



## IAPD Report

# RANDAL SCOTT POIRIER

CRD# 3030356

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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

### RANDAL SCOTT POIRIER (CRD# 3030356)

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 **10/03/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018
<b>IA</b>	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **16** 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
<b>IA</b>	SIGNATOR INVESTORS, INC.	468	NEW PORT, RI	02/12/2001 - 11/02/2018
<b>B</b>	SIGNATOR INVESTORS, INC.	468	NEW PORT, RI	04/30/1998 - 11/02/2018

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 **16** 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>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	11/02/2018
<b>B</b>	California	Agent	Approved	09/02/2021
<b>B</b>	Connecticut	Agent	Approved	11/02/2018
<b>B</b>	District of Columbia	Agent	Approved	11/02/2018
<b>B</b>	Florida	Agent	Approved	11/02/2018
<b>IA</b>	Florida	Investment Adviser Representative	Approved	10/16/2023
<b>B</b>	Georgia	Agent	Approved	11/02/2018
<b>B</b>	Idaho	Agent	Approved	11/20/2018
<b>B</b>	Kansas	Agent	Approved	02/19/2020
<b>B</b>	Maryland	Agent	Approved	12/22/2020
<b>B</b>	Massachusetts	Agent	Approved	11/02/2018
<b>IA</b>	Massachusetts	Investment Adviser Representative	Approved	10/26/2023
<b>B</b>	New Hampshire	Agent	Approved	11/14/2018



### Qualifications

	Regulator	Registration	Status	Date
<b>B</b>	New York	Agent	Approved	03/01/2019
<b>B</b>	Rhode Island	Agent	Approved	11/02/2018
<b>IA</b>	Rhode Island	Investment Adviser Representative	Approved	11/02/2018
<b>B</b>	South Carolina	Agent	Approved	03/09/2023
<b>B</b>	Texas	Agent	Approved	11/02/2018
<b>IA</b>	Texas	Investment Adviser Representative	Approved	07/30/2019
<b>B</b>	Virginia	Agent	Approved	06/15/2021
<b>B</b>	Wisconsin	Agent	Approved	11/02/2018

### Branch Office Locations

**OSAIC WEALTH, INC.**  
209 GODDARD ROW  
NEWPORT, RI 02840



## 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, 2 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>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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<b>B</b> Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/27/1998
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#### State Securities Law Exams

Exam	Category	Date
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<b>IA</b> Uniform Investment Adviser Law Examination (S65)	Series 65	06/26/1999
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<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	05/09/1998
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### PROFESSIONAL DESIGNATIONS

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

#### Chartered Financial Consultant

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	02/12/2001 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	NEW PORT, RI
B	04/30/1998 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	NEW PORT, RI

### 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
11/2018 - Present	OSAIC WEALTH, INC.	REGISTERED REP	Y	NEW PORT, RI, United States
11/2018 - Present	Randal Poirier, ChFC Financial Planner	Insurance Broker/Agent	Y	Newport, RI, United States
05/1997 - 11/2018	JOHN HANCOCK MUTUAL LIFE INSURANCE CO	INSURANCE_AGENT - Insurance Agent	N	WARWICK, RI, United States
05/1997 - 11/2018	SIGNATOR INVESTORS, INC.	FINANCIAL PLANNER	Y	BOSTON, MA, 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) RANDAL POIRIER, CHFC FINANCIAL PLANNER

POSITION: Insurance Broker/Agent NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 2

SECURITIES TRADING HOURS: 2 START DATE: 11/05/2018

ADDRESS: 209 Goddard Row, Newport RI 02840, United States

DESCRIPTION: Occasional sale of insurance products.

#### 2) INDEPENDENCE FINANCIAL PARTNERS

POSITION: Financial Planner NATURE: This OBA is simply a disclosure of the marketing name that I use for my financial planning practice with Osaic Wealth, Inc. Independence Financial Partners is the name of my OSJ and its the only marketing name that I have used for my work as a Registered Representative and Investment Advisor Representative since the OSJ adopted it. INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 05/01/1998

ADDRESS: 209 Goddard Row, Newport RI 02840, United States

DESCRIPTION: I am a Financial Planner and Registered Representative and Investment Advisor Representative with Independence Financial Partners the OSJ I work under with Osaic Wealth, Inc.

