IAPD Report

DANIEL CARLOS LACEY

CRD# 4312702

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

DANIEL CARLOS LACEY (CRD# 4312702)

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 **05/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/03/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	11/03/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **34** 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	FSC SECURITIES CORPORATION	7461	AUSTIN, TX	01/05/2006 - 11/03/2023
B	FSC SECURITIES CORPORATION	7461	AUSTIN, TX	04/07/2005 - 11/03/2023
B	SECURITIES AMERICA, INC.	10205	LAVISTA, NE	01/07/2003 - 04/01/2005

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
Regulatory Event	2
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 **34** 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	11/03/2023
B	Alabama	Agent	Approved	11/03/2023
B	Arizona	Agent	Approved	11/03/2023
IA	Arizona	Investment Adviser Representative	Approved	11/03/2023
B	California	Agent	Approved	11/03/2023
IA	California	Investment Adviser Representative	Approved	11/03/2023
B	Colorado	Agent	Approved	11/03/2023
IA	Colorado	Investment Adviser Representative	Approved	11/03/2023
B	Delaware	Agent	Approved	11/03/2023
B	District of Columbia	Agent	Approved	11/03/2023
B	Florida	Agent	Approved	11/03/2023
IA	Florida	Investment Adviser Representative	Approved	11/03/2023
B	Georgia	Agent	Approved	11/03/2023

User Guidance

www.adviserinfo.sec.gov

Qualifications

	Regulator	Registration	Status	Date
IA	Georgia	Investment Adviser Representative	Approved	11/03/2023
B	Illinois	Agent	Approved	11/03/2023
IA	Illinois	Investment Adviser Representative	Approved	11/03/2023
B	Indiana	Agent	Approved	09/12/2024
B	Kansas	Agent	Approved	11/03/2023
B	Louisiana	Agent	Approved	11/03/2023
B	Maine	Agent	Approved	11/03/2023
IA	Maine	Investment Adviser Representative	Approved	11/03/2023
B	Maryland	Agent	Approved	11/03/2023
IA	Maryland	Investment Adviser Representative	Approved	11/03/2023
B	Michigan	Agent	Approved	11/03/2023
IA	Michigan	Investment Adviser Representative	Approved	11/03/2023
B	Minnesota	Agent	Approved	11/03/2023
B	Mississippi	Agent	Approved	11/03/2023
B	Missouri	Agent	Approved	11/03/2023
B	Nevada	Agent	Approved	11/03/2023
IA	Nevada	Investment Adviser Representative	Approved	11/03/2023
B	New Jersey	Agent	Approved	11/03/2023
B	New Mexico	Agent	Approved	11/03/2023

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	11/03/2023
B	North Carolina	Agent	Approved	11/03/2023
B	North Dakota	Agent	Approved	11/03/2023
B	Ohio	Agent	Approved	11/03/2023
B	Oklahoma	Agent	Approved	11/03/2023
IA	Oklahoma	Investment Adviser Representative	Approved	11/03/2023
B	Pennsylvania	Agent	Approved	11/03/2023
B	South Dakota	Agent	Approved	11/03/2023
IA	South Dakota	Investment Adviser Representative	Approved	11/03/2023
B	Tennessee	Agent	Approved	11/03/2023
B	Texas	Agent	Approved	11/03/2023
IA	Texas	Investment Adviser Representative	Approved	11/03/2023
B	Utah	Agent	Approved	11/03/2023
B	Virginia	Agent	Approved	11/03/2023
IA	Virginia	Investment Adviser Representative	Approved	11/03/2023
B	West Virginia	Agent	Approved	05/21/2025
B	Wisconsin	Agent	Approved	11/03/2023

Branch Office Locations

OSAIC WEALTH, INC.

Qualifications

611 SOUTH CONGRESS AVENUE
SUITE 440
AUSTIN, TX 78704

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	12/08/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	01/02/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/07/2001

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	01/05/2006 - 11/03/2023	FSC SECURITIES CORPORATION	CRD# 7461	AUSTIN, TX
B	04/07/2005 - 11/03/2023	FSC SECURITIES CORPORATION	CRD# 7461	AUSTIN, TX
B	01/07/2003 - 04/01/2005	SECURITIES AMERICA, INC.	CRD# 10205	LAVISTA, NE
B	12/11/2000 - 01/09/2003	ALLMERICA INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA

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
11/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	AUSTIN, TX, United States
03/2006 - Present	DANNY LACEY SERVICES	CONSULTANT	N	AUSTIN, TX, United States
04/2005 - Present	FSC SECURITIES CORPORATION	REGISTERED REP	Y	AUSTIN, TX, United States
04/2005 - Present	KRAMER FINANCIAL	ASSOCIATE	N	AUSTIN, TX, United States
04/2005 - 11/2023	FSC SECURITIES CORPOATION RIA	IAR	Y	ATLANTA, GA, 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. DANNY LACEY FINANCIAL SERVICES - TAX SERVICES
POSITION: Other - Tax Preparer NATURE: Sole Proprietorship - INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/2007
ADDRESS: 611 S. Congress Ave, Suite 440 Austin, TX 78704, Suite 440, Austin TX 78704, United States

2. KRAMER FINANCIAL, LLC DBA KRAMER WEALTH MANAGERS
POSITION: Partner - NATURE: Limited Liability Company - INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 140 START DATE: 02/01/2001
ADDRESS: 611 S. Congress Ave, Suite 440, Austin TX 78704, United States
DESCRIPTION: Partner of Kramer Financial LLC. Rep Code W4G

Registration & Employment History

OTHER BUSINESS ACTIVITIES

3. DANNY LACEY - INSURANCE
POSITION: Statutory Agent - NATURE: Sole Proprietorship - INVESTMENT RELATED: Yes NUMBER OF HOURS: 10
SECURITIES TRADING HOURS: 10 START DATE: 03/01/2001
ADDRESS: 611 S. Congress Ave, Suite 440, Austin TX 78704, United States
DESCRIPTION: Provide recommendations on life insurance products - traditional products.

