IAPD Report

CLIFFORD BLAIR BENJAMIN

CRD# 4633715

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

CLIFFORD BLAIR BENJAMIN (CRD# 4633715)

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 **08/15/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	SECURITIES AMERICA ADVISORS, INC.	110518	NASHVILLE, TN	07/17/2020 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	NASHVILLE, TN	07/17/2020 - 06/14/2024
IA	INVESTACORP ADVISORY SERVICES INC	109011	Nashville, TN	06/09/2008 - 07/17/2020

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
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 **5** 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 Principal	Approved	06/14/2024
B	FINRA	General Securities Representative	Approved	06/14/2024
B	FINRA	Investment Banking Principal	Approved	06/14/2024
B	FINRA	Investment Banking Representative	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
IA	Florida	Investment Adviser Representative	Approved	06/14/2024
B	Georgia	Agent	Approved	06/14/2024
B	Maryland	Agent	Approved	08/14/2025
B	Pennsylvania	Agent	Approved	08/07/2025
B	Tennessee	Agent	Approved	06/14/2024
IA	Tennessee	Investment Adviser Representative	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
1033 DEMON BREUN STREET, SUITE 300

Qualifications

NASHVILLE, TN 37203

OSAIC WEALTH, INC.
915 MIDDLE RIVER DRIVE, SUITE #105
FORT LAUDERDALE, FL 33304

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	General Securities Principal Examination (S24)	Series 24	04/29/2008

General Industry/Product Exams

	Exam	Category	Date
B	Investment Banking Registered Representative Examination (S79TO)	Series 79TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	03/25/2003

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/06/2008
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/24/2003

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	07/17/2020 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	NASHVILLE, TN
B	07/17/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	NASHVILLE, TN
IA	06/09/2008 - 07/17/2020	INVESTACORP ADVISORY SERVICES INC	CRD# 109011	Nashville, TN
B	05/11/2006 - 07/17/2020	INVESTACORP, INC.	CRD# 7684	NASHVILLE, TN
IA	10/09/2003 - 04/03/2006	ON INVESTMENT MANAGEMENT CO	CRD# 105662	NASHVILLE, TN
B	03/28/2003 - 04/03/2006	THE O.N. EQUITY SALES COMPANY	CRD# 2936	NASHVILLE, TN

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
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	FORT LAUDERDALE, FL, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	FORT LAUDERDALE, FL, United States
01/2013 - Present	Summit Business Valuation Associates	President and Certified Valuation Analyst	N	FORT LAUDERDALE, FL, United States
07/2020 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	IAR	Y	FT LAUDERDALE, FL, United States
07/2020 - 06/2024	SECURITIES AMERICA, INC.	Registered Rep	Y	FT LAUDERDALE, FL, United States
03/2003 - 04/2024	SUMMIT DIVORCE PLANNING LLC	MANAGING PARTNER	N	NASHVILLE, TN, United States
05/2008 - 07/2020	INVESTACORP ADVISORY SERVICES	INVESTMENT ADVISER REPRESENTATIVE	Y	MIAMI LAKES, FL, United States
05/2006 - 07/2020	INVESTACORP, INC.	REGISTERED REPRESENATIVE	Y	MIAMI LAKES, FL, 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. SOUND CREST FINANCIAL SERVICES, LLC
POSITION: IAR. NATURE: Investment Advisory, with Osaic Wealth Inc. - DBA as Sound Crest Financial Services, LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 05/06/2006
ADDRESS: 1033 Demonbreun Street, Suite 300, Nashville TN 37203, United States
DESCRIPTION: Locate and enroll suitable investors for Osaic Wealth Inc. advisory services.

2. SUMMIT BUSINESS VALUATION ASSOCIATES, LLC
POSITION: President, and Certified Valuation Analyst NATURE: I am a Certified Valuation Analyst, with Summit Business Valuation Associates, LLC. I conduct business valuations. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 4 START DATE: 01/01/2013
ADDRESS: 1033 Demonbreun Street, Suite 300, Nashville TN 37203, United States
DESCRIPTION: I conduct business valuations, in family law, trust and estate planning, mergers and acquisitions.

3. SOUND CREST FINANCIAL SERVICES, LLC
POSITION: Suitability assessment, sales and review NATURE: Insurance Producer INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 1 START DATE: 05/05/2006
ADDRESS: 1033 Demonbreun Street, Suite 300, Nashville TN 37203, United States
DESCRIPTION: Sell relevant insurance product, for estate planning, cash flow distributions (post spousal support termination), and business succession planning purposes.

4. SOUND CREST FINANCIAL SERVICES.LLC
POSITION: Trustee- Oversee Advisory AccountPlatform. NATURE: Trustee- for my mom's Trust. I am the only child, with both of my parents dead. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 07/15/2020
ADDRESS: 915 Middle River Drive, Suite #105, Fort Lauderdale FL 33304, United States
DESCRIPTION: Trustee- an Individual given control or powers of administration of property in trust with legal obligation to administer it solely for the purposes specified.

5. SUMMIT BUSINESS VALUATION ASSOCIATES, LLC
POSITION: President, CVA NATURE: Single member LLC INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 4 START DATE: 01/02/2013
ADDRESS: 915 Middle River Drive, Suite 105, Fort Lauderdale FL 33304, United States
DESCRIPTION: As a Certified Business Valuation Analyst (NACVA membership #53358), I provide Business Valuation Services for small company owners. The company /sales/revenue range is typically $100,000.00 (one hundred thousand) to 10,000,000.00 (Ten million in sales).

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
Termination	1

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:	Individual
Firm Name:	THE O.N. EQUITY SALES COMPANY
Termination Type:	Discharged
Termination Date:	04/03/2006
Allegations:	REP SIGNED A CUSTOMERS SIGNATURE ON A FORM. THE REP HAD SEVERAL FORMS SIGNED BY THE CLIENT. A FORM AS OVERLOOK AND THE CLIENT WAS TRAVELING WHEN IT WAS DISCOVERED. THE REP SIGNED AS THE CUSTOMER INTEAD OF WAITING UNITL SHE RETURNED.
Product Type:	Other
Other Product Types:	COST BASIS INFORMATION
Broker Statement	THE CLIENT SIGNED A DOCUMENT STATING THAT THE FORM IN QUESTION WAS SIGNED ON HER BEHALF AND FOR HER BENEFIT. THE CLIENTS STATEMENT FURTHER CLAIMS THAT IS WAS FOR HER BEST INTEREST AND IT WAS DONE TO ASSISTANT WHILE SHE WAS OUT OF TOWN.

End of Report

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