



IAPD Report

DARIN GAFFIN KAYLOR

CRD# 4770450

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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

DARIN GAFFIN KAYLOR (CRD# 4770450)

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 **03/20/2025**.

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 **10** 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	MAMMOTH LAKES, CA	01/23/2009 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	MAMMOTH LAKES, CA	01/23/2009 - 06/14/2024
IA	BRECEK & YOUNG ADVISORS, INC.	40395	MAMMOTH LAKES, CA	12/19/2005 - 01/23/2009

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?

No



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 **10** 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	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
B	Arkansas	Agent	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
IA	California	Investment Adviser Representative	Approved	06/14/2024
B	Colorado	Agent	Approved	10/22/2024
B	Nevada	Agent	Approved	06/14/2024
B	Ohio	Agent	Approved	06/14/2024
B	Oregon	Agent	Approved	06/14/2024
B	South Carolina	Agent	Approved	06/14/2024
B	Texas	Agent	Approved	09/24/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	09/26/2024
B	Washington	Agent	Approved	06/14/2024



Qualifications

Regulator	Registration	Status	Date
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Branch Office Locations

OSAIC WEALTH, INC.
306 LAUREL MOUNTAIN ROAD
SUITE 104
MAMMOTH LAKES, CA 93546



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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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	12/03/2004

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	01/18/2005



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	01/23/2009 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	MAMMOTH LAKES, CA
B	01/23/2009 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	MAMMOTH LAKES, CA
IA	12/19/2005 - 01/23/2009	BRECEK & YOUNG ADVISORS, INC.	CRD# 40395	MAMMOTH LAKES, CA
B	12/16/2005 - 01/23/2009	BRECEK & YOUNG ADVISORS, INC.	CRD# 40395	FOLSOM, CA
IA	01/27/2005 - 12/21/2005	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	ROSEVILLE, CA
B	12/06/2004 - 12/21/2005	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	HOUSTON, TX

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	MAMMOTH LAKES, CA, United States
01/2008 - Present	MAMMOTH LAKES FIRE PROTECTION DISTRICT	PART TIME FIRE FIGHTER	N	MAMMOTH LAKES, CA, United States
01/2009 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	INVESTMENT ADVISOR	Y	LAVISTA, NE, United States
01/2009 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	FOLSOM, 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.

**SECURITIES AMERICA ADVISORS, INC.

Investment Advisory - INVESTMENT ADVISOR REPRESENTATIVE - INVESTMENT RELATED - START DATE: 01/23/09 - 306 LAUREL MOUNTAIN RD SUITE 104, MAMMOTH LAKE, CA 93546



Registration & Employment History



OTHER BUSINESS ACTIVITIES

****MLFD VOLUNTEER**

POSITION: volunteer / part-time first responder NATURE: MAMMOTH LAKES FIRE PROTECTION DISTRICT* INVESTMENT RELATED: No NUMBER OF HOURS: null SECURITIES TRADING HOURS: null START DATE: 01/01/2005 ADDRESS: 3150 Main St, Mammoth Lakes CA 93546 DESCRIPTION: volunteer and part-time firefighter.

****ORAM & KAYLOR STRATEGIC ASSET MGT- INSURANCE**

POSITION: sales person / owner NATURE: Life insurance sales and marketing INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 01/01/2006 ADDRESS: 306 Laurel Mountain Road # 104, PO Box 7135, Mammoth Lakes CA 93546, United States DESCRIPTION: As part of comprehensive financial planning we conduct a risk analysis of clients' current insurance coverages and evaluate any potential risk exposures that may be present for the client. If there is a certain risk exposure that we can help mitigate or problem we can help solve through insurance, we utilize insurance to benefit the client. Furthermore, we continuously review our clients' insurance coverages and risk exposures to make sure that they remain adequately covered as their lives and their needs change.

****ORAM & KAYLOR STRATEGIC ASSET MANAGEMENT**

POSITION: Investment Advisory Representative NATURE: SECURITIES AMERICA ADVISORS, INC. - Investment Advisory - INVESTMENT ADVISOR REPRESENTATIVE - INVESTMENT RELATED - START DATE: 01/23/09 - 306 LAUREL MOUNTAIN RD SUITE 104, MAMMOTH LAKE, CA 93546 INVESTMENT RELATED: Yes NUMBER OF HOURS: 30 SECURITIES TRADING HOURS: 128 START DATE: 01/01/2009 ADDRESS: 306 Laurel Mountain Road, Suite 104, Mammoth Lakes CA 93546, United States DESCRIPTION: We offer full Service, comprehensive Investment Advisory and Wealth Management Services provided to clients in their best interests'. This includes both Investment and Portfolio Management as well as comprehensive Financial Planning Services for our clients. From the Investment and Portfolio Management side, at our core of our wealth management strategy is the management of the portfolio. We utilize a modern, academic based approach to portfolio construction where we work with our help choose an asset allocation with the optimal blend of growth and income, depending on overall risk profile, goals, and financial circumstances. We continue to work with our clients and their portfolios with ongoing portfolio monitoring and periodic rebalancing to make sure that the clients are on track to meet their goals. From the Financial Planning side, we work with our clients on an ongoing basis to identify their financial goals, understand their current financial situation and help develop a strategic plan of action towards achieving long term financial goals. This includes a comprehensive framework for our clients to use to make smarter money decisions--decision that allow them to create, grow, and keep more of their wealth.



End of Report

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