IAPD Report

ALFONSO J CUMPLIDO

CRD# 5844854

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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

ALFONSO J CUMPLIDO (CRD# 5844854)

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 **01/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018
IA	OSAIC WEALTH, INC.	CRD# 23131	11/02/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **32** 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	SIGNATOR INVESTORS, INC.	468	WARWICK, RI	03/31/2011 - 11/02/2018
B	SIGNATOR INVESTORS, INC.	468	WARWICK, RI	12/20/2010 - 11/02/2018

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
Financial	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 **32** 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	11/02/2018
B	Arizona	Agent	Approved	10/26/2021
B	California	Agent	Approved	11/02/2018
B	Colorado	Agent	Approved	04/26/2022
B	Connecticut	Agent	Approved	11/02/2018
IA	Connecticut	Investment Adviser Representative	Approved	05/02/2019
B	District of Columbia	Agent	Approved	10/01/2020
B	Florida	Agent	Approved	11/02/2018
IA	Florida	Investment Adviser Representative	Approved	10/16/2023
B	Georgia	Agent	Approved	11/02/2018
B	Hawaii	Agent	Approved	01/14/2025
B	Illinois	Agent	Approved	11/02/2018
B	Indiana	Agent	Approved	12/17/2020

Qualifications

	Regulator	Registration	Status	Date
B	Iowa	Agent	Approved	01/20/2026
B	Maine	Agent	Approved	10/18/2021
B	Maryland	Agent	Approved	04/20/2020
B	Massachusetts	Agent	Approved	11/02/2018
IA	Massachusetts	Investment Adviser Representative	Approved	11/15/2023
B	Michigan	Agent	Approved	02/22/2022
B	Minnesota	Agent	Approved	02/28/2020
B	New Hampshire	Agent	Approved	11/02/2018
B	New Jersey	Agent	Approved	11/02/2018
B	New York	Agent	Approved	11/02/2018
B	North Carolina	Agent	Approved	10/23/2019
IA	North Carolina	Investment Adviser Representative	Approved	09/25/2024
B	Ohio	Agent	Approved	07/08/2019
B	Oregon	Agent	Approved	01/26/2026
B	Pennsylvania	Agent	Approved	03/19/2019
B	Rhode Island	Agent	Approved	11/02/2018
IA	Rhode Island	Investment Adviser Representative	Approved	11/02/2018
B	South Carolina	Agent	Approved	02/24/2021
B	South Dakota	Agent	Approved	01/21/2026

Qualifications

	Regulator	Registration	Status	Date
B	Tennessee	Agent	Approved	08/11/2025
B	Texas	Agent	Approved	11/02/2018
IA	Texas	Investment Adviser Representative	Restricted Approval	07/31/2019
B	Vermont	Agent	Approved	09/06/2019
B	Virginia	Agent	Approved	11/02/2018
B	Washington	Agent	Approved	07/18/2023
B	West Virginia	Agent	Approved	11/02/2018

Branch Office Locations

OSAIC WEALTH, INC.
935 JEFFERSON BOULEVARD
SUITE 2000
WARWICK, RI 02886

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
	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	11/22/2010

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/28/2010

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
IA	03/31/2011 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	WARWICK, RI
B	12/20/2010 - 11/02/2018	SIGNATOR INVESTORS, INC.	CRD# 468	WARWICK, RI

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
11/2018 - Present	ROYAL ALLIANCE ASSOCIATES, INC.	Registered Rep	Y	WARWICK, RI, United States
05/2008 - Present	ALFONSO CUMPLIDO	OWNER REAL ESTATE	N	NORTH ATTLEBORO, MA, United States
09/2010 - 11/2018	JHFN SII	REG REP	Y	WARWICK, RI, 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. Insurance Broker: Life, Annuities, LTC, DI, 935 JEFFERSON BOULEVARD
SUITE 2000 WARWICK, RI 02886, 5/23/2018, 5 hrs mo, 0 trading.

2. RI STATE INVESTMENT COMMISSION
POSITION: Volunteer NATURE: The SIC is a 10-member volunteer body, chaired by the General Treasurer of RI, Treasurer Seth Magaziner. INVESTMENT RELATED: Yes NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 01/20/2020
ADDRESS: 82 Smith Street, Suite 2000, Providence RI 02903, United States
DESCRIPTION: The State Investment Commission (SIC) is established under Rhode Island General Law 35-10.
The SIC oversees the assets of the pension system as well as non-pension related investments such as the General Fund. The SIC has a fiduciary duty to put first the interests of the members of the retirement system, and to pursue the best investment portfolio possible.

3. INSURANCE BROKER
POSITION: Owner NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 03/11/2011
ADDRESS: 935 Jefferson Blvd, Suite 2000, Providence RI 02909, United States
DESCRIPTION: Conduct due diligence on various carriers, illustrate and broker life insurancesolutions for individuals and small businesses.
Work with companies such as John Hancock, CRUMP, National Life,Lincoln and others.

4. CFA SOCIETY PROVIDENCE BOARD MEMBER

Registration & Employment History

OTHER BUSINESS ACTIVITIES

POSITION: Incoming Vice President NATURE: Unpaid Volunteer Position For Non-Profit Oraganization INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 08/01/2016
ADDRESS: P.O. Box 41027, Providence RI 02940, United States
DESCRIPTION: Participate in active discussions about CFA Society Providence operations and member value.
Lead the financial literacy efforts for CFA Society Providence.