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
Regulatory Event	2
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	ILLINOIS SECURITIES DEPARTMENT
Sanction(s) Sought:	Prohibition
Date Initiated:	01/23/2008
Docket/Case Number:	0600494
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	ALL AMERICA INVESTMENTS, INC.
Product Type:	No Product
Allegations:	RESPONDENT WILL WITHDRAW HIS REGISTRATION AS A SALESPERSON IN THE STATE OF ILLINOIS AND WILL NOT RE-APPLY FOR REGISTRATION FOR A PERIOD OF ONE YEAR. RESPONDENT HAS PAID COST OF INVESTIGATION.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No

Resolution Date:	01/23/2008
Sanctions Ordered:	Other: CONSENT ORDER OF WITHDRAWAL, Respondent has submitted five hundred dollars (500.00) in payment on 1/23/2008. Respondent withdrew registration and was able to re-apply in one year
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	$500.00
Portion Levied against individual:	$500.00
Payment Plan:	Paid in full
Is Payment Plan Current:	Yes
Date Paid by individual:	01/23/2008
Was any portion of penalty waived?	No
Amount Waived:	

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF IL SECRETARY OF STATE
Sanction(s) Sought:	Revocation
Date Initiated:	02/27/2007
Docket/Case Number:	0600494
Employing firm when activity occurred which led to the regulatory action:	ALLMERICA
Product Type:	No Product
Allegations:	REPRESENTATIVES REGISTRATION AS A SALES PERSON IN THE STATE OF IL IS SUBJECT TO REVOCATION.
Current Status:	Final
Resolution:	Stipulation and Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	01/23/2008
Sanctions Ordered:	Other: CONSENT ORDER OF WITHDRAW
Broker Statement	RESPONDENT ENTERED INTO A VOLUNTARY AGREEMENT TO WITHDRAW STATE REISTRATION AND NO FURTHER FINDINGS OCCURED.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Date Initiated:	02/07/2006
Docket/Case Number:	E062004000201
Employing firm when activity occurred which led to the regulatory action:	ALLMERICA INVESTMENTS, INV. N/K/A VERAVEST INVESTMENTS, INC.
Product Type:	CD
Allegations:	NASD RULES 2110, 2310 - DANIEL CARLOS LACEY RECOMMENDED THAT A PUBLIC CUSTOMER LIQUIDATE HER CD AND INVEST THE PROCEEDS IN A VARIABLE ANNUITY WITHOUT REASONABLE GROUNDS FOR BELIEVING HIS RECOMMNDATION AND RESULTING TRANSACTION WERE SUITABLE FOR THE CUSTOMER IN LIGHT OF HER FINANCIAL SITUATION AND NEEDS; AND FALSELY REPRESENTED TO HIS MEMBER FIRM, IN WRITING, THAT THE TRANSACTION WAS UNSOLICITED.
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	07/21/2006
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Regulator Statement	WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, LACEY CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDNGS; THEREFORE, HE IS FINED $2,500 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 10 BUSINESS DAYS. THE SUSPENSION IN ANY CAPACITY IS IN EFFECT FROM SEPTEMBER 5, 2006 THROUGH SEPTEMBER 18, 2006. FINES PAID.

Reporting Source:	Individual
Regulatory Action Initiated By:	NASD OFFICE OF HEARING OFFICERS
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	CURRENTLY N/A
Date Initiated:	02/07/2006
Docket/Case Number:	E062004000201
Employing firm when activity occurred which led to the regulatory action:	VERAVEST INVESTMENTS

Product Type:	Annuity(ies) - Variable
Other Product Type(s):	
Allegations:	UNSUITABLE RECOMMENDATIONS
Current Status:	Final
Resolution:	Decision & Order of Offer of Settlement
Resolution Date:	07/21/2006
Sanctions Ordered:	Monetary/Fine $2,500.00 Suspension
Other Sanctions Ordered:	
Sanction Details:	WITHOUT ADMITTING OR DENYING THE ALLEGAITONS, THE REPRESENTATIVE CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED $2500 AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY CAPACITY FOR 10 BUSINESS DAYS. THE SUSPENSION INI ANY CAPACITY IS IN EFFECT FROM 9/5/06 THROUGH 9/18/06.

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:	Firm
Employing firm when activities occurred which led to the complaint:	VERAVEST INVESTMENTS INC
Allegations:	CLIENT'S BROTHER ALLEGES THE REP. SHOULD NOT HAVE RECOMMENDED A SWITCH FROM A CD TO A VARIABLE ANNUITY.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	10/17/2003
Complaint Pending?	No
Status:	Denied
Status Date:	10/28/2003
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	THE COMPANY FOUND NO BASIS FOR A SETTLEMENT, DETERMINED THAT THE PURCHASE WAS CONSISTENT WITH DOCUMENTED OBJECTIVES.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	VERAVEST INVESTMENTS INC.
Allegations:	CLIENT'S BROTHER ALLEGES REPRESENTATIVE DAN LACEY RECOMMENDATION TO PURCHASE A VA WAS UNSUITABLE FOR HIS DEAF SISTER.
Product Type:	Annuity(ies) - Variable
Other Product Type(s):	CD
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	10/23/2003
Complaint Pending?	No
Status:	Denied
Status Date:	10/28/2003

Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE COMPLAINT WAS DENIED BY FORMER BROKER DEALER VERAVEST BASED ON FOLLOWING: THE PURCHASE OF THE VA WAS CONSISTENT WITH DOCUMENTED OBJECTIVES.

End of Report

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