IAPD Report

ARTIN BANDARI

CRD# 4691823

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

ARTIN BANDARI (CRD# 4691823)

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 **05/13/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/16/2012
IA	OSAIC WEALTH, INC.	CRD# 23131	11/26/2012
IA	NWF ADVISORY SERVICES INC	CRD# 110410	10/07/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	LPL FINANCIAL LLC	6413	BEVERLY HILLS, CA	09/04/2006 - 11/27/2012
B	LPL FINANCIAL LLC	6413	BEVERLY HILLS, CA	07/29/2004 - 11/27/2012

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	5

User Guidance

www.adviserinfo.sec.gov

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 **9** 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	11/16/2012
B	California	Agent	Approved	11/16/2012
IA	California	Investment Adviser Representative	Approved	11/26/2012
B	Florida	Agent	Approved	08/23/2016
B	Georgia	Agent	Approved	09/28/2016
B	Maryland	Agent	Approved	05/27/2016
B	New York	Agent	Approved	11/16/2012
B	Pennsylvania	Agent	Approved	11/16/2012
B	Texas	Agent	Approved	11/16/2012
B	Virginia	Agent	Approved	11/16/2012
B	Washington	Agent	Approved	01/17/2018

Branch Office Locations

OSAIC WEALTH, INC.
11835 W. OLYMPIC BLVD.

Qualifications

SUITE 1155 E
LOS ANGELES, CA 90064

Employment 2 of 2

Firm Name: **NWF ADVISORY SERVICES INC**

Main Address: 11835 W OLYMPIC BLVD
STE 1155 E.
LOS ANGELES, CA 90064

Firm ID#: 110410

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	10/07/2016

Branch Office Locations

NWF ADVISORY SERVICES INC
11835 W. Olympic Blvd. #1155 E.
Los Angeles, CA 90064

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	07/28/2004

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/02/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/04/2004

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	09/04/2006 - 11/27/2012	LPL FINANCIAL LLC	CRD# 6413	BEVERLY HILLS, CA
B	07/29/2004 - 11/27/2012	LPL FINANCIAL LLC	CRD# 6413	BEVERLY HILLS, CA

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
11/2012 - Present	ROYAL ALLIANCE	REG REP	Y	BEVERLY HILLS, CA, 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) ARTIN BANDARI
POSITION: Insurance Agent NATURE: Other - Individual.Under my name :Artin Bandari INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 05/01/2004
ADDRESS: 11835 West Olympic Blvd. #1155 East, Los Angeles CA 90064, United States
DESCRIPTION: As an insurance agent ,I provide insurance products and services to my clients, such as fix and, fix -Index Annuity, and fixlife insurance,

2) ARTIN BANDARI
POSITION: Real Estate Agent NATURE: Sole -Agent
INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2004
ADDRESS: 11835 West Olympic Blvd. #1155 East, Los Angeles CA 90064, United States
DESCRIPTION: ACTIVE LICENSEE REAL ESTATE, NOT CURRENTLY SOLICITING ANY POTENTIAL CLIENTS AND BUSINESS, AND CURRENTLY NOTGENERATING ANY ADDITIONAL INCOME.

3) NWF ADVISORY SERVICES INC.
POSITION: Investment Advisor Representative NATURE: NWF AdvisoryServices, IncCorporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 5 START DATE: 10/10/2016
ADDRESS: 11835 West Olympic Blvd. #1155 East, Los Angeles CA 90064, United States
DESCRIPTION: Opening Fee base accounts andFinancial planning services.

6) ARTISAN CAPITAL PARTNERS DBA
POSITION: Financial Professional NATURE: Artisan Capital Partners is a DBA under/powered by NWF Advisory Group LLC
INVESTMENT RELATED: Yes NUMBER OF HOURS: 150 SECURITIES TRADING HOURS: 80 START DATE: 05/13/2025
ADDRESS: 11835 W. Olympic Blvd, #1155E, Los Angeles CA 90064, United States
DESCRIPTION: I am a financial professional marketing myself under the DBA Artisan Capital Partners

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	5

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 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: LPL FINANCIAL, LLC

Allegations: ALLEGES MISREPRESENTATION IN CONNECTION WITH PURCHASE OF LEAF EQUIPMENT FINANCE FUND 4 LP IN 2009.

Product Type: Other: LIMITED PARTNERSHIP

Alleged Damages: $200,000.00

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: 04/28/2015

Complaint Pending? No

Status: Settled

Status Date: 07/28/2015

Settlement Amount: $97,500.00

Individual Contribution Amount: $0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	ALLEGES MISREPRESENTATION IN CONNECTION WITH PURCHASE OF LEAD EQUIPMENT FINANCE FUND 4 LP IN 2009.
Product Type:	Other: LIMITED PARTNERSHIP
Alleged Damages:	$200,000.00
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:	04/28/2015
Complaint Pending?	No
Status:	Settled
Status Date:	07/28/2015
Settlement Amount:	$97,500.00
Individual Contribution Amount:	$0.00

Disclosure 2 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL, LLC
Allegations:	ALLEGES MISREPRESENTATION AND UNSUITABILITY IN CONNECTION WITH PURCHASE OF LEAF EQUIPMENT FINANCE FUND 4 LP IN 2009.
Product Type:	Other: LIMITED PARTNERSHIP
Alleged Damages:	$100,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	15-02381
Filing date of arbitration/CFTC reparation or civil litigation:	09/03/2015

Customer Complaint Information

Date Complaint Received:	10/14/2015

Complaint Pending? No

Status: Settled

Status Date: 09/07/2016

Settlement Amount: $45,000.00

Individual Contribution Amount: $0.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LPL FINANCIAL

Allegations: ALLEGES MISREPRESENTATION AND UNSUITABILITY IN CONNECTION WITH PURCHASE OF LEAF EQUIPMENT FINANCE FUND FOR LPL IN 2009.

