



## IAPD Report

# PETER JOSEPH SMEGIELSKI

CRD# 5825198

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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

### PETER JOSEPH SMEGIELSKI (CRD# 5825198)

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 **04/23/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
<b>IA</b>	OSAIC ADVISORY SERVICES, LLC	CRD# 171070	11/08/2024

### 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>IA</b>	ARBOR POINT ADVISORS	165127	SAN DIEGO, CA	02/17/2022 - 11/08/2024
<b>B</b>	SECURITIES AMERICA, INC.	10205	SAN DIEGO, CA	07/07/2020 - 06/14/2024
<b>IA</b>	PFG ADVISORS	173344	La Jolla, CA	07/08/2020 - 03/01/2022

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
Termination	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 **9** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **OSAIC WEALTH, INC.**  
Main Address: 18700 N. HAYDEN ROAD  
SUITE 255  
SCOTTSDALE, AZ 85255  
Firm ID#: 23131

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	06/14/2024
<b>B</b>	FINRA	General Securities Sales Supervisor	Approved	06/14/2024
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	06/14/2024
<b>B</b>	Arizona	Agent	Approved	06/14/2024
<b>B</b>	California	Agent	Approved	06/14/2024
<b>B</b>	Colorado	Agent	Approved	09/03/2025
<b>B</b>	Connecticut	Agent	Approved	06/14/2024
<b>B</b>	Georgia	Agent	Approved	06/14/2024
<b>B</b>	North Carolina	Agent	Approved	06/14/2024
<b>B</b>	Oregon	Agent	Approved	06/14/2024
<b>B</b>	Texas	Agent	Approved	06/14/2024
<b>B</b>	Washington	Agent	Approved	04/27/2026

### Branch Office Locations



## Qualifications

**OSAIC WEALTH, INC.**  
16870 W BERNARDO DR STE 400  
SAN DIEGO, CA 92127

### Employment 2 of 2

Firm Name: **OSAIC ADVISORY SERVICES, LLC**  
Main Address: 2300 WINDY RIDGE PARKWAY  
SUITE 750  
ATLANTA, GA 30339  
Firm ID#: 171070

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	11/08/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	02/24/2025

### Branch Office Locations

**OSAIC ADVISORY SERVICES, LLC**  
16870 W BERNARDO DR STE 400  
SAN DIEGO, CA 92127



## 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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	06/10/2014
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	04/03/2014

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	12/15/2011
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/05/2010

#### State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	01/05/2012
Uniform Securities Agent State Law Examination (S63)	Series 63	11/17/2010

### 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	02/17/2022 - 11/08/2024	ARBOR POINT ADVISORS	CRD# 165127	SAN DIEGO, CA
B	07/07/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	SAN DIEGO, CA
IA	07/08/2020 - 03/01/2022	PFG ADVISORS	CRD# 173344	La Jolla, CA
IA	01/29/2015 - 07/01/2020	BBVA WEALTH SOLUTIONS INC.	CRD# 110476	VISTA, CA
B	01/27/2015 - 07/01/2020	BBVA SECURITIES INC.	CRD# 27060	VISTA, CA
IA	02/15/2012 - 11/21/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	SAN DIEGO, CA
B	11/06/2010 - 11/21/2014	WELLS FARGO ADVISORS, LLC	CRD# 19616	SAN DIEGO, 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
11/2024 - Present	OSAIC ADVISORY SERVICES, LLC	IAR	Y	ATLANTA, GA, United States
06/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REP	Y	SAN DIEGO, CA, United States
12/2014 - Present	COMPASS BANK	EMLOYEE	Y	BIRMINGHAM, AL, United States
03/2022 - 11/2024	Arbor Point Advisors	IAR	Y	La Jolla, CA, United States
07/2020 - 06/2024	Securities America, Inc.	Registered Rep	Y	La Jolla, CA, United States
07/2020 - 03/2022	PFG Advisors	IAR	Y	La Jolla, CA, United States
01/2015 - 07/2020	BBVA SECURITIES INC.	FINANCIAL CONSULTANT	Y	VISTA, CA, United States
01/2015 - 07/2020	BBVA WEALTH SOLUTIONS INC.	FINANCIAL CONSULTANT	Y	VISTA, CA, United States



