



IAPD Report

JOHN ROBERT JOYCE

CRD# 5593705

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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

JOHN ROBERT JOYCE (CRD# 5593705)

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 **04/16/2026**.

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 **8** 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	FOLSOM, CA	06/06/2017 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	FOLSOM, CA	06/05/2017 - 06/14/2024
IA	GREAT LAKES & ATLANTIC WEALTH MANAGEMENT AND ADVISORY PARTNERS	170037	Roseville, CA	03/23/2017 - 06/05/2017

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
Criminal	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 **8** 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 California	Agent	Approved	06/14/2024
IA California	Investment Adviser Representative	Approved	06/14/2024
B Colorado	Agent	Approved	06/14/2024
B Florida	Agent	Approved	02/03/2025
B Idaho	Agent	Approved	06/14/2024
B Oregon	Agent	Approved	06/14/2024
B South Dakota	Agent	Approved	06/14/2024
B Virginia	Agent	Approved	04/17/2026
B Wisconsin	Agent	Approved	01/16/2025

Branch Office Locations

OSAIC WEALTH, INC.
SACRAMENTO, CA

OSAIC WEALTH, INC.
1110 Iron Point Rd.
Suite 160
Folsom, CA 95762



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
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	01/15/2009
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	01/26/2010
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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	06/06/2017 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	FOLSOM, CA
B	06/05/2017 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	FOLSOM, CA
IA	03/23/2017 - 06/05/2017	GREAT LAKES & ATLANTIC WEALTH MANAGEMENT AND ADVISORY PARTNERS	CRD# 170037	Roseville, CA
B	03/23/2017 - 06/05/2017	NIAGARA INTERNATIONAL CAPITAL LIMITED	CRD# 135327	Roseville, CA
IA	05/03/2010 - 03/24/2017	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	ROSEVILLE, CA
B	04/30/2010 - 03/24/2017	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	ROSEVILLE, CA
IA	01/27/2010 - 05/05/2010	WADDELL & REED, INC.	CRD# 866	SACRAMENTO, CA
B	11/17/2009 - 05/05/2010	WADDELL & REED, INC.	CRD# 866	SACRAMENTO, CA
B	01/16/2009 - 03/05/2009	UNIONBANC INVESTMENT SERVICES, LLC	CRD# 14455	SAN FRANCISCO, 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
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	FOLSOM, CA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	FOLSOM, CA, United States
06/2017 - 06/2024	SECURITIES AMERICA ADVISORS	IAR	Y	FOLSOM, CA, United States
06/2017 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	FOLSOM, CA, United States
03/2017 - 06/2017	Great Lakes & Atlantic Wealth Management	IAR	Y	Charlotte, NC, United States
03/2017 - 06/2017	Niagara International Capital Limited	Registered Representative	Y	Clarence, NY, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2017 - 06/2017	Sutter Wealth Management	IAR	Y	Roseville, CA, United States
04/2010 - 03/2017	WELLS FARGO ADVISORS FINANCIAL NETWORK LLC	REGISTERED REP	Y	GRANITE BAY, 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. DBA: Iron Point Financial Advisors
2. JESUIT HIGH SCHOOL - WATER POLO
 POSITION: Coach NATURE: Water Polo Coach - Jesuit High School INVESTMENT RELATED: No NUMBER OF HOURS: 20
 SECURITIES TRADING HOURS: 0 START DATE: 08/01/2015 ADDRESS: 1200 Jacob Lane, Carmichael CA 95608
 DESCRIPTION: I am the Head JV Water Polo Coach at Jesuit High School. I coach high school boys ages 14-18 during the fall
3. INSURANCE SALES
 POSITION: financial advisor NATURE: Insurance Sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES
 TRADING HOURS: 0 START DATE: 06/02/2017 ADDRESS: 1110 Iron Point Rd, Folsom CA 95630 DESCRIPTION: I will be using
 my insurance license to sell insurance products
4. IRON POINT FINANCIAL ADVISORS
 POSITION: IAR NATURE: Securities America Advisors Position: IAR - Nature: Investment Advisory Services - Investment
 Related: Yes Start Date: 06/2017 - Address: 1110 Iron Point Rd, Folsom CA 95630, United States INVESTMENT RELATED: Yes
 NUMBER OF HOURS: null SECURITIES TRADING HOURS: null START DATE: 06/01/2014
 ADDRESS: 1110 Iron Point Rd, 160, Folsom CA 95630, United States
 DESCRIPTION: Securities America Advisors Position: IAR - Nature: Investment Advisory Services - Investment Related: Yes Start
 Date: 06/2017 - Address: 1110 Iron Point Rd, Folsom CA 95630, United States
5. SACRAMENTO PROFESSIONAL ADVISORS NETWORK
 POSITION: Member NATURE: Sacramento Professional Advisors Network is a 501c3 non profit networking group located in
 sacramento ca INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE:
 01/01/2018
 ADDRESS: 9821 Business Park Dr, Sacramento CA 95827, United States
 DESCRIPTION: I am member/group leader for the Folsom Group of SPAN



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
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Criminal	1
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Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Organization Name (if charge(s) were brought against an organization over which individual exercised control):	N/A
Court Details:	YOLO COUNTY, CALIFORNIA, CASE #: 00-1864
Charge Date:	03/16/2000
Charge Details:	POSSESSION OF FALSE IDENTIFICATION-MISDEMEANOR UNLAWFUL USE OF DRIVERS LICENSE-MISDEMEANOR
Felony?	No
Current Status:	Final
Status Date:	03/16/2000
Disposition Details:	BOTH CHARGES WERE DROPPED
Broker Statement	I WAS ARRESTED IN COLLEGE AT A BAR AND HAD A FAKE IK ON ME. I WAS 20 AT THE TIME.



End of Report

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