



IAPD Report

DENISE JO CROAKE

CRD# 5814499

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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

DENISE JO CROAKE (CRD# 5814499)

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 **07/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	05/10/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	05/10/2023

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
IA	ON INVESTMENT MANAGEMENT CO	105662	PETOSKEY, MI	01/13/2014 - 05/11/2023
B	THE O.N. EQUITY SALES COMPANY	2936	petoskey, MI	10/12/2011 - 05/11/2023

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 **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 Principal	Approved	05/10/2023
B	FINRA	General Securities Representative	Approved	05/10/2023
B	California	Agent	Approved	07/22/2025
B	Colorado	Agent	Approved	05/10/2023
B	Florida	Agent	Approved	07/22/2025
B	Illinois	Agent	Approved	07/22/2025
B	Michigan	Agent	Approved	05/10/2023
IA	Michigan	Investment Adviser Representative	Approved	05/10/2023
B	New Jersey	Agent	Approved	07/22/2025
B	New York	Agent	Approved	07/22/2025
B	North Carolina	Agent	Approved	07/23/2025
B	South Carolina	Agent	Approved	08/28/2023
IA	South Carolina	Investment Adviser Representative	Approved	03/05/2024



Qualifications

Branch Office Locations

OSAIC WEALTH, INC.
418 WAUKAZOO AVENUE
SUITE 1
PETOSKEY, MI 49770



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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	08/16/2016

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	10/11/2011

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	11/06/2013
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/08/2012



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	01/13/2014 - 05/11/2023	ON INVESTMENT MANAGEMENT CO	CRD# 105662	PETOSKEY, MI
B	10/12/2011 - 05/11/2023	THE O.N. EQUITY SALES COMPANY	CRD# 2936	petoskey, MI

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
05/2023 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	Petoskey, MI, United States
05/2010 - Present	ENCORE FINANCIAL GROUP	OPERATIONS MANAGER	Y	CHEBOYGAN, MI, United States
09/2011 - 05/2023	THE O.N. EQUITY SALES COMPANY	REGISTERED REPRESENTATIVE	Y	CINCINNATI, OH, 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) CRESS ENTERPRISES LLC

POSITION: operations NATURE: LLC, passive income, 3 rental apartments INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 1 START DATE: 09/01/2011

ADDRESS: 418 Waukazoo Avenue, Suite 1, Petoskey MI 49770, United States

DESCRIPTION: assist renters with their leases, apartment maintenance, maintain building through vendors

2) DENISE CROAKE INSURANCE AGENT

POSITION: Insurance agent NATURE: Provide insurance products to clients such as life insurance, disability insurance and fixed annuities INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 09/13/2010

ADDRESS: 504 Country Place Road, Suite 1, Mount Pleasant SC 29464, United States

DESCRIPTION: get proposals, complete applications, assist with underwriting steps

3) BREAKING WAVES ENTERPRISES

POSITION: owner NATURE: partner in an llc with spouse for a residential rental building with 3 apartments INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 2 START DATE: 04/01/2021

ADDRESS: 120 E Lake Street, Petoskey MI 49770, United States

DESCRIPTION: assist with paying bills, setting up leases, scheduling vendors, ordering furniture

4) ENCORE FINANCIAL GROUP - DBA SECURITIES

POSITION: Investment Advisor Representative NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 130 SECURITIES TRADING HOURS: 130 START DATE: 05/10/2023



Registration & Employment History



OTHER BUSINESS ACTIVITIES

ADDRESS: 418 Waukazoo Avenue, Suite 1, Petoskey MI 49770, United States

DESCRIPTION: Sell and service securities products

5) ENCORE FINANCIAL GROUP

POSITION: COO NATURE: corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 60 SECURITIES TRADING

HOURS: 50 START DATE: 05/01/2010

ADDRESS: 10595 N Straits Highway, 301, Cheboygan MI 49721, United States

DESCRIPTION: hire staff, organize office schedule of events, assist reps with product companies, schedule meetings for office, review P&L



End of Report

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