#### 3) NEWPORT STATE OF MIND, LLC

POSITION: Managing Member NATURE: This OBA disclosure is solely for my single member LLC which was formed on April 24, 2018, with me as the sole member, and its formation was for it to be the original purchaser and owner of my commercial



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

condominium located at 209 Goddard Row Newport, RI 02840. The sole purpose of this LLC is to own my commercial condominium to provide me with the legal protections of such ownership of my property under RI law. As the owner of my office condominium, I simply pay my LLC a monthly lease payment of \$1,700.00 each month as the Sole Proprietor and owner of my financial planning practice with Independence Financial Partners and the renter of my business office located within my condominium, which was originally purchase by this LLC in June of 2018, to cover the annual commercial mortgage payments, condo fees, property insurance, and property taxes which are due on this property each year. No income is personal income is derived from this property each year and no other assets are owned by this LLC. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 06/11/2018

ADDRESS: 209 Goddard Row, Newport RI 02840, United States

DESCRIPTION: As the Sole Member or 100% Shareholder of this LLC, I simply collect a monthly lease payment of \$1700.00 from myself, Randal Poirier, the renter of the property to cover its monthly mortgage, condominium fees, taxes and insurance costs and deposit those lease payments into my Berkshire Bank Newport State of Mind, LLC checking account to cover these related monthly expenses. Then, these monthly expenses are paid for my mortgage loan, condo fees, property taxes and insurance from this same account. There is no other monthly activity related to this 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	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:** Individual

**Employing firm when activities occurred which led to the complaint:** SIGNATOR INVESTORS, INC.

**Allegations:** I FIRST MET WITH CUSTOMER ON SEPTEMBER 29, 1999. AT WHICH TIME I COMPLETED A DETAILED FINANCIAL PROFILE TO UNDERSTAND HER FINANCIAL POSITION. DURING A LATER MEETING ON 3/1/00, I RECOMMENDED CUSTOMER TRANSFER HER IRA STOCK MUTUAL FUNDS WITH FIDELITY AND CITIBANK TO A SELECTION OF JOHN HANCOCK STOCK MUTUAL FUNDS. AFTER DISCUSSING THE FACT THAT THE OVERALL ASSET ALLOCATION OF HER INVESTMENTS WAS VERY CONSERVATIVE, BEING MOSTLY OF INDIVIDUALLY OWNED HIGH QUALITY BONDS, I RECOMMENDED SHE REINVEST HER IRA FUNDS INTO AN AGGRESSIVE MIX OF HANCOCK MUTUAL FUNDS. THIS WOULD COINCIDE WITH THE OVERALL ASSET ALLOCATION OF MODERATELY CONSERVATIVE, AS SHE INDICATED ON HER INVESTOR PROFILE. THE NEW ALLOCATION CONSISTED OF LARGE, MEDIUM AND SMALL COMPANY STOCK FUNDS AS COMPARED TO HER PREVIOUS IRA ALLOCATION IN ALL LARGE CAP FUNDS. AFTER THE SIGNIFICANT DOWNTURN OF THE EQUITY MARKET IN 2001 AND 2002 CUSTOMER MADE A WRITTEN COMPLAINT TO JOHN HANCOCK THAT HER IRA MUTUAL FUNDS LOST APPROXIMATELY HALF OF THEIR VALUE DUE TO MY HAVING ADVISED HER TO INVEST ALL HER IRA ASSETS INTO THREE JOHN HANCOCK STOCK FUNDS. SHE FELT THIS LOSS WAS DUE TO THE AGGRESSIVE ALLOCATION OF THESE FUNDS.

**Product Type:** Mutual Fund(s)

**Alleged Damages:** \$9,314.00

### Customer Complaint Information



<b>Date Complaint Received:</b>	12/30/2002
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	04/24/2003
<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	<p>I BELIEVE THAT THIS COMPLAINT AND ITS ALLEGATIONS ARE UNFOUNDED AS I TOOK CAREFUL CONSIDERATION OF MRS. WRAY'S OVERALL ASSET ALLOCATION AND HER DESIRE FOR A MODERATE RISK TOLERANCE. UPON REVIEWING THIS COMPLAINT, JOHN HANCOCK FOUND IT TO BE UNWARRANTED. THE COMPLAINT WAS DISMISSED WITHOUT ANY AWARD FOR DAMAGES.</p>



## End of Report

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