



IAPD Report

KEVIN GERARD NOONAN

CRD# 4389991

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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

KEVIN GERARD NOONAN (CRD# 4389991)

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 **04/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	AMERICAN COMMUNITY WEALTH MANAGEMENT, LLC	CRD# 147376	06/27/2008
B	OSAIC WEALTH, INC.	CRD# 23131	08/23/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	TRIAD ADVISORS LLC	25803	WOODSTOCK, IL	02/07/2008 - 08/23/2024
IA	TRIAD ADVISORS, INC.	25803	WOODSTOCK, IL	02/07/2008 - 10/28/2008
B	UVEST FINANCIAL SERVICES GROUP, INC.	13787	WOODSTOCK, IL	07/17/2003 - 02/11/2008

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
Criminal	1
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 17 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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	08/23/2024
B Alabama	Agent	Approved	08/23/2024
B Arizona	Agent	Approved	08/23/2024
B California	Agent	Approved	08/23/2024
B Colorado	Agent	Approved	08/23/2024
B Florida	Agent	Approved	08/23/2024
B Georgia	Agent	Approved	08/23/2024
B Illinois	Agent	Approved	08/23/2024
B Indiana	Agent	Approved	08/23/2024
B Iowa	Agent	Approved	08/23/2024
B Kansas	Agent	Approved	03/31/2025
B Massachusetts	Agent	Approved	08/23/2024
B Minnesota	Agent	Approved	08/23/2024



Qualifications

Regulator	Registration	Status	Date
B Missouri	Agent	Approved	08/23/2024
B Ohio	Agent	Approved	11/07/2024
B Tennessee	Agent	Approved	08/23/2024
B Wisconsin	Agent	Approved	08/23/2024
B Wyoming	Agent	Approved	08/23/2024

Branch Office Locations

OSAIC WEALTH, INC.
 1290 LAKE AVE
 WOODSTOCK, IL 60098

OSAIC WEALTH, INC.
 85 W Algonquin Rd
 Suite 500
 Arlington Heights, IL 60005

OSAIC WEALTH, INC.
 381 SOUTH MAIN STREET
 CRYSTAL LAKE, IL 60014

Employment 2 of 2

Firm Name: **AMERICAN COMMUNITY WEALTH MANAGEMENT, LLC**
 Main Address: 381 S. MAIN STREET
 CRYSTAL LAKE, IL 60014
 Firm ID#: 147376

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	06/21/2012
IA Illinois	Investment Adviser Representative	Approved	06/27/2008
IA Wisconsin	Investment Adviser Representative	Approved	05/19/2022

Branch Office Locations

AMERICAN COMMUNITY WEALTH MANAGEMENT, LLC
 381 S. MAIN STREET
 CRYSTAL LAKE, IL 60014



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 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
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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	05/04/2001
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State Securities Law Exams

Exam	Category	Date
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IA B Uniform Combined State Law Examination (S66)	Series 66	07/27/2001
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PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	02/07/2008 - 08/23/2024	TRIAD ADVISORS LLC	CRD# 25803	WOODSTOCK, IL
IA	02/07/2008 - 10/28/2008	TRIAD ADVISORS, INC.	CRD# 25803	WOODSTOCK, IL
B	07/17/2003 - 02/11/2008	UVEST FINANCIAL SERVICES GROUP, INC.	CRD# 13787	WOODSTOCK, IL
IA	07/17/2003 - 02/11/2008	UVEST FINANCIAL SERVICES GROUP, INC.	CRD# 13787	WOODSTOCK, IL
IA	05/06/2002 - 06/30/2003	NORTHERN TRUST SECURITIES, INC	CRD# 7927	BARRINGTON, IL
B	05/07/2001 - 06/30/2003	NORTHERN TRUST SECURITIES, INC.	CRD# 7927	CHICAGO, IL

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
08/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	Arlington Heights, IL, United States
07/2003 - Present	AMERICAN COMMUNITY WEALTH MANAGEMENT, LLC	MANAGER	Y	WOODSTOCK, IL, United States
02/2008 - 08/2024	TRIAD ADVISORS, INC.	REGISTERED REPRESENTATIVE	Y	NORCROSS, 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. APPOINTMENTS WITH MULTIPLE CARRIERS; INVESTMENT RELATED; 601 CONGRESS ST. BOSTON, MA 02210; INSURANCE; FIXED AND VARIABLE; AGENT ; 11.2003; 5 HOURS/MONTH; INSURANCE COMMISSIONS AND TRAILS ON 401K PLANS; INSURANCE AGENT FOR VARIABLE, FIXED AND RETIREMENT PLANS
2. FAMILY HEALTH PARTNERSHIP CLINIC; NOT INVESTMENT RELATED; 13737 W. JACKSON ST WOODSTOCK, IL 60098; 501C(3) HEALTH CLINIC; BOARD MEMBER; MAY 2006; 8-10 HRS/MONTH; NOT COMPENSATED; VOTING BOARD MEMBER RESPONSIBLE FOR CLINIC INITIATIVES AND OVERSIGHT.



