



IAPD Report

JOSHUA A VILARDI

CRD# 4710627

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8



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

JOSHUA A VILARDI (CRD# 4710627)

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 **04/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	07/24/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	07/25/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	RAYMOND JAMES & ASSOCIATES, INC.	705	TRINITY, FL	08/12/2014 - 08/09/2023
B	RAYMOND JAMES & ASSOCIATES, INC.	705	TRINITY, FL	08/01/2014 - 08/09/2023
IA	WELLS FARGO ADVISORS, LLC	19616	TRINITY, FL	02/11/2009 - 08/04/2014

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
Financial	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 **25** 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	07/24/2023
B	California	Agent	Approved	07/24/2023
B	Connecticut	Agent	Approved	07/24/2023
B	Florida	Agent	Approved	07/24/2023
IA	Florida	Investment Adviser Representative	Approved	07/25/2023
B	Georgia	Agent	Approved	07/24/2023
IA	Georgia	Investment Adviser Representative	Approved	04/09/2026
B	Hawaii	Agent	Approved	07/25/2023
B	Illinois	Agent	Approved	07/24/2023
B	Maryland	Agent	Approved	07/28/2023
B	Michigan	Agent	Approved	07/24/2023
B	Minnesota	Agent	Approved	08/10/2023
B	New Hampshire	Agent	Approved	09/19/2024



Qualifications

Regulator	Registration	Status	Date
B New Jersey	Agent	Approved	03/28/2024
B New York	Agent	Approved	07/24/2023
B North Carolina	Agent	Approved	08/11/2023
IA North Carolina	Investment Adviser Representative	Approved	06/04/2024
B North Dakota	Agent	Approved	07/24/2023
B Ohio	Agent	Approved	07/24/2023
B Pennsylvania	Agent	Approved	07/24/2023
B South Carolina	Agent	Approved	07/24/2023
B Tennessee	Agent	Approved	09/30/2024
B Texas	Agent	Approved	05/02/2024
IA Texas	Investment Adviser Representative	Restricted Approval	10/30/2024
B Utah	Agent	Approved	05/30/2025
B Vermont	Agent	Approved	07/24/2023
B Virginia	Agent	Approved	07/24/2023
B Washington	Agent	Approved	01/25/2024
B West Virginia	Agent	Approved	07/24/2023
B Wisconsin	Agent	Approved	07/24/2023

Branch Office Locations

OSAIC WEALTH, INC.



Qualifications

3622 GALILEO DRIVE
SUITE 103
TRINITY, FL 34655

OSAIC WEALTH, INC.
Ellijay, GA

OSAIC WEALTH, INC.
Spring Hill, FL



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, 3 general industry/product exams, and 2 state securities law exams.

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
General Securities Representative Examination (S7)	Series 7	03/15/2004
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/25/2003

State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	09/22/2004
Uniform Securities Agent State Law Examination (S63)	Series 63	10/31/2003

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	08/12/2014 - 08/09/2023	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	TRINITY, FL
B	08/01/2014 - 08/09/2023	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	TRINITY, FL
IA	02/11/2009 - 08/04/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	TRINITY, FL
B	01/30/2009 - 08/04/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	TRINITY, FL
IA	05/09/2005 - 02/19/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	PORT RICHEY, FL
B	05/06/2005 - 02/19/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	PORT RICHEY, FL
IA	09/30/2004 - 05/10/2005	SUNTRUST SECURITIES, INC.	CRD# 17499	PORT RICHEY, FL
B	09/26/2003 - 05/10/2005	SUNTRUST SECURITIES, INC.	CRD# 17499	ATLANTA, GA

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
07/2023 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	Spring Hill, FL, United States
08/2014 - 07/2023	RAYMOND JAMES AND ASSOCIATES	FINANCIAL ADVISOR	Y	TRINITY, FL, 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. VILARDI WEALTH MANAGEMENT

POSITION: President/Owner NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 240 SECURITIES TRADING HOURS: 160 START DATE: 05/03/2023

ADDRESS: 3622 Galileo Drive Ste 103, Trinity FL 34655, United States

DESCRIPTION: Solicit and sell securities investments to clients. Create reports and scheduled reviews with clients



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. VENSURE HR

POSITION: none NATURE: They are an HR service company that engages in HR, payroll, health insurance, wormens comp, etc
INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 09/07/2023
ADDRESS: 3501 E. Frontage Road, Ste. 350, Tampa FL 33607, United States
DESCRIPTION: I have no duties with the company. We share referrals for business owners. Should a business decide to hire Vensure. Vensure pays me a 20% commission.

