



IAPD Report

FERNANDO ROMAN CORUJO

CRD# 5657513

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

FERNANDO ROMAN CORUJO (CRD# 5657513)

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 **04/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025

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
IA	OSAIC FS, INC.	3870	SAN JUAN, PR	05/27/2021 - 01/24/2025
B	OSAIC FS, INC.	3870	SAN JUAN, PR	05/03/2016 - 01/24/2025
B	LINCOLN FINANCIAL SECURITIES CORPORATION	3870	SAN JUAN, PR	04/20/2012 - 12/05/2012

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



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 Representative	Approved	01/24/2025
B California	Agent	Approved	01/24/2025
B Florida	Agent	Approved	01/24/2025
B New York	Agent	Approved	01/24/2025
B Puerto Rico	Agent	Approved	01/24/2025
IA Puerto Rico	Investment Adviser Representative	Approved	01/24/2025
B Virginia	Agent	Approved	10/23/2025

Branch Office Locations

OSAIC WEALTH, INC.
319 VILLA NEVARES, CARR. 21
SAN JUAN, PR 00927-5310

OSAIC WEALTH, INC.
317 VILLA NEVARES, CARR. 21
SAN JUAN, PR 00927-5310

OSAIC WEALTH, INC.
SAN JUAN, PR



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	05/03/2016
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	05/06/2021
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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	05/27/2021 - 01/24/2025	OSAIC FS, INC.	CRD# 3870	SAN JUAN, PR
B	05/03/2016 - 01/24/2025	OSAIC FS, INC.	CRD# 3870	SAN JUAN, PR
B	04/20/2012 - 12/05/2012	LINCOLN FINANCIAL SECURITIES CORPORATION	CRD# 3870	SAN JUAN, PR

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
01/2025 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SAN JUAN, PR, United States
04/2016 - Present	LINCOLN FINANCIAL SECURTIES CORPORATION	Registered Representative	Y	SAN JUAN, PR, United States
01/2009 - Present	LINDA CORUJO RETIREMENT CENTER	ADMINISTRATIVE	Y	SAN JUAN, PR, 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. FERNANDO ROMAN CORUJO DBA CORUJO ADVISORY GROUP LLC
 319 CARR. 21 OFICINA 101
 SAN JUAN PUERTO RICO 00927
 CATEGORY: INSURANCE
 INVESTMENT RELATED: YES
 TITLE: AGENT DUTIES: OFFERING ACCIDENT INSURANCE, HEALTH AND DISABILITY INSURANCE, FIXED ANNUITIES, FIXED INDEXED ANNUITIES, LONG TERM CARE INSURANCE, PROPERTY & CASUALTY INSURANCE, AND TRADITIONAL LIFE INSURANCE
 START DATE: 07/23/2024
 HOURS PER MONTH: 160
 HOURS PER MONTH DURING TRADING HOURS: 120

2. FERNANDO J ROMAN CORUJO
 103 AVE DE DIEGO GALLERY PLAZA 1606 SUR
 SAN JUAN, PUERTO RICO 00911
 CATEGORY: TEACHER/INSTRUCTOR
 INVESTMENT RELATED: NO
 TITLE: TEACHER/INSTRUCTOR



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DUTIES: OFFER EDUCATIONAL SEMINARS

START DATE: 6/4/2020

HOURS PER MONTH: 2

HOURS PER MONTH DURING TRADING HOURS: 1

3. FIDEICOMISO IRREVOCABLE GALLERY

POSITION: Trustee NATURE: I'm the trustee on my mother's, Linda Corujo, trust. Fideicomiso Irrevocable Gallery. INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2025

ADDRESS: 103 Ave De Diego, Gallery Plaza 601 Sur, San Juan PR 00911, United States

DESCRIPTION: Sign checks to pay bills.



