



## IAPD Report

# ANDREW ELLIS OSTER

CRD# 4635272

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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

### ANDREW ELLIS OSTER (CRD# 4635272)

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 **07/20/2023**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TRITON FINANCIAL GROUP, INC	CRD# 309294	10/19/2020

### QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	TRITON WEALTH ADVISORS, LLC	154823	OKLAHOMA CITY, OK	04/21/2011 - 12/04/2020
B	SAGEPOINT FINANCIAL, INC.	133763	EDMOND, OK	05/02/2014 - 01/10/2019
B	SECURITIES AMERICA, INC.	10205	PONCA CITY, OK	01/23/2009 - 05/09/2014

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	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **TRITON FINANCIAL GROUP, INC**  
Main Address: 14614 BOGERT PARKWAY  
OKLAHOMA CITY, OK 73134  
Firm ID#: 309294

	Regulator	Registration	Status	Date
	Oklahoma	Investment Adviser Representative	Approved	10/19/2020
	Texas	Investment Adviser Representative	Approved	10/19/2020

### Branch Office Locations

**TRITON FINANCIAL GROUP, INC**  
14614 Hertz Quail Springs Pkwy  
Oklahoma City, OK 73134




## 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 1 state securities law exam.**


#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	05/16/2013

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	04/17/2009
 General Securities Representative Examination (S7)	Series 7	03/15/2003

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	04/03/2003

### 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
IA	04/21/2011 - 12/04/2020	TRITON WEALTH ADVISORS, LLC	CRD# 154823	OKLAHOMA CITY, OK
B	05/02/2014 - 01/10/2019	SAGEPOINT FINANCIAL, INC.	CRD# 133763	EDMOND, OK
B	01/23/2009 - 05/09/2014	SECURITIES AMERICA, INC.	CRD# 10205	PONCA CITY, OK
IA	12/14/2009 - 09/06/2011	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	PONCA CITY, OK
IA	06/11/2008 - 12/07/2009	THE FOCUS GROUP ADVISORS	CRD# 117845	BARTLESVILLE, OK
B	05/12/2006 - 01/23/2009	BRECEK & YOUNG ADVISORS, INC.	CRD# 40395	PONCA CITY, OK
IA	05/16/2006 - 12/31/2008	BRECEK & YOUNG ADVISORS, INC.	CRD# 40395	PONCA CITY, OK
IA	05/19/2003 - 05/18/2006	AXA ADVISORS, LLC	CRD# 6627	PONCA CITY, OK
B	03/17/2003 - 05/18/2006	AXA ADVISORS, LLC	CRD# 6627	PONCA CITY, OK

### 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
09/2020 - Present	Capstone Triton Financial Group LLC	President, Chief Compliance Officer and Investment Advisor Rep	Y	Oklahoma City, OK, United States
04/2011 - 12/2020	TRITON WEALTH ADVISORS, LLC	INVESTMENT ADVISOR REP	Y	EDMOND, OK, United States
08/2010 - 12/2020	TRITON WEALTH ADVISORS, LLC	PRESIDENT & CHIEF COMPLIANCE OFFICER	Y	EDMOND, OK, United States
05/2014 - 01/2019	SAGEPOINT FINANCIAL	REG REP	Y	EDMOND, OK, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2010 - 01/2019	FINRA	NON-PUBLIC ARBITRATOR	Y	WASHINGTON, DC, 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) ANDREW OSTER; FAMILY TRUSTEE; INVESTMENT RELATED; # HRS: 5 INV HRS: 5; 05/03/04 ADDRESS: 1812 Devonshire St. Nichols Hills, OK 73116; SERVE AS TRUSTEE ON FAMILY ACCOUNTS (MOTHER & BROTHER).
- 2) UNTERSCHRIFT PARTNERS, LLC - POSITION: MEMBER NATURE: A FAMILY LLC FOR ESTATE PLANNING PURPOSES TO HOLD THE MAJORITY OF OUR FAMILY ASSETS. ADDITIONALLY, THE ONGOING BUSINESS OF THE LLC MAY BE TO PURCHASE AND HOLD FOR RENT/LEASE REAL ESTATE. UNTERSCHRIFT IS GERMAN AND TRANSLATES TO "SIGNAGURE" IN ENGLISH. INVESTMENT RELATED: YES NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 03/02/2015 ADDRESS: 1812 Devonshire St. Nichols Hills, OK 73116 DESCRIPTION: OVERSEEING GENERAL OPERATIONS AND ALONG SIDE MY SPOUSE.
- 3) UNTERSCHRIFT VENTURES LLC POSITION: Member NATURE: DUE TO THE ADVICE OF LEGAL COUNSEL - AN ESTATE PLANNING MECHANISM FOR ANDREW'S INHERITED ASSETS THAT ARE SEPARATE FROM MARITAL JOINT PROPERTY. THIS ALLOWS U. VENTURES AND U. PARTNERS TO HOLD JOINT TITLE TO REAL ESTATE AND OTHER PRIVATE INVESTMENTS. INVESTMENT RELATED: YES NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 06/01/2015 ADDRESS: 1812 Devonshire St. Nichols Hills, OK 73116 DESCRIPTION: Oversee the operations of the business.
- 4) Monscierge, Inc.; Director; Investment Related: No; 15121 Traditions Lake Pkwy, Suite A Edmond OK 73013; Monscierge develops and manages a guest experience platform under a software-as-a-Service (SaaS) model for the hospitality industry.; Duties: As a member of the board of directors, Andrew, along with the other members of the board provide strategic advice and oversight of company leadership.; 2023-04-01; Hours per month devoted to business during trading hours: 5; Hours per month devoted to business outside trading hours: 5; Percentage of total yearly compensation expected to be derived from the business: 0;