3. VILARDI WEALTH MANAGEMENT-INSURANCE

POSITION: President/owner NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 16 START DATE: 05/03/2023
ADDRESS: 3622 Galileo Drive Ste 103, Trinity FL 34655, United States
DESCRIPTION: Solicit and sell insurance products including, Life and all lines of annuities

4. VILARDI FINANCIAL CENTER

POSITION: Co-Owner NATURE: LLC Partnership INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 5 START DATE: 07/24/2023
ADDRESS: 3622 Galileo Drive Ste 101, Trinity FL 34655, United States
DESCRIPTION: Originally, it was a name for a website that links our partners together under one point of contact. No revenue is generated for this company. It's just a name for advertising that links Vilardi Wealth managements website www.vilwm.com. Currently Vilardi Financial Center has become its own LLC (effective January 22,2024) with its own office location, phone and address apart from Vilardi Wealth Management.

5. TAMPA BAY TITAN 100

POSITION: Board Member NATURE: C-Corp that recognizes 100 CEOs & C-level executives for Tampa Bay, FL. They have recognitions in 9 cities across the US. I will only be part of Tampa Bay, FL INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 1 START DATE: 09/19/2024
ADDRESS: unknown, Denver CO 80007, United States
DESCRIPTION: Titian 100 is a program to recognize a premier group of 100 CEO's and C-level executives in a region. In this case Tampa Bay. I was nominated as Titan 100(compliance tracking 831305). The purpose of this board is to help provide guidance and feedback on the direction of the 2024 Titan 100 program?.As a board member, I will be recognized at the Titan 100 awards. Board members will also be given special board member designee ribbons at all Titan 100 events and highlighted on their website under the Tampa Bay landing page.?



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
Financial	2

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source: Individual

Action Type: Compromise

Action Date: 11/02/2018

Organization Investment-Related?

Type of Court: N/A

Name of Court:

Location of Court:

Docket/Case #:

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 12/08/2018

If a compromise with creditor, provide:

Name of Creditor: Chase

Original Amount Owed: \$3,452.89

Terms Reached with Creditor: One-time payment of \$1553.80 to settle account.

Disclosure 2 of 2

Reporting Source: Individual

Action Type: Bankruptcy



Bankruptcy: Chapter 7

Action Date: 01/19/2018

Organization Investment-Related?

Type of Court: United States Bankruptcy Court

Name of Court: United States Bankruptcy Court

Location of Court: Middle District of Florida, Tampa, FL

Docket/Case #: 8:18-bk-00416-CPM

Action Pending? No

Disposition: Dismissed

Disposition Date: 08/10/2018

Broker Statement

Bankruptcy is due to a very litigious and contentious divorce that lasted for over 3 years and went into appeal. Constant delays and continuous motions filled by opposing counsel was a strategy they used to create billable time and dollars. I did everything I could to reconcile and prevent the divorce from dragging on to no avail. The mounting attorney's fees and costs associated with the divorce over that time period left me no other option.

Bankruptcy was due to a very litigious and contentious divorce that lasted for over 3 years and went into appeal. Constant delays and continuous motions filled by opposing counsel was a strategy they used to create billable time and dollars. I did everything I could to reconcile and prevent the divorce from dragging on to no avail. The mounting attorney's fees and costs associated with the divorce over that time period left me no other option. However after talking at length with my attorney. I decided not to proceed with the bankruptcy filing and agreed to a dismissal. As a result no Bankruptcy action was taken.



End of Report

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