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

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:	Regulator
Regulatory Action Initiated By:	Puerto Rico
Sanction(s) Sought:	Cease and Desist Monetary Penalty other than Fines
Date Initiated:	11/01/2023
Docket/Case Number:	C23-V-005
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	Providence Financial Investments, Inc., PFI Global

Product Type: Promissory Note

Allegations: Providence Financial Investments, Inc. ("Providence") and PFI Global ("PFI") both incorporated in Delaware, offered and sold, from 2013 to late 2018, Promissory Notes in the United States and Puerto Rico thru their originators. Proceeds were used to generate income from investments in accounts payable thru affiliated companies in Brazil, a practice known as factoring. Those investments were high risk investments in non-registered securities and were offered as secured and low risk investment to investors in Puerto Rico. Neither Providence or PFI were registered in Puerto Rico as issuers, agents, broker dealer, investment advisors or representatives of investment advisor. Promissory Notes offered and sold in Puerto Rico were not registered and /or no exemption request was requested under PRUSA Art. 402. The originators that offered those notes were not registered as agents and/or broker dealers and/or didn't have approved the necessary FINRA exams that qualifies them to make such offerings. Mr. Fernando Roman Corujo was recruited as originator to offer and sale of promissory notes to clients. At the time of events, Mr. Roman was not approved as agent and didn't have the



	necessary exams approved.
Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	10/31/2024
Sanctions Ordered:	Monetary Penalty other than Fines Other: Monetary fine of \$10,000.00 paid in full in two installments.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	\$10,000.00
Portion Levied against individual:	\$10,000.00
Payment Plan:	Paid in two installments of \$5,000 on 11/04/2024 and 12/04/2024.
Is Payment Plan Current:	No
Date Paid by individual:	12/04/2024
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	Mr. Fernando Roman Corujo was recruited as originator to make offers and sales of promissory notes to clients. At the time of events, Mr. Roman was not approved as agent and didn't have the necessary exams approved.
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Reporting Source:	Individual
Regulatory Action Initiated By:	Puerto Rico
Sanction(s) Sought:	Cease and Desist Monetary Penalty other than Fines
Date Initiated:	11/01/2023
Docket/Case Number:	C23-V-005
Employing firm when activity occurred which led to the regulatory action:	Providence Financial Investments, Inc., PFI Global
Product Type:	Promissory Note
Allegations:	Providence Financial Investments, Inc. ("Providence") and PFI Global ("PFI") both incorporated in Delaware, offered and sold, from 2013 to late 2018, Promissory Notes in the United States and Puerto Rico thru their originators. Proceeds were used to generate income from investments in accounts payable thru affiliated companies in Brazil, a practice known as factoring. Those investments were high



risk investments in non-registered securities and were offered as secured and low risk investment to investors in Puerto Rico. Neither Providence or PFI were registered in Puerto Rico as issuers, agents, broker dealer, investment advisors or representatives of investment advisor. Promissory Notes offered and sold in Puerto Rico were not registered and /or no exemption request was requested under PRUSA Art. 402. The originators that offered those notes were not registered as agents and/or broker dealers and/or didn't have approved the necessary FINRA exams that qualifies them to make such offerings. Mr. Fernando Roman Corujo was recruited as originator to offer and sale of promissory notes to clients. At the time of events, Mr. Roman was not approved as agent and didn't have the necessary exams approved.

Current Status:

Final

Resolution:

Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

No

Resolution Date:

10/31/2024

Sanctions Ordered:

Monetary Penalty other than Fines
Other: Monetary fine of \$10,000 paid in full in two installments

Monetary Sanction 1 of 1

Monetary Related Sanction:

Monetary Penalty other than Fines

Total Amount:

\$10,000.00

Portion Levied against individual:

\$10,000.00

Payment Plan:

Paid in two installments of \$5,000 on 11/04/2024 and 12/04/2024.

Is Payment Plan Current:

No

Date Paid by individual:

12/04/2024

Was any portion of penalty waived?

No

Amount Waived:

Broker Statement

Mr. Fernando Roman Corujo was recruited as originator to make offers and sales of promissory notes to clients. At the time of events, Mr. Roman was not approved as agent and didn't have the necessary exams approved.



End of Report

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