



IAPD Report

ART F CARDENAS

CRD# 3208265

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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

ART F CARDENAS (CRD# 3208265)

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 **01/22/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	04/02/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	04/02/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	LPL FINANCIAL LLC	6413	RANCHO CUCAMONGA, CA	05/09/2011 - 04/03/2025
IA	LPL FINANCIAL LLC	6413	RANCHO CUCAMONGA, CA	05/09/2011 - 04/03/2025
IA	GIRARD SECURITIES, INC.	18697	REDLANDS, CA	03/30/2011 - 04/21/2011

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 **8** 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	04/02/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	04/02/2025
B	Arizona	Agent	Approved	04/02/2025
B	California	Agent	Approved	04/02/2025
IA	California	Investment Adviser Representative	Approved	04/02/2025
B	Georgia	Agent	Approved	04/02/2025
B	Nevada	Agent	Approved	04/02/2025
B	North Carolina	Agent	Approved	07/22/2025
B	Oregon	Agent	Approved	04/02/2025
B	South Dakota	Agent	Approved	04/02/2025
B	Tennessee	Agent	Approved	04/02/2025

Branch Office Locations

OSAIC WEALTH, INC.
10670 CIVIC CENTER DRIVE



Qualifications

SUITE 210
RANCHO CUCAMONGA, CA 91730



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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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	02/07/2008
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/22/2000

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	04/05/2002



PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
B	05/09/2011 - 04/03/2025	LPL FINANCIAL LLC	CRD# 6413	RANCHO CUCAMONGA
IA	05/09/2011 - 04/03/2025	LPL FINANCIAL LLC	CRD# 6413	RANCHO CUCAMONGA
IA	03/30/2011 - 04/21/2011	GIRARD SECURITIES, INC.	CRD# 18697	REDLANDS, CA
B	03/09/2011 - 04/21/2011	GIRARD SECURITIES, INC.	CRD# 18697	REDLANDS, CA
B	08/25/2010 - 02/11/2011	QA3 FINANCIAL CORP.	CRD# 14754	REDLANDS, CA
B	07/10/2009 - 08/25/2010	MML INVESTORS SERVICES, INC.	CRD# 10409	ONTARIO, CA
B	02/23/2000 - 07/01/2009	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	RIVERSIDE, CA

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
04/2025 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	RANCHO CUCAMONGA, CA, United States
05/2011 - 04/2025	LPL FINANCIAL LLC	REGISTERED REP	Y	RANCHO CUCAMONGA, CA, 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. VINEYARD LITTLE LEAGUE

POSITION: equipment manager NATURE: Board position on Vineyard Little League. My current position is equipment manager. Other duties include helping out the league with duties of the league such as planning day to day duties to keep the league running. INVESTMENT RELATED: No NUMBER OF HOURS: 12 SECURITIES TRADING HOURS: 12 START DATE: 09/01/2025 ADDRESS: 12223 Highland Ave, rancho Cucamonga CA 91739, United States DESCRIPTION: Hand out and collect equipment to team managers. order Equipment when needed. Be present for board



Registration & Employment History



OTHER BUSINESS ACTIVITIES

meetings.

2. MAC MONEY WEALTH MANAGEMENT

POSITION: owner NATURE: New DBA for current Sole Proprietorship. The DBA will be conducting fixed insurance and securities products. I plan on using this starting January 1, 2026. INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 01/01/2026

ADDRESS: 10670 Civic Center Drive, Suite 210, rancho Cucamonga CA 91730, United States

DESCRIPTION: I am the owner of this business name. This is a marketing name for my fixed and securities business.

3. CORNERSTONE WEALTH MANAGEMENT

POSITION: owner NATURE: Marketing name for my current sole proprietorship of Cornerstone Wealth management. I do plan on using this name at times. The nature of this business is DBA for my insurance and securities business. INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 40 START DATE: 04/01/2025

ADDRESS: 10670 Civic Center Drive, suite 210, Rancho Cucamonga CA 91730, United States

DESCRIPTION: Marketing name for my current sole proprietorship of Cornerstone Wealth management. I do insurance and securities with this name and I will be using this and my other DBA MAC money wealth management.



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:	LPL Financial LLC
Allegations:	Customer alleges unauthorized trading, which caused a loss in their account.
Product Type:	Mutual Fund
Alleged Damages:	\$7,000.00
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:	07/11/2019
Complaint Pending?	No
Status:	Denied
Status Date:	07/26/2019

Settlement Amount:

Individual Contribution Amount:

Broker Statement The transaction in question was fully discussed with the customer before making the trade. I deny all allegations of wrongdoing, as they are without merit.



End of Report

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