IAPD Report

Vince Lagatta

CRD# 3098611

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

Vince Lagatta (CRD# 3098611)

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 **02/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/25/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/26/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	PNC INVESTMENTS	129052	SCOTTSDALE, AZ	08/30/2021 - 07/25/2024
B	PNC INVESTMENTS	129052	SCOTTSDALE, AZ	08/16/2021 - 07/25/2024
IA	PNC MANAGED ACCOUNT SOLUTIONS, INC.	110476	Mesa, AZ	05/18/2016 - 08/17/2021

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	5

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 **7** 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	06/25/2024
B	Arizona	Agent	Approved	06/25/2024
IA	Arizona	Investment Adviser Representative	Approved	06/26/2024
B	California	Agent	Approved	06/25/2024
B	Illinois	Agent	Approved	06/25/2024
B	Nevada	Agent	Approved	06/25/2024
B	New Mexico	Agent	Approved	06/25/2024
B	Texas	Agent	Approved	06/25/2024
B	Washington	Agent	Approved	06/25/2024

Branch Office Locations

OSAIC WEALTH, INC.
890 W ELLIOT ROAD
SUITE 101, #129
GILBERT, AZ 85233

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
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	09/22/1998

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	04/29/2008
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/12/1998

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	08/30/2021 - 07/25/2024	PNC INVESTMENTS	CRD# 129052	SCOTTSDALE, AZ
B	08/16/2021 - 07/25/2024	PNC INVESTMENTS	CRD# 129052	SCOTTSDALE, AZ
IA	05/18/2016 - 08/17/2021	PNC MANAGED ACCOUNT SOLUTIONS, INC.	CRD# 110476	Mesa, AZ
B	05/09/2016 - 08/16/2021	BBVA SECURITIES INC.	CRD# 27060	MESA, AZ
IA	05/02/2012 - 05/10/2016	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	LOS GATOS, CA
B	05/01/2012 - 05/10/2016	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	LOS GATOS, CA
IA	04/30/2008 - 05/01/2012	BANCWEST INVESTMENT SERVICES, INC. (BWIS) AND BWIS D/B/A FHIS	CRD# 29357	CAPITOLA, CA
B	07/18/2001 - 05/01/2012	BANCWEST INVESTMENT SERVICES, INC.	CRD# 29357	CAPITOLA, CA
B	12/19/2000 - 07/24/2001	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, NY
B	05/01/2000 - 12/19/2000	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
B	10/15/1998 - 05/02/2000	BISYS BROKERAGE SERVICES, INC.	CRD# 23302	ST. CLOUD, MN

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	Registered Representative	Y	GILBERT, AZ, United States
08/2021 - 06/2024	PNC INVESTMENTS	Investment Advisor	Y	MESA, AZ, United States
05/2016 - 08/2021	BBVA Compass Insurance Agency, Inc.	Agent	Y	Austin, TX, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2016 - 08/2021	BBVA Securities Inc.	Financial Consultant	Y	Mesa, AZ, United States
05/2016 - 08/2021	BBVA WEALTH SOLUTIONS INC.	FINANCIAL CONSULTANT	Y	MESA, AZ, United States
05/2016 - 08/2021	Compass Bank	Employee	Y	Birmingham, AL, 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.

06/01/2017 / Head Coach / Valley Christian High School / Non-Investment related / Zero hours during trading hours ///

RAISE ASSET MANAGEMENT, LLC
POSITION: Financial Advisor NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 06/25/2024
ADDRESS: 890 W Elliot Rd, #101 Spc 129, Gilbert AZ 85233, United States
DESCRIPTION: Insurance sales and services for various carriers

RAVEN MINISTRIES
POSITION: Director NATURE: non-profit INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 06/01/2001
ADDRESS: PO BOX 5970, Oroville CA 95966, United States
DESCRIPTION: Religious organization advising on all matters pertaining to the operations of daily function

VALLEY CHRISTIAN HIGH SCHOOL
POSITION: Head Coach NATURE: non profit INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2017
ADDRESS: 6900 W Galveston St, Chandler AZ 85226, United States
DESCRIPTION: Manage high school baseball program

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	5

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 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BBVA SECURITIES INC.
Allegations:	Former customer purchased a $20,000 MLCD in February of 2018. Allegation of general suitability and performance based claims.
Product Type:	CD Other: Market linked CD
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	No claim for damages stated; Firm estimates 5000 or greater.
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:	01/06/2026
Complaint Pending?	No
Status:	Denied
Status Date:	01/28/2026

Settlement Amount:

Individual Contribution Amount:

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BBVA SECURITIES INC.
Allegations:	Former customer purchased a $20,000 MLCD in February of 2018. Allegation of general suitability and performance based claims.
Product Type:	CD Other: Market Linked CD
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	No claim for damages stated; Firm estimates $5000 or greater
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:	01/06/2026
Complaint Pending?	No
Status:	Denied
Status Date:	01/28/2026
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BBVA SECURITIES INC.
Allegations:	On 2/23/2018 former client purchased a callable zero coupon market linked CD. Customer now alleges that representative misrepresented to him that the market linked CD, if not called, would pay 3% per year (when the market linked CD's term sheet indicated a guaranteed return of principle and the potential for interest that could be calculated only at maturity).
Product Type:	CD
Alleged Damages:	$5,000.00

Alleged Damages Amount Explanation (if amount not exact): Former client has not alleged any specific compensatory damage amount. Firm has determined the amount of the claim would be in excess of 5000.

