



IAPD Report

DANIEL LAWRENCE POLANSKY

CRD# 4580954

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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

DANIEL LAWRENCE POLANSKY (CRD# 4580954)

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 **05/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

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
IA	AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK, NY	03/05/2018 - 10/11/2024
B	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	Clifton Park, NY	03/02/2018 - 10/11/2024
B	WELLS FARGO CLEARING SERVICES, LLC	19616	ALBANY, NY	05/11/2012 - 03/21/2018

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	3
Termination	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 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	10/11/2024
B	Arizona	Agent	Approved	10/11/2024
B	California	Agent	Approved	10/11/2024
IA	California	Investment Adviser Representative	Approved	10/11/2024
B	Colorado	Agent	Approved	10/11/2024
B	Connecticut	Agent	Approved	10/11/2024
IA	Connecticut	Investment Adviser Representative	Approved	10/11/2024
B	Florida	Agent	Approved	10/11/2024
IA	Florida	Investment Adviser Representative	Approved	02/19/2025
B	Illinois	Agent	Approved	10/11/2024
B	Kansas	Agent	Approved	10/11/2024
B	Massachusetts	Agent	Approved	12/13/2024
IA	Massachusetts	Investment Adviser Representative	Approved	03/27/2025



Qualifications

	Regulator	Registration	Status	Date
B	New Hampshire	Agent	Approved	10/11/2024
B	New York	Agent	Approved	10/11/2024
IA	New York	Investment Adviser Representative	Approved	10/11/2024
B	North Carolina	Agent	Approved	10/11/2024
IA	North Carolina	Investment Adviser Representative	Approved	10/11/2024
B	Pennsylvania	Agent	Approved	10/11/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	10/11/2024
B	Rhode Island	Agent	Approved	10/11/2024
IA	Rhode Island	Investment Adviser Representative	Approved	10/11/2024
B	South Carolina	Agent	Approved	10/11/2024
IA	South Carolina	Investment Adviser Representative	Approved	10/11/2024
B	Texas	Agent	Approved	10/11/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	02/18/2025
B	Vermont	Agent	Approved	10/11/2024
IA	Vermont	Investment Adviser Representative	Approved	10/11/2024
B	Virginia	Agent	Approved	10/11/2024
IA	Virginia	Investment Adviser Representative	Approved	10/11/2024

Branch Office Locations

OSAIC WEALTH, INC.



Qualifications

659 Plank Road
Clifton Park, NY 12065



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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	10/02/2002
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	09/07/2006
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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	03/05/2018 - 10/11/2024	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK, NY
B	03/02/2018 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	Clifton Park, NY
B	05/11/2012 - 03/21/2018	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	ALBANY, NY
IA	05/11/2012 - 03/21/2018	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	ALBANY, NY
IA	09/11/2007 - 05/24/2012	UBS FINANCIAL SERVICES INC.	CRD# 8174	ALBANY, NY
B	08/11/2006 - 05/24/2012	UBS FINANCIAL SERVICES INC.	CRD# 8174	ALBANY, NY
B	01/07/2005 - 07/17/2006	MERCER ALLIED COMPANY, L.P.	CRD# 37404	ALBANY, NY
B	10/06/2002 - 01/17/2003	JANNEY MONTGOMERY SCOTT LLC	CRD# 463	PHILADELPHIA, PA

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
10/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SCOTTSDALE, AZ, United States
03/2018 - 10/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	HOLBROOK, NY, United States
11/2016 - 03/2018	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	ALBANY, NY, United States
05/2012 - 11/2016	WELLS FARGO ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	ALBANY, NY, United States



Registration & Employment History



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. AMERICAN PORTFOLIOS ADVISORS. FEE BASED ADVISORY BUSINESS. UPON AFFILIATION WITH APFS.

2. FIS MARKETING LLC, LIFE INSURANCE SALES- NOT INVESTMENT RELATED- NO OWNERSHIP, THIS IS GENERAL AGENT- 5 HRS MO.

3. MADISON WEALTH MANAGERS

POSITION: insurance Agent NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4 START DATE: 03/01/2018

ADDRESS: Madison Wealth Managers, 659 Plank Road, CLIFTON PARK NY 12065, United States

DESCRIPTION: Fixed Insurance - Life, Accident, and Health License related solutions

Insurance Agent - providing life insurance/LTC-based solutions for clients and prospective clients



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	3
Termination	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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.
Allegations:	Customer alleges investment strategy was unsuitable.
Product Type:	Debt-Asset Backed Debt-Government Equity Listed (Common & Preferred Stock)
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?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	02/18/2025
Complaint Pending?	No
Status:	Settled



Status Date: 08/20/2025

Settlement Amount: \$69,000.00

Individual Contribution Amount: \$17,250.00

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.

Allegations: Customers allege financial professional mismanaged portfolio causing a substantial reduction in its value. Customer further alleges that financial professional failed to follow trading instructions, charged excessive advisory fees, and made poor recommendations in various products, including collateralized non-purpose loans and treasuries.

Product Type: Annuity-Variable
Debt-Asset Backed
Debt-Government
Equity Listed (Common & Preferred Stock)
Insurance

Alleged Damages: \$5,000,000.00

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: 03/27/2025

Complaint Pending? No

Status: Closed/No Action

Status Date: 03/15/2026

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 26-00781

Date Notice/Process Served: 04/09/2026

Arbitration Pending? Yes



Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Wells Fargo Advisors

Allegations: Client alleged the financial advisor did not disclose the risks associated with the investment. (4/1/2013-7/1/2015)

Product Type: Equity-OTC

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Alleged damages, not specified, but reasonably believed to be more 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: 11/07/2016

Complaint Pending? No

Status: Settled

Status Date: 02/02/2017

Settlement Amount: \$20,000.00

Individual Contribution Amount: \$0.00



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: Wells Fargo Clearing Services, LLC.
Termination Type: Discharged
Termination Date: 02/27/2018
Allegations: Concern relating to similar trading pattern used for multiple clients with varying ages and profiles in positions in which FA was also investing.
Product Type: Equity Listed (Common & Preferred Stock)

Reporting Source: Individual
Firm Name: WELLS FARGO CLEARING SERVICES, LLC
Termination Type: Discharged
Termination Date: 02/27/2018
Allegations: Concern relating to similar trading pattern used for multiple clients with varying ages and profiles in positions in which FA was also investing.
Product Type: Equity Listed (Common & Preferred Stock)

Broker Statement
I have long held equity positions four myself and my clients with my primary objective being to best serve my clients with respect to their resources, financial goals, and risk tolerance. In my opinion, I have always been in complete compliance with all Wells Fargo rules and policies regarding equity purchased sales. These positions had always been on firm and/or firm-correspondent research providers' buy rated/recommended lists. And as always been my trading practice, the client always receives the best price on any trade made the same day as advisor purchase or sale.



End of Report

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