



IAPD Report

WILLIAM NICHOLAS YAKOBOVICH

CRD# 473907

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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

WILLIAM NICHOLAS YAKOBOVICH (CRD# 473907)

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 **11/20/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	12/02/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	12/02/2024

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
B	INDEPENDENT FINANCIAL GROUP, LLC	7717	CARMEL, CA	07/15/2022 - 12/03/2024
IA	INDEPENDENT FINANCIAL GROUP, LLC	7717	CARMEL, CA	07/15/2022 - 12/03/2024
IA	NPB FINANCIAL GROUP, LLC	137743	CARMEL, CA	05/27/2009 - 07/15/2022

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
Regulatory Event	1
Customer Dispute	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	12/02/2024
B	FINRA	General Securities Representative	Approved	12/02/2024
B	California	Agent	Approved	12/02/2024
IA	California	Investment Adviser Representative	Approved	12/02/2024
B	New York	Agent	Approved	10/28/2025
B	Oregon	Agent	Approved	11/07/2025
B	Texas	Agent	Approved	12/02/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	12/02/2024
B	Virginia	Agent	Approved	12/02/2024

Branch Office Locations

OSAIC WEALTH, INC.
CARMEL, CA





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




Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	01/02/2023
 Registered Principal Examination (S40)	Series 40	12/22/1977

General Industry/Product Exams

Exam	Category	Date
 General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Registered Representative Examination (S1)	Series 1	03/29/1972

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	05/20/2009
 Uniform Securities Agent State Law Examination (S63)	Series 63	05/13/1994

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
B	07/15/2022 - 12/03/2024	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	CARMEL, CA
IA	07/15/2022 - 12/03/2024	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	CARMEL, CA
IA	05/27/2009 - 07/15/2022	NPB FINANCIAL GROUP, LLC	CRD# 137743	CARMEL, CA
B	05/01/2008 - 07/15/2022	NPB FINANCIAL GROUP, LLC	CRD# 137743	CARMEL, CA
B	06/26/2000 - 05/02/2008	NATIONAL PLANNING CORPORATION	CRD# 29604	CARMEL, CA
B	07/25/1983 - 07/18/2000	ASSOCIATED SECURITIES CORP.	CRD# 12969	BOSTON, MA
B	09/30/1977 - 07/27/1983	FIRST AFFILIATED SECURITIES, INC.	CRD# 6871	
B	07/27/1976 - 11/14/1977	PAINE, WEBBER, JACKSON & CURTIS INCORPORATED	CRD# 640	
B	04/05/1972 - 07/21/1976	REYNOLDS SECURITIES, INC.	CRD# 712	

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
12/2024 - Present	OSAIC WEALTH INC	REGISTERED REPRESENTATIVE	Y	CARMEL, CA, United States
07/2022 - 12/2024	INDEPENDENT FINANCIAL GROUP, LLC	Mass Transfer	Y	CARMEL, CA, United States
05/2008 - 07/2022	NPB FINANCIAL GROUP, LLC	REGISTERED PRINCIPAL	Y	CARMEL, CA, 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) INSURANCE SALES

POSITION: Agent/Representative NATURE: Insurance outside of IFG INVESTMENT RELATED: Yes NUMBER OF HOURS: 1
SECURITIES TRADING HOURS: 1 START DATE: 08/01/1974
ADDRESS: Ocean & Mission Street (NW Corner), P. O. Box 1745, Carmel CA 93921-1745, United States
DESCRIPTION: Outside Insurance.

2) UNIQUE LUXURY TRAVEL LLC

POSITION: Owner NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 3
START DATE: 09/10/2025
ADDRESS: 8325 Tres Paraiso, Carmel CA 93923, United States
DESCRIPTION: Selling cruise travel and vacation travel services.

3) INSURANCE SALES

POSITION: owner NATURE: Sole Proprietor INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING
HOURS: 0 START DATE: 05/21/1974
ADDRESS: 8325 Tres Paraiso, Carmel CA 93923, United States
DESCRIPTION: old life sales commissions

4) UNIQUE LUXURY TRAVELK LLC

POSITION: Owner NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 1
START DATE: 12/17/2024
ADDRESS: 8325 Tres Paraiso, Carmel CA 93923, United States
DESCRIPTION: Selling travel cruises and hotel rooms

