IAPD Report

WALTER W GOSS III

CRD# 6149962

Section Title | Page(s)

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

WALTER W GOSS III (CRD# 6149962)

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 **06/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC INSTITUTIONS, INC.	CRD# 35371	01/08/2025
IA	OSAIC INSTITUTIONS, INC.	CRD# 35371	01/08/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **13** 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	LPL FINANCIAL LLC	6413	LACONIA, NH	10/26/2020 - 01/21/2025
IA	LPL FINANCIAL LLC	6413	LACONIA, NH	10/26/2020 - 01/21/2025
IA	SANTANDER SECURITIES	41791	HILLSBOROUGH, NH	03/22/2019 - 10/28/2020

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

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

Employment 1 of 1

Firm Name: **OSAIC INSTITUTIONS, INC.**
Main Address: 538 PRESTON AVENUE
MERIDEN, CT 06450-4858
Firm ID#: 35371

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/08/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	01/08/2025
B	Connecticut	Agent	Approved	01/08/2025
B	Florida	Agent	Approved	04/22/2026
B	Louisiana	Agent	Approved	05/21/2026
B	Maine	Agent	Approved	06/09/2026
B	Massachusetts	Agent	Approved	01/09/2025
B	New Hampshire	Agent	Approved	01/08/2025
IA	New Hampshire	Investment Adviser Representative	Approved	01/08/2025
B	New York	Agent	Approved	06/01/2026
B	North Carolina	Agent	Approved	01/08/2025
B	Ohio	Agent	Approved	05/07/2026
B	Tennessee	Agent	Approved	03/23/2026

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Qualifications

	Regulator	Registration	Status	Date
B	Vermont	Agent	Approved	07/21/2025
B	Virginia	Agent	Approved	03/31/2026
B	Wisconsin	Agent	Approved	08/12/2025

Branch Office Locations

OSAIC INSTITUTIONS, INC.
1 Pillsbury Street, Suite 303
Concord, NH 03301

OSAIC INSTITUTIONS, INC.
2 MAPLE STREET
HANOVER, NH 03755

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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, 3 general industry/product exams, and 2 state securities law exams.

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	05/29/2015
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	02/14/2013

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/19/2014
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/29/2013

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.

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Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	10/26/2020 - 01/21/2025	LPL FINANCIAL LLC	CRD# 6413	LACONIA, NH
IA	10/26/2020 - 01/21/2025	LPL FINANCIAL LLC	CRD# 6413	LACONIA, NH
IA	03/22/2019 - 10/28/2020	SANTANDER SECURITIES	CRD# 41791	HILLSBOROUGH, NH
B	03/22/2019 - 10/28/2020	SANTANDER SECURITIES LLC	CRD# 41791	HILLSBOROUGH, NH
B	12/12/2018 - 03/25/2019	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	DEERFIELD, NH
IA	12/12/2018 - 03/25/2019	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	DEERFIELD, NH
IA	10/30/2017 - 12/14/2018	MML INVESTORS SERVICES, LLC	CRD# 10409	BEDFORD, NH
B	10/05/2017 - 12/14/2018	MML INVESTORS SERVICES, LLC	CRD# 10409	BEDFORD, NH
IA	09/22/2014 - 05/11/2017	CITIZENS SECURITIES, INC.	CRD# 39550	ACTON, MA
B	02/15/2013 - 05/11/2017	CITIZENS SECURITIES, INC.	CRD# 39550	ACTON, MA

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	Ledyard bank	banking	Y	Concord, NH, United States
01/2025 - Present	Osaic Institutions, Inc.	Reg rep	Y	Meriden, CT, United States
10/2020 - 12/2024	LPL Financial LLC	Registered Representative	Y	Tilton, NH, United States
10/2020 - 12/2024	Northway Bank	Registered Representative	Y	Tilton, NH, United States
03/2019 - 10/2020	Santander Bank, NA	Bank Employee	Y	Boston, MA, United States

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Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2019 - 10/2020	Santander Securities, LLC	Financial Consultant	Y	Dorchester, MA, United States
12/2018 - 03/2019	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	DEERFIELD, NH, United States
10/2017 - 12/2018	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	BEDFORD, NH, United States
08/2017 - 12/2018	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	BEDFORD, NH, United States
05/2017 - 08/2017	UNEMPLOYED	UNEMPLOYED	N	MANCHESTER, NH, United States
12/2012 - 04/2017	CCO INVESTMENT SERVICES	PREMIER BANKER	Y	BEDFORD, MA, 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.) Property Owner -not Investment Related - Home Based & Concord NH 03301 - Real Estate Rental - Owner - Started 06/01/2005 - 4 Hours Per Month/0 Hours During Securities Trading - collect monthly rent.

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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.

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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:	Citizens Securities, inc.
Termination Type:	Discharged
Termination Date:	04/26/2017
Allegations:	Advised by parent company bank, Citizens Bank N.A., that Mr. Goss had been terminated for violation of Code of Ethics policy. Not investment related.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	CCO Investment Services
Termination Type:	Discharged
Termination Date:	04/26/2017
Allegations:	Allegations of violating Citizens code of ethics for not reporting a bank colleague(loan officer) that forged a customers signature which I had no knowledge that he had even forged the customers signature.
Product Type:	No Product
Broker Statement	Citizens securities terminated my employment on 4/26/2017 for allegations that I violated Citizens Banks Code of Ethics. In my role as a producing sales manager we would have lending opportunities that we would refer to one of many loan officers that worked for Citizens Bank and they would complete the loan application and take that client through the lending process. There was a particular opportunity with one of my investment clients that I sent over to a loan officer in Ohio(one of our lending centers) that wanted to do a joint application for a home equity line of credit. The loan officer first input the application as an individual

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application which doesn't require any signatures to submit and I noticed it wasn't joint as they requested so I informed the loan officer of this mistake. To add a secondary signer there is a form which requires the customers signature even though none is needed when submitting the initial application. An investigation was started on this application which I found out during this investigation that the loan officer had signed the customers signature because the applicant was not available to sign the form and at the conclusion of the investigation they concluded, "I must have known about the forged signature" and was terminated for not reporting the forged signature by this loan officer which violated Citizens Code of Ethics. I would have had no way of knowing he had signed this form for the customer unless he specifically informed me he had done it as we don't have access to view any of the loan documents, income documents etc in the system.

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End of Report

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