



IAPD Report

WILLIAM ROY HANDWERKER

CRD# 4371735

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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

WILLIAM ROY HANDWERKER (CRD# 4371735)

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 **04/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	OSAIC FA, INC.	3978	DelRay Beach, FL	05/29/2008 - 01/24/2025
B	OSAIC FA, INC.	3978	DelRay Beach, FL	05/28/2008 - 01/24/2025
B	WOODBURY FINANCIAL SERVICES, INC.	421	WOODBURY, NY	02/07/2006 - 05/21/2008

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 4 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	01/24/2025
B	Connecticut	Agent	Approved	01/24/2025
B	Florida	Agent	Approved	01/24/2025
IA	Florida	Investment Adviser Representative	Approved	01/24/2025
B	New Jersey	Agent	Approved	01/24/2025
IA	New Jersey	Investment Adviser Representative	Approved	01/24/2025
B	New York	Agent	Approved	01/24/2025
IA	New York	Investment Adviser Representative	Approved	01/24/2025

Branch Office Locations

OSAIC WEALTH, INC.
DelRay Beach, FL

OSAIC WEALTH, INC.
GREENWICH, CT



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	03/23/2001
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	11/14/2005
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B Uniform Securities Agent State Law Examination (S63)	Series 63	05/11/2001
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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
IA	05/29/2008 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	DelRay Beach, FL
B	05/28/2008 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	DelRay Beach, FL
B	02/07/2006 - 05/21/2008	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	WOODBURY, NY
IA	10/17/2005 - 01/19/2006	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	UNIONDALE, NY
B	11/30/2004 - 01/19/2006	HORNOR, TOWNSEND & KENT, INC.	CRD# 4031	CONSHOHOCKEN, PA
B	07/16/2001 - 12/03/2004	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	03/26/2001 - 06/07/2001	GBI CAPITAL PARTNERS INC.	CRD# 14623	BETHPAGE, NY

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
01/2025 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	DelRay Beach, FL, United States
08/2000 - Present	B&A ASSOCIATES, INC.	PRESIDENT	N	EAST HILLS, NY, United States
05/2008 - 01/2025	LINCOLN FINANCIAL ADVISORS	REGISTERED REPRESENTATIVE	Y	DELRAY BEACH, FL, 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) B&A ASSOCIATES INC.
 3 VANAD DRIVE EAST HILLS, NY CATEGORY: INSURANCE INVESTMENT-RELATED: YES TITLE/POSITION: PRESIDENT DUTIES: OFFERING TRADITIONAL LIFE INSURANCE AND FIXED ANNUITIES. START DATE: 08/14/2000 APPROXIMATE HOURS PER MONTH: 7 HOURS PER MONTH DURING SECURITIES TRADING HOURS: 2.

2) HUB INTERNATIONAL NORTHEAST
 100 SUNNYSIDE BOULEVARD WOODBURY, NY 11797 CATEGORY: P & C INSURANCE INVESTMENT RELATED: YES



Registration & Employment History

OTHER BUSINESS ACTIVITIES

TITLE: AGENT DUTIES: SELLING PROPERTY & CASUALTY INSURANCE START DATE: 02/01/2006 HOURS PER MONTH: 3 HOURS PER MONTH DURING TRADING HOURS: 2.

3) WILLIAM HANDWERKER

16810 RIVER BIRCH CIRCLE DELRAY BEACH, FL 33445 CATEGORY: INSURANCE INVESTMENT-RELATED: YES TITLE: AGENT DUTIES: OFFERING TRADITIONAL FIXED INSURANCE PRODUCTS. START DATE: 05/01/2008 HOURS PER MONTH: 2 HOURS PER MONTH DURING TRADING HOURS: 2.

4) WILLIAM HANDWERKER

16810 RIVER BIRCH CIRCLE DELRAY BEACH, FL 33445 CATEGORY: LIFE SETTLEMENTS INVESTMENT-RELATED: YES TITLE: AGENT DUTIES: OFFERING FIXED LIFE SETTLEMENTS. START DATE: 01/01/2012 HOURS PER MONTH: 2 HOURS PER MONTH DURING TRADING HOURS: 2.

5) IDA'S REALTY ASSOCIATES LLC

BROOKLYN NY 11224 CATEGORY: REAL ESTATE MANAGEMENT INVESTMENT RELATED: YES TITLE: CO-OWNER OF ENTITY DUTIES: VOTING MANAGER FOR THE HANDWERKER FAMILY LLC INTERESTS START DATE: 03/15/2024 HOURS PER MONTH: 2 HOURS PER MONTH DURING TRADING HOURS: 1

6) NATHAN'S REALTY ASSOCIATES LLC

CONEY ISLAND NY 11224 CATEGORY: REAL ESTATE MANAGEMENT INVESTMENT RELATED: YES TITLE: CO-OWNER OF ENTITY DUTIES: DISBURSEMENT MANAGER FOR FAMILY LLC INTERESTS START DATE: 03/15/2024 HOURS PER MONTH: 2 HOURS PER MONTH DURING TRADING HOURS: 1

7) NATHAN'S & IDA'S REALTY ASSOCIATES LLC

POSITION: Manager NATURE: IT IS A TRIPLE NET LEASE AND THEREFORE MY TIME INVOLVED WILL BE LIMITED. The above address and phone number is for our attorney Bill Chimos who handles all outside contacts. Please call me for any questions regarding this OBA for further explanations. INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 1 START DATE: 03/15/2010 ADDRESS: 801 second ave., new york NY 10017, United States DESCRIPTION: I WILL BE VOTING MANAGER FOR THE M. HANDWERKER FAMILY ON ALL LEASE FACTORS

8) IDA'S REALTY ASSOCIATES LLC

POSITION: Manager NATURE: ?IT IS A TRIPLE NET LEASE RESTAURANT OPERATION AND THEREFORE MY TIME INVOLVED WILL BE LIMITED.? I have listed a full explanation on Nathan's Realty Associates LLC . These are two properties owned by three of my families for many, many years. Please call me with any other questions. Thank you! INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 1 START DATE: 03/15/2010 ADDRESS: 801 Second Ave., New york NY 10017, United States DESCRIPTION: I WILL BE VOTING MANAGER FOR THE MURRAY HANDWERKER FAMILY ON ALL LEASE FACTORS



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:	OSAIC FA, INC.
Allegations:	It has been alleged that brokerage account transactions between February and December of 2024 were unauthorized.
Product Type:	No Product
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages are believed to be greater the \$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:	01/02/2025
Complaint Pending?	No
Status:	Denied
Status Date:	01/13/2025
Settlement Amount:	



**Individual Contribution
Amount:**

Broker Statement

The firm found absolutely no evidence to support the claim of unauthorized trading.



End of Report

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