## 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	2

### 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:** SagePoint Financial, Triton Wealth Advisors, LLC

**Allegations:** Allegation: Breach of fiduciary obligation, Negligence

Summary of Events: The son of and Attorney-in-fact for Plaintiffs effected an IRA rollover from his late mother. The check was issued on 03/30/2017 and mailed to the father. The son was instructed to bring the check to advisor once it was received to complete the rollover within the 60-day window. The father passed away 05/03/2017. The son did not look for the check in his father's mail until 05/09/2017, after his father's death but still within the 60-day rollover window. The son attempted to deposit the rollover funds into the family trust bank account. The bank refused to process the deposit. The check was returned to the annuity carrier requesting the check be re-issued in the names of the contingent beneficiaries. This request was denied and the carrier stated its policies required the check to be re-issued in the name of the deceased father's estate. The financial advisor assisted the family in researching potential remedies in conjunction with the son's estate planning attorney. Ultimately, the funds were not rolled over within the 60-day rollover window. In recognition of these facts, on 8/6/2019, the district court entered an order sealing the record from the public stating that "the event was the result of unforeseen circumstances that were beyond the control and expectation of the Parties."

**Product Type:** No Product

**Alleged Damages:** \$21,400.00

**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: 01/22/2019

Complaint Pending? No

Status: Settled

Status Date: 07/31/2019

Settlement Amount: \$10,000.00

Individual Contribution  
Amount: \$0.00

### Civil Litigation Information

Type of Court: State Court

Name of Court: Kay County District Court

Location of Court: Kay County, Oklahoma

Docket/Case #: CJ-2019-00040

Date Notice/Process Served: 04/22/2019

Litigation Pending? No

Disposition: Settled

Disposition Date: 07/31/2019

Monetary Compensation  
Amount: \$10,000.00

Individual Contribution  
Amount: \$0.00

**Broker Statement**

The allegations are strongly denied by both the representative and Triton Wealth Advisors ("the Firm"). Furthermore, on 8/6/19, the court ordered the public records of the case sealed stating the events were unforeseeable and outside the parties control. The firm's legal counsel has notified FINRA of its intent to enforce the Kay County order to seal the public record of the case by seeking an Order of Expungement. If such order is granted by the court, FINRA will be required to remove all information regarding this event from the CRD system.

### Disclosure 2 of 2

Reporting Source: Individual

Employing firm when  
activities occurred which led  
to the complaint: BRECEK & YOUNG ADVISORS, INC.

Allegations: CLIENT ALLEGES THAT SALE OF VARIABLE ANNUITY WAS NOT SUITABLE

Product Type: Annuity-Variable

Alleged Damages: \$6,100.00

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: 05/27/2008

Complaint Pending? No

Status: Denied

Status Date: 06/25/2008

Settlement Amount:

Individual Contribution  
Amount:

**Broker Statement**

A RECOMMENDATION WAS MADE BASED ON INACCURATE INFORMATION PROVIDED BY CLIENT'S EXISTING ANNUITY CARRIER CUSTOMER SERVICE CENTER AFTER CLIENT REQUESTED ANALYSIS OF CURRENT ANNUITY. CLIENT WAS AWARE OF THIS FACT AS HE WAS PRESENT DURING THE CONVERSATION. WHEN THE RESULT OF THE TRANSACTION WAS DIFFERENT THAN THE EXISTING ANNUITY CUSTOMER SERVICE AGENT REPRESENTED IT WOULD BE, CLIENT CONTACTED REGISTERED REP TO SEEK A RESOLUTION. THE EXISTING ANNUITY CARRIER AGREED TO ACCEPT THE FUNDS BACK AND REINSTATE THE CONTRACT TO ITS STATUS BEFORE THE DISTRIBUTION AND THEN CARRY THE ACCOUNT FORWARD, CREDITING ANY GAINS OR LOSSES THE CLIENT WOULD HAVE RECEIVED HAD THE DISTRIBUTION NEVER HAPPENED. THE NEW ANNUITY CARRIER OFFERED TO RETURN 100% OF THE CLIENT'S INITIAL INVESTMENT. HOWEVER, THIS WOULD REQUIRE THE CLIENT TO FORGO THE MARKET GAINS IN HIS ACCOUNT. ALTERNATIVELY, THE CLIENT HAD THE OPTION TO SURRENDER THE CONTRACT AND PAY THE APPLICABLE SURRENDER CHARGE. ULTIMATELY, THE CLIENT ELECTED TO SURRENDER THE CONTRACT AND PAY THE SURRENDER CHARGE BECAUSE THE PROCEEDS WERE GREATER THAN HIS INITIAL INVESTMENT. NEITHER OPTION RESULTED IN A LOSS OF MONEY ON THE CLIENT'S INITIAL INVESTMENT. THE AMOUNT CLAIMED REPRESENTED THE SURRENDER CHARGE PAID AS A RESULT OF SURRENDERING THE CONTRACT. HOWEVER THE CLIENT PROFITED TWICE BY COLLECTING GAINS FROM BOTH ANNUITIES FOR THE SAME INVESTMENT PERIOD ONCE THE FUNDS WERE RETURNED TO THE ORIGINAL ANNUITY CARRIER.

BROKER-DEALER INVESTIGATED THE MATTER AND DETERMINED THAT THE CLIENT'S COMPLAINT HAD NO MERIT. THE REG REP EXHAUSTED EVERY OPTION AVAILABLE TO SERVICE THE CLIENT AND HAD NO CONTROL OVER THE ISSUE THAT PROMPTED THE COMPLAINT. NO OFFER TO SETTLE WAS MADE. CLIENT ELECTED NOT TO PURSUE THE ISSUE FURTHER.



## End of Report

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