IAPD Report

PATRICK TANTOCO

CRD# 5249850

Section Title | Page(s)

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

PATRICK TANTOCO (CRD# 5249850)

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 **08/25/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	03/08/2019
IA	OSAIC WEALTH, INC.	CRD# 23131	03/08/2019

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
B	MML INVESTORS SERVICES, LLC	10409	HONOLULU, HI	03/25/2017 - 03/15/2019
IA	MML INVESTORS SERVICES, LLC	10409	HONOLULU, HI	03/25/2017 - 03/15/2019
B	MSI FINANCIAL SERVICES, INC.	14251	HONOLULU, HI	12/12/2016 - 03/25/2017

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 **9** 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	03/08/2019
B	Arizona	Agent	Approved	09/02/2025
B	California	Agent	Approved	03/08/2019
B	Florida	Agent	Approved	10/08/2024
IA	Florida	Investment Adviser Representative	Approved	10/08/2024
B	Georgia	Agent	Approved	11/01/2024
B	Hawaii	Agent	Approved	03/08/2019
IA	Hawaii	Investment Adviser Representative	Approved	03/08/2019
B	Nevada	Agent	Approved	03/08/2019
B	Texas	Agent	Approved	10/16/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	10/08/2024
B	Virginia	Agent	Approved	03/08/2019
B	Washington	Agent	Approved	03/08/2019

Qualifications

Regulator	Registration	Status	Date

Branch Office Locations

OSAIC WEALTH, INC.
1163 S. BERETANIA STREET
HONOLULU, HI 96814

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	01/04/2007

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/10/2008
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/08/2007

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	03/25/2017 - 03/15/2019	MML INVESTORS SERVICES, LLC	CRD# 10409	HONOLULU, HI
IA	03/25/2017 - 03/15/2019	MML INVESTORS SERVICES, LLC	CRD# 10409	HONOLULU, HI
B	12/12/2016 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	HONOLULU, HI
IA	12/12/2016 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	HONOLULU, HI
B	05/31/2013 - 12/13/2016	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	HONOLULU, HI
IA	05/31/2013 - 12/13/2016	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	HONOLULU, HI
IA	04/05/2011 - 06/04/2013	BROKERS INTERNATIONAL FINANCIAL SERVICES, LLC	CRD# 139627	HONOLULU, HI
B	01/25/2011 - 06/04/2013	BROKERS INTERNATIONAL FINANCIAL SERVICES, LLC.	CRD# 139627	HONOLULU, HI
B	07/08/2010 - 11/11/2010	H. BECK, INC.	CRD# 1763	SAN MATEO, CA
IA	07/08/2010 - 11/11/2010	H. BECK, INC.	CRD# 1763	SAN MATEO, CA
B	03/31/2010 - 07/09/2010	NEW ENGLAND SECURITIES	CRD# 615	FOSTER CITY, CA
IA	12/11/2008 - 03/25/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	SAN MATEO, CA
B	10/31/2008 - 03/25/2009	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	SAN MATEO, CA
B	01/05/2007 - 11/12/2008	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	SAN MATEO, CA

Registration & Employment History

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
03/2019 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	HONOLULU, HI, United States
03/2017 - 03/2019	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	HONOLULU, HI, United States
12/2016 - 03/2019	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	HONOLULU, HI, United States
12/2016 - 03/2017	MSI FINANCIAL SERVICES, INC	REGISTERED REPRESENTATIVE	Y	HONOLULU, HI, United States
04/2013 - 12/2016	INDEPENDENT FINANCIAL GROUP	FINANCIAL ADVISOR	Y	HONOLULU, HI, 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) TANTOCO FINANCIAL
POSITION: President NATURE: S Corp INVESTMENT RELATED: Yes NUMBER OF HOURS: 100 SECURITIES TRADING HOURS: 40 START DATE: 06/07/2019
ADDRESS: 1163 S. Beretania Street, Honolulu HI 96814, United States
DESCRIPTION: Using Tantoco Financial to do securities, life, health, long-term care business with clients.

2) FIXED INSURANCE
POSITION: Sole Propreitor NATURE: Sole Proprietor INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 4 START DATE: 03/15/2019
ADDRESS: 1163 S Beretania, Honolulu HI 96814, United States
DESCRIPTION: Selling fixed insurance as a part of client financial plan

3) HAWAII CUBE
POSITION: founder NATURE: Partnership INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 03/03/2017
ADDRESS: 888 N Nimitz, Honolulu HI 96817, United States
DESCRIPTION: No hand in day to day operations. I handle internet marketing

4) ALOHA INFRARED
POSITION: President NATURE: S Corp INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 06/07/2019
ADDRESS: 725 Kapiolani Blvd. #812, APT 618, Honolulu HI 96813, United States
DESCRIPTION: This company provides infrared thermography inspections. This is detecting of heat differential within walls and construction. Currently there are no clients or employees. The corporation has been set up, but I have not engaged in any contracts or gone after any contracts. Currently do not make any income on this OBA. Anticipate this will change in the future.

