS VERY HAPPY WITH WHAT SHE OWNS. SHE FELT PRESSURE FROM AN OUTSIDE SOURCE TO COMPLAIN AND IS NOW VERY SORRY THAT SHE WAS UNDULY INFLUENCED. THE CLIENT'S WISHES WERE CONFIRMED BY A VP IN THE EARLY RESOLUTION DEPARTMENT AND CONFIRMED AGAIN IN WRITING. THE CLIENT'S COMPLAINT HAS BEEN NOTED AS "WITHDRAWN" ON THE FIRM'S RECORDS.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: CLIENT'S REPRESENTATIVE HAS WRITTEN A LETTER AND ALLEGED THAT THE AXA EQUITABLE ACCUMULATOR ELITE VARIABLE ANNUITY PURCHASED BY HER BROTHER IN SEPTEMBER 2003 WAS AN UNSUITABLE INVESTMENT RECOMMENDATION. SHE HAS ASKED THAT THE SURRENDER CHARGE OF \$91,665.18 BE WAIVED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$91,665.18

Customer Complaint Information

Date Complaint Received: 02/01/2005

Complaint Pending? No

Status: Denied

Status Date: 02/18/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE FIRM'S REVIEW OF THE COMPLAINT REVEALED THAT THE CLIENT'S PURCHASE OF A VARIABLE ANNUITY WAS A SUITABLE ADDITION TO HIS PORTFOLIO. THE CLIENT WAS OFFERED ALTERNATIVE INVESTMENT CHOICES AND CHOSE THE VARIABLE ANNUITY. HE THEN SIGNED ALL REQUIRED APPLICATIONS AND DISCLOSURE PAPERWORK. THE REQUEST TO WAIVE THE SURRENDER CHARGE WAS DENIED.



End of Report

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