Product Type: Other: LIMITED PARTNERSHIP

Alleged Damages: $100,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 15-02381

Filing date of arbitration/CFTC reparation or civil litigation: 09/03/2015

Customer Complaint Information

Date Complaint Received: 10/14/2015

Complaint Pending? No

Status: Settled

Status Date: 09/07/2016

Settlement Amount: $45,000.00

Individual Contribution Amount: $0.00

Disclosure 3 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: LPL FINANCIAL, LLC

Allegations: CUSTOMERS ALLEGE THAT EQUIPMENT LEASING LIMITED PARTNERSHIP INVESTMENTS IN 2009 TOTALING $66,000 WERE UNSUITABLE AND THAT CUSTOMERS WERE NOT ACCREDITED INVESTORS. CUSTOMERS

	REQUEST RESCISSION OF PURCHASES. IN RESPONSE, CUSTOMERS MET THE SUITABILITY REQUIREMENTS OF THE PRODUCT PER PROSPECTUS, RECOMMENDATION WAS SUITABLE, AND ALL DISCLOSURES CONCERNING PRODUCT WERE PROVIDED TO AND ACKNOWLEDGED BY CUSTOMERS.
Product Type:	Equipment Leasing
Alleged Damages:	$66,000.00
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:	11/07/2014
Complaint Pending?	No
Status:	Settled
Status Date:	08/11/2015
Settlement Amount:	$40,000.00
Individual Contribution Amount:	$0.00
Firm Statement	FIRM RESOLVED THIS MATTER WITH NO ADMISSION OF LIABILITY AND AS A BUSINESS DECISION TO AVOID COSTLY AND PROTRACTED LITIGATION.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL LLC
Allegations:	CUSTOMERS ALLEGE THAT EQUIPMENT LEASING LIMITED PARTNERSHIP INVESTMENTS IN 2009 TOTALING $66000 WERE UNSUITABLE AND THAT CUSTOMERS WERE NOT ACCREDITED INVESTORS. CUSTOMERS REQUEST RESCISSION OF PURCHASES. IN RESPONSE, CUSTOMERS MET THE SUITABILITY REQUIREMENTS OF THE PRODUCT PER PROSPECTUS, RECOMMENDATION WAS SUITABLE, AND ALL DISCLOSURES CONCERNING PRODUCT WERE PROVIDED TO AND ACKNOWLEDGED BY CUSTOMERS.
Product Type:	Equipment Leasing
Alleged Damages:	$66,000.00
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:	11/07/2014
Complaint Pending?	No
Status:	Settled

Status Date:	08/11/2015
Settlement Amount:	$40,000.00
Individual Contribution Amount:	$0.00
Broker Statement	FIRM RESOLVED THIS MATTER WITH NO ADMISSION OF LIABILITY AND AS A BUSINESS DECISION TO AVOID COSTLY AND PROTRACTED LITIGATION.

Disclosure 4 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	ALLEGES MISMANAGEMENT AND UNSUITABILITY IN CONNECTION WITH INVESTMENTS BETWEEN 2010 AND 2012. CUSTOMER SEEKS REIMBURSEMENT FOR ALLEGED MARKET LOSSES.
Product Type:	No Product
Alleged Damages:	$8,636.48
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:	01/17/2013
Complaint Pending?	No
Status:	Denied
Status Date:	05/20/2013
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LPL FINANCIAL
Allegations:	ALLEGES MISMANAGEMENT AND UNSUITABILITY IN CONNECTION WITH INVESTMENTS BETWEEN 2010 AND 2012. CUSTOMER SEEKS REIMBURSEMENT FOR ALLEGED MARKET LOSSES.
Product Type:	No Product
Alleged Damages:	$8,636.48
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: 01/17/2013

Complaint Pending? No

Status: Denied

Status Date: 05/20/2013

Settlement Amount:

Individual Contribution Amount:

Disclosure 5 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LPL FINANCIAL

Allegations: ALLEGES MISREPRESENTATION IN CONNECTION WITH THE SALE OF A VARIABLE UNIVERSAL LIFE INSURANCE POLICY IN OCTOBER 2008. CUSTOMERS SEEK REFUND OF PREMIUM DEPOSITS.

Product Type: Insurance

Alleged Damages: $0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES UNSPECIFIED BUT REASONABLY BELIEVED TO 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: 02/23/2012

Complaint Pending? No

Status: Denied

Status Date: 03/28/2012

Settlement Amount:

Individual Contribution Amount:

End of Report

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