5) E2 HOLDINGS
POSITION: member NATURE: S corp INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS:

Registration & Employment History

OTHER BUSINESS ACTIVITIES

0 START DATE: 05/01/2023
ADDRESS: 88 piikoi apt 502, Honolulu HI 96814, United States
DESCRIPTION: With my wife help identify and purchase properties to purchase, rehab and sell. My wife is a real estate agent

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:	Firm
Employing firm when activities occurred which led to the complaint:	INDEPENDENT FINANCIAL GROUP, LLC
Allegations:	Alleges that investment was not in line with cient's stated objectives and risk tolerance.
Product Type:	Other: Non-traded REIT
Alleged Damages:	$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	Statement of Claim does not contain a damages allegation. Amount listed above is the amount invested by the client in the investment complained of in the statement of claim
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-03302
Filing date of arbitration/CFTC reparation or civil litigation:	11/15/2023

Customer Complaint Information

Date Complaint Received:	11/20/2023
Complaint Pending?	No
Status:	Settled
Status Date:	06/20/2025
Settlement Amount:	$30,000.00
Individual Contribution Amount:	$0.00
Firm Statement	Claimant cherry-picked (an) investment(s) that did not perform as expected and claimed that it was not suitable and that the broker-dealer failed to do its due diligence. The statement of claim is a cookie-cutter that makes clearly false claims and accusations about the representative's conduct and statements. In addition, it fails to acknowledge that the investment was part of an overall plan/strategy. The Firm's initial investigation did not reveal any information to support the claims made and no such information was provided by Claimant during the course of discovery. The claim was settled solely to avoid the cost and expense of protracted litigation and should not be deemed an admission of guilt or liability. Evidence showed that the characteristics, features and risks of the product(s) were fully disclosed at the time of the recommendations and were in line with Claimant's stated investment objectives, risk tolerance and time horizon.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INDEPENDENT FINANCIAL GROUP, LLC
Allegations:	As stated by Independent Financial Group, LLC, the claimant alleges that investment was not in line with client's stated objectives and risk tolerance.
Product Type:	Other: Non-Traded REIT
Alleged Damages:	$100,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-03302
Filing date of arbitration/CFTC reparation or civil litigation:	11/15/2023

Customer Complaint Information

Date Complaint Received:	12/20/2023
Complaint Pending?	No
Status:	Settled
Status Date:	06/20/2025
Settlement Amount:	$30,000.00

Individual Contribution Amount:	$0.00
Broker Statement	Claimant cherry-picked (an) investment(s) that did not perform as expected and claimed that it was not suitable and that the broker-dealer failed to do its due diligence. The statement of claim is a cook-cutter that makes clearly false claims and accusations about the representative's conduct and statements. In addition, it fails to acknowledge that the investment was part of an overall plan/strategy. The Firm's initial investigation did not reveal any information to support the claims made and no such information was provided by Claimant during the course of discovery. The claim was settled solely to avoid the cost and expense of protracted litigation and should not be deemed an admission of guilt or liability. Evidence showed that the characteristics, features and risks of the product(s) were fully disclosed at the time of the recommendations and were in line with Claimant's stated investment objectives, risk tolerance and time horizon.

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Independent Financial Group, LLC
Allegations:	Allege investment was not suitable.
Product Type:	Other: Non-traded REIT
Alleged Damages:	$55,000.00
Alleged Damages Amount Explanation (if amount not exact):	Statement of claim does not contain a damages allegation. Upon information and belief, the amount referenced above is the amount Claimant invested in ARC Hospitality.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-01159
Filing date of arbitration/CFTC reparation or civil litigation:	04/28/2023

Customer Complaint Information

Date Complaint Received:	04/28/2023
Complaint Pending?	No
Status:	Settled
Status Date:	04/19/2024
Settlement Amount:	$30,000.00
Individual Contribution Amount:	$0.00
Firm Statement	Claim settled to avoid time and expense of prolonged litigation. No evidence to

support the claims was ever provided or located during the course of the discovery and/or settlement process. Settlement should not be deemed an admission of guilt or liability.

Representative has not been affiliated with IFG since December 2016. Representative did not participate (financially or otherwise) in the settlement and/or the settlement process.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INDEPENDENT FINANCIAL GROUP, LLC
Allegations:	As stated on U5 Amendment by Independent Financial Group LLC, allege investment was not suitable.
Product Type:	Other: Non-traded REIT
Alleged Damages:	$55,000.00
Alleged Damages Amount Explanation (if amount not exact):	As per U5 Amendment by Independent Financial Group, LLC, Statement of claim does not contain a damages allegation. Upon information and belief, the amount referenced above is the amount Claimant invested in ARC Hospitality.
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	23-01159
Filing date of arbitration/CFTC reparation or civil litigation:	04/28/2023

Customer Complaint Information

Date Complaint Received:	05/19/2023
Complaint Pending?	No
Status:	Settled
Status Date:	04/19/2024
Settlement Amount:	$30,000.00
Individual Contribution Amount:	$0.00

End of Report

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