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: 09/03/2024

Complaint Pending? No

Status: Denied

Status Date: 10/25/2024

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BBVA SECURITIES INC.

Allegations: Per BBVA Securities, Inc U5 filing, on 2/23/2018 former client purchased a callable zero coupon market linked CD. Customer now alleges that representative misrepresented to him that the market linked CD, if not called, would pay 3% per year (when the market linked CD's term sheet indicated a guaranteed return of principle and the potential for interest that could be calculated only at maturity).

Product Type: CD
Debt-Government

Alleged Damages: $5,000.00

Alleged Damages Amount Explanation (if amount not exact): Per BBVA Securities, Inc U5 filing, former client has not alleged any specific compensatory damage amount. Firm has determined the amount of the claim would be in excess of 5000.

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: 10/03/2024

Complaint Pending? No

Status: Denied

Status Date: 10/25/2024

Settlement Amount:

Individual Contribution

Amount:

Disclosure 3 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BBVA SECURITIES INC.
Allegations:	Former customer purchased a 3-year buffered structured note in April of 2021. The note matured in April of 2024. One of the underlying stocks was beneath the buffer amount leading to a loss of principal. Client complains about poor performance and asserts he was misled regarding the term and provisions of the note.
Product Type:	Debt-Corporate
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Firm estimates damages in excess of $5,000.00
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:	06/05/2024
Complaint Pending?	No
Status:	Denied
Status Date:	10/23/2024
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BBVA SECURITIES INC.
Allegations:	Former customer purchased a 3-year buffered structured note in April of 2021. The note matured in April of 2024. One of the underlying stocks was beneath the buffer amount leading to a loss of principal. Client complains about poor performance and asserts he was misled regarding the term and provisions of the note.
Product Type:	Debt-Corporate
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Firm estimates damages in excess of $5,000.00
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: 06/05/2024

Complaint Pending? No

Status: Denied

Status Date: 10/23/2024

Settlement Amount:

Individual Contribution Amount:

Disclosure 4 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: BANCWEST INVESTMENT SERVICES INC

Allegations: CLIENT ALLEGES THAT HIS PURCHASE OF A GENWORTH FIXED ANNUITY ON NOVEMBER 7, 2011, WAS NOT EXPLAINED TO HIM PROPERLY. HE IS CLAIMING THAT THE SURRENDER CHARGE PERIOD IS ACTUALLY LONGER THEN WHAT WAS EXPLAINED TO HIM.

Product Type: Annuity-Fixed

Alleged Damages: $8,770.13

Alleged Damages Amount Explanation (if amount not exact): THIS AMOUNT REPRESENTS THE DIFFERENCE BETWEEN THE CURRENT VALUE OF THE ANNUITY COMPARED TO THE AMOUNT HE WOULD GET IF HE OPTIONED THE MONEY BACK GAURANTEE RIDER.

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: 05/20/2014

Complaint Pending? No

Status: Denied

Status Date: 05/23/2014

Settlement Amount:

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:	BANCWEST INVESTMENT SERVICES INC
Allegations:	CLIENT ALLEGES THAT HIS PURCHASE OF A GENWORTH FIXED ANNUITY ON NOVEMBER 7, 2011, WAS NOT EXPLAINED TO HIM PROPERLY. HE IS CLAIMING THAT THE SURRENDER CHARGE PERIOD IS ACTUALLY LONGER THEN WHAT WAS EXPLAINED TO HIM.
Product Type:	Annuity-Fixed
Alleged Damages:	$8,770.13
Alleged Damages Amount Explanation (if amount not exact):	THIS AMOUNT REPRESENTS THE DIFFERENCE BETWEEN THE CURRENT VALUE OF THE ANNUITY COMPARED TO THE AMOUNT HE WOULD GET IF HE OPTIONED THE MONEY BACK GUARANTEE RIDER.
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:	05/20/2014
Complaint Pending?	No
Status:	Denied
Status Date:	05/23/2014
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 5 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	BANCWEST INVESTMENT SERVICES
Allegations:	CUSTOMER ALLEGES THAT REPRESENTATIVE MADE MISREPRESENTATIONS AND BREACHED HIS FIDUCIARY DUTIES RELATING TO THE TAX BENEFITS OF AND INSURANCE POLICY PURCHASED FOR A 419 SINGLE EMPLOYER BENEFIT PLAN IN 2006.
Product Type:	Insurance
Alleged Damages:	$858,035.49
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:	06/11/2013

Complaint Pending? No

Status: Settled

Status Date: 04/28/2014

Settlement Amount: $140,000.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: BANCWEST INVESTMENT SERVICES

Allegations: CUSTOMER ALLEGES THAT REPRESENTATIVE MADE MISREPRESENTATIONS AND BREACHED HIS FIDUCIARY DUTIES RELATING TO THE TAX BENEFITS OF AND INSURANCE POLICY PURCHASED FOR A 419 SINGLE EMPLOYER BENEFIT PLAN IN 2006.

Product Type: Insurance

Alleged Damages: $858,035.49

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: 06/11/2013

Complaint Pending? No

Status: Settled

Status Date: 04/28/2014

Settlement Amount: $140,000.00

Individual Contribution Amount: $0.00

End of Report

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