5. MILLENNIAL RHODE ISLAND
POSITION: Board Member NATURE: Non Profit INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 07/15/2023
ADDRESS: No Physical Address, Suite 2000, Providence RI 02909, United States
DESCRIPTION: Millennial RI is a networking group of RI based millennial professionals.My role as a board member is to attend quarterly meetings and help provide ideas for programming.

6. PHYSICIAN FOCUSED FINANCE
POSITION: investment team support NATURE: Simply a marketing name associated with one of the advisors the we support as part of her investment management team.Her niche target market is physicians and this marketing OBA name is simply for her to specifically target the market. The advisor is within our OSJWe contribute investment though leadership and content focused on physicians and split business generated under a split rep code. INVESTMENT RELATED: Yes NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 6 START DATE: 04/23/2024
ADDRESS: 935 Jefferson Blvd, Suite 2000, Warwick RI 02886, United States
DESCRIPTION: We contribute investment thought leadership and content focused on physicians and split business generated under a split rep code.We help research solutions that would appeal to physicians and help the lead advisor communicate that to her clients

7. ROYAL ONE FINANCIAL
POSITION: Investment Management Team NATURE: We work with Rulla Nehme as part of an ensemble practice on as a joint rep code , focusing on investment advisory support. INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 04/01/2023
ADDRESS: 400 Westminster St, Providence RI 02903, United States
DESCRIPTION: Support Rulla with the management of her advisory portfolios, content and thought leadership

8. AMP CONSULTING GROUP
POSITION: Owner NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 50 START DATE: 05/23/2023
ADDRESS: 935 Jefferson Blvd, Suite 2000, Warwick RI 02886, United States
DESCRIPTION: AMP Consulting Group is the marketing name for the services we provide.

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
Criminal	1
Financial	1

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
If charge(s) were brought against an organization over which individual exercised control:	
Organization Name:	
Investment Related Business:	No
Position:	
Formal Charges were brought in:	State Court
Name of Court:	HAMPSHIRE SUPERIOR COURT
Location of Court:	15 GOTHIC STREET, NORTHAMPTON MA 01061
Docket/Case #:	HSCR2008-00020
Charge Date:	01/29/2008
Charge(s) 1 of 3	
Formal Charge(s)/Description:	UNARMED ROBBERY
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Date of Amended Charge:	03/24/2009

Charge was Amended or reduced to:	POSESSION OF CLASS D NAMELY MARIJUANA
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	GUILTY
Disposition of Amended Charge:	Pled guilty
Charge(s) 2 of 3	
Formal Charge(s)/Description:	A&B
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Charge(s) 3 of 3	
Formal Charge(s)/Description:	ENTER AT NIGHT FOR FELONY, PERSON IN FEAR
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	03/24/2009
Disposition Date:	03/24/2009
Sentence/Penalty:	THE UNARMED ROBBERY CHARGES WAS AMENDED TO A SIMPLE POSESSION OF MARIJUANA CHARGE. THE OTHER TWO CHARGES WERE DISMISSED. MY SENTENCE FOR THE SIMPLE POSESSION OF MARIJUANA WAS 2 YEARS OF PROBATION. START DATE 3/24/2009. END DATE 3/24/2011.
Broker Statement	I WAS AT A COLLEGE PARTY WHERE A FIGHT BROKE OUT AND A LAPTOP AND A FEW OTHER ITEMS WERE STOLEN. EVEN THOUGH I WAS ALSO ATTACKED AT THE PARTY, I WAS ALSO CHARGED WITH THE CRIMES. EVIDENCE EVENTUALLY PROVED THAT I DID NOT HAVE ANY INVOLVEMENT BUT I DECIDED TO PLEA OUT TO A SIMPLE POSSESSION OF MARIJUANA TO AVOID ANY FURTHER FINANCIAL AND PERSONAL INCONVENIENCE AND PUT THE MATTER BEHIND ME AND GET ON WITH MY LIFE.

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	05/12/2017
Organization Investment-Related?	No
Type of Court:	State Court
Name of Court:	State of RI Superior Court
Location of Court:	250 Benefit Street, Providence RI 02903
Docket/Case #:	PC2013-546
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	05/12/2017
If a compromise with creditor, provide:	
Name of Creditor:	Nationstar Mortgage LLC as Assignee of Aurora Bank FSB
Original Amount Owed:	$315,272.00
Terms Reached with Creditor:	In return for agreeing to a consent judgment that would allow the plaintiff to reform the original mortgage to identify "Alfonso Cumplido Sr., Nancy Cumplido, and Alfonso Cumplido Jr as tenants in common" in the definition of "Borrower" on Page 1 of said mortgage, and in agreement of the mutual release of all claims from all parties, past, present, and future, the Cumplidos executed and delivered a Deed in Lieu of Foreclosure transferring title of the property to Nationstar.
Broker Statement	The bank was looking to reform the definition of borrower on a mortgage originated back in 2007, on a property where I had a one third (1/3) ownership stake in. Twice, a judge ruled that there was ambiguity in the language and denied the Banks request. Rather than go to trial for the mistake committed by the bank, the bank offered a deed in lieu, and would waive any amount owed if we agreed to a allow them to reform the mortgage, mutually release all claims, and transfer ownership of the property to the bank. Since the property was significantly underwater in a problematic neighborhood with no legitimate prospects of ever exceeding the amount due for the foreseeable future, all owners agreed that it would be mutually beneficial to agree to the deal they offered.

End of Report

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