Registration & Employment History



OTHER BUSINESS ACTIVITIES

3. AMERICAN COMMUNITY WEALTH MANAGEMENT, LLC; INVESTMENT RELATED; 1290 LAKE AVENUE, PO BOX 1720 WOODSTOCK, IL 60098; RIA; VP AND IAR; JUNE 2008; 120 HRS/ MONTH; 5 HRS/WEEK; SALARIED ANNUALLY; INVESTMENT ADVISOR, FINANCIAL PLANNER

4)FAMILY HEALTH PARTNERSHIP;NOT INVESTMENT RELATED;401 E. CONGRESS PARKWAY,CRYSTAL LAKE,IL 60014;HEALTHCARE;BOARD MEMBER;5/2006;6 HRS/MONTH;0 HRS DURING TRADING;GENERAL BOARD DUTIES

4. AMERICAN COMMUNITY WEALTH MANAGEMENT, LLC

POSITION: Vice-President NATURE: Illinois registered LLC that is a corporate entity of our Registered Investment Advisory firm.

INVESTMENT RELATED: Yes NUMBER OF HOURS: 170 SECURITIES TRADING HOURS: 150 START DATE: 04/01/2008

ADDRESS: 381 S. Main Street, Crystal Lake IL 60014, United States

DESCRIPTION: Investment Advisory Representative for ACWM. Provide investment and financial planning for firm clients.

5. AMERICAN COMMUNITY BANK & TRUST

POSITION: Vice-President NATURE: Commercial bank that is the parent company of our RIA firm. We're not involved in banking activities on their behalf. INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 3 START DATE: 07/07/2003

ADDRESS: PO Box 1720, 1290 Lake Avenue, Woodstock IL 60098, United States

DESCRIPTION: There are no active duties pertaining to bank operations. All activities are affiliated with American Community Wealth Management and involve occasional interactions on behalf of mutual clients. The bank pays our salary.



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
Criminal	1
Customer Dispute	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source: Individual

Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A

Court Details: DEKALB COUNTY COURT, DEKALB, ILLINOIS. DK3204

Charge Date: 09/27/1981

Charge Details:
1. ONE COUNT OF THEFT UNDER \$150
2. MISDEMEANOR
3. GUILTY

Felony? No

Current Status: Final

Status Date: 10/13/1981

Disposition Details:
CONVICTED OF MISDEMEANOR THEFT UNDER \$150
10/13/1981
FINED \$35 AND ADDITIONAL \$25 FOR COURT COSTS.
I WAS PLACED ON COURT SUPERVISION FOR 6 MONTHS.

Broker Statement
ON 9/27/81 I WAS ARRESTED FOR LEAVING A DEKALBJ RESTAURANT WITHOUT PAYING FOR MY \$7 MEAL. ON 10/13/81 I WAS CONVICTED ON A MISDEMEANOR CHARGE OF THEFT UNDER \$150. I PAID A \$35 FINE AND \$25 IN COURT COSTS AND PUT ON COURT SUPERVISION FOR 6 MONTHS.



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:	UVEST FINANCIAL SERVICES GROUP, INC.
Allegations:	CUSTOMER ALLEGES REIT PURCHASED 3/26/04 WAS UNSUITABLE BASED ON THEIR NEED FOR LIQUIDITY.
Product Type:	Other
Other Product Type(s):	REIT
Alleged Damages:	\$5,000.00

Customer Complaint Information

Date Complaint Received:	05/15/2006
Complaint Pending?	No
Status:	Denied
Status Date:	05/25/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement

CUSTOMER INITIALED APPLICATIONS AND DISCLOSURES ATTESTING THAT THEY UNDERSTOOD THAT THE PRODUCT WAS ILLIQUID AND THAT THEY DID NOT HAVE A NEED FOR LIQUIDITY WITH THIS INVESTMENT. CUSTOMER ALSO INITIALED THAT THEY UNDERSTOOD THAT THE PRODUCT HAD NO PUBLIC MARKET AND IT MAY NOT BE POSSIBLE TO READILY LIQUIDATE. CLAIM DENIED.



End of Report

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