5) YAKOBOVICH INSURANCE SALES

POSITION: owner NATURE: Insurance agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING
HOURS: 0 START DATE: 06/29/1974
ADDRESS: 8325 Tres Paraiso, Carmel CA 93923, United States
DESCRIPTION: life and health insurance renewals



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
Regulatory Event	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	NEW YORK STOCK EXCHANGE
Sanction(s) Sought:	Suspension
Other Sanction(s) Sought:	PAY \$2013.60 TO REYNOLDS SECURITIES, INC.
Date Initiated:	03/08/1976
Docket/Case Number:	UNKNOWN
Employing firm when activity occurred which led to the regulatory action:	REYNOLDS SECURITIES, INC.
Product Type:	Insurance
Other Product Type(s):	
Allegations:	REYNOLDS SUSPENDED MYSELF AND T Y BRIGHT FOR SIGNING GENERAL AGENCY INSURANCE AGREEMENT WITH LIFE INSURANCE COMPANIES (FIXED BUSINESS) AND RECEIVING DEVELOPMENT FEES ON SIX LIFE POLICIES.
Current Status:	Final
Resolution:	Decision
Resolution Date:	03/08/1976
Sanctions Ordered:	Censure Monetary/Fine \$2,000.00 Suspension



Other Sanctions Ordered:

Sanction Details:

SUSPENSION WAS ENDED ON 3/19/1976 EFFECTIVE 3/22/1976. I PAID \$2013.60 TO REYNOLDS WHICH WAS MY SHARE OF THE COMMISSION ON THE LIFE POLICIES DUE REYNOLDS. RSI ALSO CENSURED ME.

Broker Statement

ON 3/8/76, THE NEW YORK STOCK EXCHANGE, INC. REPORTED THAT THEY HAD SUSPENDED THE EMPLOYMENT OF WILLIAM M. YAKOBOVICH AND TY K. EBRIGHT AND ON MARCH 22, THE EXCHANGE ADVISED THAT THEIR EMPLOYMENT WAS REINSTATED WITH REYNOLDS SECURITIES, INC. YAKOBOVICH AND EBRIGHT WERE IN CHARGE OF THE FINANCIAL PLANNING DEPARTMENT WHICH COORDINATED THE SALE OF INSURANCE POLICIES AND RELATED PRODUCTS TO THE FIRM'S CLIENTS IN THE NORTHERN CALIFORNIA REGION. REYNOLDS SECURITIES LEARNED THAT YAKOBOVICH AND EBRIGHT HAD FORMED A GENERAL AGENCY AND HAD ENTERED INTO A CONTRACTUAL RELATIONSHIP WITH WESTERN TRAVELLERS INSURANCE COMPANY. A SIMILAR GENERAL AGENCY WAS FORMED WITH THE VALLEY FORGE LIFE INSURANCE COMPANY. REYNOLDS SECURITIES, INC. CENSURED YAKOBOVICH AND EBRIGHT, SUSPENDED THEM FOR A PERIOD OF TWO WEEKS WITHOUT COMPENSATION AND FINED THEM EACH IN THE AMOUNT OF \$2,000.00.



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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ASSOCIATED SECURITIES
Allegations:	COMPLAINT ALLEGES PROFESSIONAL NEGLIGENCE AND BREACH OF FIDUCIARY DUTY WITH ALLEGED LOSSES OF AT LEAST ONE MILLION DOLLARS DUE TO INCORRECT ADVICE REGARDING THE SET UP AND TAX EFFECT OF CERTAIN CHARITABLE TRUSTS.
Product Type:	Other
Other Product Type(s):	CHARITABLE TRUST
Alleged Damages:	\$1,000,000.00

Customer Complaint Information

Date Complaint Received:	12/12/1991
Complaint Pending?	No
Status:	Settled
Status Date:	04/19/1995
Settlement Amount:	\$375,000.00
Individual Contribution Amount:	\$10,000.00

Civil Litigation Information

Court Details:	SUPERIOR, INDIO BRANCH; RIVERSIDE COUNTY; I65761
Date Notice/Process Served:	12/12/1991
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	04/19/1995
Monetary Compensation Amount:	\$375,000.00
Individual Contribution Amount:	\$10,000.00
Broker Statement	MEDIATED WITH A PAYMENT OF \$375,000 CASH TO [CUSTOMER] FROM ALL OF THE DEFENDANTS. MR. YAKOBOVICH WAS RESPONSIBLE FOR \$10,000 OF THE AGGREGATE AMOUNT. NOT PROVIDED



End of Report

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