



IAPD Report

BRAD RICHARD SMALL

CRD# 3173556

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

BRAD RICHARD SMALL (CRD# 3173556)

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 **04/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	THEPARTNERS WEALTH MANAGEMENT	CRD# 314816	03/31/2025

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	OSAIC WEALTH, INC.	23131	sinking spring, PA	10/11/2024 - 04/02/2025
IA	OSAIC WEALTH, INC.	23131	sinking spring, PA	10/11/2024 - 04/02/2025
IA	AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK, NY	12/23/2011 - 10/11/2024

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
Termination	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **THEPARTNERS WEALTH MANAGEMENT**
Main Address: NW CORNER OCEAN AVENUE AND MISSION STREET
SECOND LEVEL
CARMEL BY THE SEA, CA 93921
Firm ID#: 314816

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	06/06/2025
IA Pennsylvania	Investment Adviser Representative	Approved	03/31/2025

Branch Office Locations

THEPARTNERS WEALTH MANAGEMENT

1042 Columbia Avenue, Suite 1
Sinking Spring, PA 19608



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, 3 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	12/09/2004
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/17/2000

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	10/04/2004
B Uniform Securities Agent State Law Examination (S63)	Series 63	07/30/1999

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
B	10/11/2024 - 04/02/2025	OSAIC WEALTH, INC.	CRD# 23131	sinking spring, PA
IA	10/11/2024 - 04/02/2025	OSAIC WEALTH, INC.	CRD# 23131	sinking spring, PA
IA	12/23/2011 - 10/11/2024	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK, NY
B	12/21/2011 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	sinking spring, PA
IA	07/28/2011 - 12/22/2011	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	READING, PA
B	08/12/2005 - 12/22/2011	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	READING, PA
B	08/12/2005 - 04/05/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	07/01/2002 - 06/13/2005	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	MINNEAPOLIS, MN
B	01/18/2000 - 07/01/2002	LUTHERAN BROTHERHOOD SECURITIES CORP.	CRD# 4205	MINNEAPOLIS, 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
03/2025 - Present	ThePartners Wealth Management	Investment Adviser Representative	Y	Carmel-By-The-Sea, CA, United States
10/2024 - 03/2025	OSAIC WEALTH, INC.	Mass Transfer	Y	SCOTTSDALE, AZ, United States
12/2011 - 10/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	HOLBROOK, NY, United States



Registration & Employment History

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. SMALL STEPS MANAGEMENT GROUP LLC

POSITION: Owner NATURE: Rental Real Estate INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES

TRADING HOURS: 0 START DATE: 09/01/2006

ADDRESS: 1042 Columbia Avenue, Sinking Spring PA 19608, United States

DESCRIPTION: Manage real estate.

2. BRAD SMALL

POSITION: Agent NATURE: Insurance Related Planning INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES

TRADING HOURS: 5 START DATE: 08/01/2005

ADDRESS: 1042 Columbia Avenue, Sinking Spring PA 19608, United States

DESCRIPTION: Sales of life insurance and other insurance products.

3. Boy Scouts of America Hawk Mountain Council - Volunteer helping the youth and programs. Start date: 05/2013, Devotes 3-4 hrs. per month.

4. COACTIVE WEALTH STRATEGISTS LLC

POSITION: Managing Partner NATURE: DBA - LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 150 SECURITIES

TRADING HOURS: 150 START DATE: 11/09/2011

ADDRESS: 1042 Columbia Avenue, Sinking Spring PA 19608, United States

DESCRIPTION: Processing of business done through Osaic and insurance companies, and other approved product sources.

5. SMALL STEPS SCHOLARSHIP FUND

POSITION: Founder/Curator NATURE: This is a scholarship program that I started 24 years ago to recognize outstanding high school students moving on to higher education. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2001

ADDRESS: 1042 Columbia Avenue, Sinking Spring PA 19608, United States

DESCRIPTION: Run the scholarship fundraising activities. The funds are managed by the Berks County Community Foundation.

6. SMALL STEPPING STONES, LLC

POSITION: Owner NATURE: Real Estate - LLC INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING

HOURS: 0 START DATE: 05/01/2023

ADDRESS: 1042 Columbia Avenue, Sinking Spring PA 19608, United States

DESCRIPTION: Maintaining and running the property. This is where our business office is located.

7. BOY SCOUTS OF AMERICA - SCOUTS BSA

POSITION: Board Member NATURE: I am a board member of the Hawk Mtn Council of Scouts BSA. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 2 START DATE: 05/01/2015

ADDRESS: 5027 Pottsville Pike, Reading PA 19605, United States

DESCRIPTION: Volunteer helping the youth and programs

8. HYBRID FITNESS

POSITION: Partner NATURE: This is a partnership between myself and Daniel Hannum. Dan is a 51% owner and I am 49%. Dan is a trainer who runs a gym out of the Pole Barn on my property. It is setup as an LLC. INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 05/28/2024

ADDRESS: 1042 Columbia Avenue, Sinking Spring PA 19608, United States

DESCRIPTION: I assist with the paying of bills and decision making.



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
Termination	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:	American Portfolios Financial Services, Inc.
Allegations:	Claimants allege breach of contract and unjust enrichment.
Product Type:	Investment Contract
Alleged Damages:	\$24,750.00

Civil Litigation Information

Type of Court:	State Court
Name of Court:	Court of Common Pleas of Berks County, Pennsylvania
Location of Court:	Berks County, PA
Docket/Case #:	20-19058
Date Notice/Process Served:	01/04/2021
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	09/22/2021
Monetary Compensation Amount:	\$10,000.00
Individual Contribution Amount:	\$0.00



Broker Statement

Settlement reached to avoid costs of prolonged litigation.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: THRIVENT INVESTMENT MANAGEMENT INC
Termination Type: Permitted to Resign
Termination Date: 06/06/2005
Allegations: NON-DISCLOSURE OF NON-APPROVED BROKERAGE DURING ONSITE SUPERVISORY INSPECTION
Product Type: Other
Other Product Types: EQUITY INDEX ANNUITY
Firm Statement
REPRESENTATIVE ADMITTED THAT HE HAD SOLD INSURANCE PRODUCTS FOR WHICH HE DID NOT DISCLOSE OR SEEK APPROVAL. THIS ADMISSION INDICATES REPRESENTATIVE PROVIDED FALSE ANSWERS TO ONSITE SUPERVISORY INSPECTION QUESTIONS

Reporting Source: Individual
Firm Name: THRIVENT INVESTMENT MANAGEMENT INC
Termination Type: Permitted to Resign
Termination Date: 06/06/2005
Allegations: NON-DISCLOSURE OF NON-APPROVED BROKERAGE DURING ONSITE SUPERVISORY INSPECTION
Product Type: Other
Other Product Types: EQUITY INDEX ANNUITY



End of Report

This page is intentionally left blank.