## Registration & Employment History

### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2014 - 07/2020	BBVA COMPASS INSURANCE AGENCY, INC.	AGENT	Y	AUSTN, TX, 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. YOUNG LIVING ESSENTIAL OILS, LLC

POSITION: Independent Consultant NATURE: Health and Beauty Products INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 05/31/2014 ADDRESS: 1538 W Sandalwood Dr, Lehi UT 84043 DESCRIPTION: Direct Sales

#### 2. OSAIC ADVISORY SERVICES, LLC

POSITION: Financial Advisor NATURE: Osaic Advisory Services, LLC is an affiliate of Osaic Wealth, Inc. INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 02/18/2021 ADDRESS: 2300 Windy Ridge Pkwy Ste 750, Atlanta GA 30339, United States DESCRIPTION: Financial Advisor

#### 3. INSURANCE BUSINESS

POSITION: Agent NATURE: Affiliated Insurance Agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 80 START DATE: 07/01/2020 ADDRESS: 16870 W BERNARDO DR STE 400, SAN DIEGO CA 92127 DESCRIPTION: Agent

#### 4. REAL ESTATE AGENT

POSITION: Salesperson NATURE: Real Estate Services INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 02/06/2023 ADDRESS: 7863 Girard Ave Ste 208 & 210, La Jolla CA 92037 DESCRIPTION: State of California License 01741211 Method of Compensation - Referral fee for introducing friends, family and referrals from tax and legal professionals to active real estate agents for home buying and selling.

#### 5. STATE BAR OF CALIFORNIA

POSITION: Exam Proctor NATURE: Administer the California Bar Exam INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 6 START DATE: 02/20/2023 ADDRESS: 500 Hotel Circle N, San Diego CA 92108 DESCRIPTION: Assist with set-up of test materials before the beginning of the exam sessions. Verify applicant admittance documentation before directing applicants to assigned seating. Enforce exam rules and policies, such as those regarding items allowed into a test center. Allow only authorized personnel within the secured test center. Maintain the security of exam materials at all times. Distribute, collect, and account for exam materials over at least three consecutive days. Complete various exam forms. Monitor applicants during the exam to ensure applicants are not accessing unauthorized assistance.

#### 6. FIRST CHOICE FINANCIAL

POSITION: President NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 06/25/2024 ADDRESS: 16870 W Bernardo Dr Ste 400, San Diego CA 92127, United States DESCRIPTION: Independent corporate entity

#### 7. FIRST CHURCH OF CHRIST, SCIENTIST

POSITION: Treasurer NATURE: Non-Profit INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

HOURS: 0 START DATE: 01/20/2026

ADDRESS: 6165 La Flecha, Rancho Santa Fe CA 92067, United States

DESCRIPTION: Keep a correct account of all receipts and disbursements of the congregation. I will not provide investment advice. I will not write checks and I will not be a signer on any of the entity's bank or investment accounts.



## 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
Termination	1

### Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

#### Disclosure 1 of 1

**Reporting Source:** Firm

**Firm Name:** WELLS FARGO ADVISORS, LLC.

**Termination Type:** Discharged

**Termination Date:** 10/27/2014

**Allegations:** DISCHARGED FOR MAKING INACCURATE SELECTIONS ON THE FIRM'S INTERNAL SYSTEMS WHEN CLOSING INACTIVE BROKERAGE ACCOUNTS.

**Product Type:** No Product

**Reporting Source:** Individual

**Firm Name:** WELLS FARGO ADVISORS, LLC

**Termination Type:** Discharged

**Termination Date:** 10/27/2014

**Allegations:** DISCHARGED FOR MAKING INACCURATE SELECTIONS ON THE FIRMS INTERNAL SYSTEMS WHEN CLOSING INACTIVE BROKERAGE ACCOUNTS.

**Product Type:** No Product



## End of Report

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