



IAPD Report

CRAIG WILLIAM SURPRISE

CRD# 4321571

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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

CRAIG WILLIAM SURPRISE (CRD# 4321571)

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 **04/15/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024

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
IA	WOODBURY FINANCIAL SERVICES, INC.	421	APPLETON, WI	02/21/2003 - 01/19/2024
B	WOODBURY FINANCIAL SERVICES, INC.	421	APPLETON, WI	01/28/2002 - 01/19/2024
B	UNITED SECURITIES ALLIANCE, INC.	36487	GREENWOOD VILLAGE, CO	03/05/2001 - 01/24/2002

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	1
Customer Dispute	2



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	01/19/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	01/19/2024
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/19/2024
B	Arizona	Agent	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
IA	Florida	Investment Adviser Representative	Approved	04/16/2024
B	Illinois	Agent	Approved	01/19/2024
B	Maryland	Agent	Approved	01/19/2024
B	Minnesota	Agent	Approved	01/19/2024
B	Missouri	Agent	Approved	01/19/2024
B	North Carolina	Agent	Approved	01/19/2024
B	Wisconsin	Agent	Approved	01/19/2024
IA	Wisconsin	Investment Adviser Representative	Approved	01/19/2024



Qualifications

Branch Office Locations

OSAIC WEALTH, INC.
5107 NORTH BALLARD RD.
SUITE 200
APPLETON, WI 54913



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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	06/27/2001

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	02/21/2003
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/05/2001

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	01/19/2004
B Uniform Securities Agent State Law Examination (S63)	Series 63	02/06/2001

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	02/21/2003 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	APPLETON, WI
B	01/28/2002 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	APPLETON, WI
B	03/05/2001 - 01/24/2002	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	GREENWOOD VILLAGE
B	02/06/2001 - 02/22/2001	WMA SECURITIES, INC.	CRD# 32625	DULUTH, GA

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
01/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	APPLETON, WI, United States
03/2001 - Present	UNITED SECURITIES ALLIANCE, INC.	REGISTERED REP	Y	ENGLEWOOD, CO, United States
01/2001 - Present	SURPRISE INC	MARKETING	N	APPLETON, WI, 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) LEGACY INVESTMENT SERVICES INC.

POSITION: Investment Advisor Representative NATURE: Fixed and Traditional insurance thru Legacy Investment Services, inc.

INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 07/01/2009

ADDRESS: 5107 North Ballard Road, Appleton WI 54913, United States

DESCRIPTION: providing life insurance, fixed annuities and long-term care products.

2) DBA CRAIG SURPRISE

POSITION: Agent NATURE: Sole INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 07/01/2009

ADDRESS: 5107 North Ballard Road Suite 200, Appleton WI 54913, United States

DESCRIPTION: Fixed insurance products

3) CRAIG SURPRISE RENTAL

POSITION: owner NATURE: Duplex Rental INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 01/01/1991



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: w5962 daisy court, appleton WI 54915, United States
DESCRIPTION: maintenance



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	1
Customer Dispute	2

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 1

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF WI DEPT OF INSURANCE
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	
Date Initiated:	02/15/2000
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	WOODBURY FINANCIAL SERVICES INC
Product Type:	Insurance
Other Product Type(s):	
Allegations:	WI DEPT OF INSURANCE CE NOT COMPLETED BY THE REQUIRED DEADLINE.
Current Status:	Final
Resolution:	Other
Resolution Date:	03/01/2005
Sanctions Ordered:	Suspension
Other Sanctions Ordered:	
Sanction Details:	SUSPENDED 02/15/2005



Broker Statement

FOX VALLEY TECHNICAL COLLEGE FAILED TO SEND IN MY CE CREDITS WHEN THEY CLAIMED THEY WOULD, THUS THE TEMPORARY SUSPENSION.



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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	WOODBURY FINANCIAL SERVICES, INC.
Allegations:	Client alleges alternative investments purchased in 2014-2018 were misrepresented and unsuitable.
Product Type:	Direct Investment-DPP & LP Interests Real Estate Security Other: Business Development Company
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	The firm has made a good faith determination that the damages from the alleged conduct would be greater than \$5,000.
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:	07/26/2021
Complaint Pending?	No
Status:	Denied
Status Date:	03/14/2022
Settlement Amount:	
Individual Contribution Amount:	

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Woodbury Financial Services Inc.
Allegations:	Customer alleged misrepresentation in connection with the purchase of variable universal life policy in 2015.
Product Type:	Insurance
Alleged Damages:	\$0.00



**Alleged Damages Amount
Explanation (if amount not
exact):**

Alleged damages assessed to be greater than \$5,000

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:

05/04/2017

Complaint Pending?

No

Status:

Denied

Status Date:

06/30/2017

Settlement Amount:

**Individual Contribution
Amount:**



End of Report

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