



IAPD Report

James Joseph McMonigle JR

CRD# 712454

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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

James Joseph McMonigle JR (CRD# 712454)

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 **01/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WEALTH MANAGEMENT ASSOCIATES, INC.	CRD# 117606	04/01/2019
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	SECURITIES AMERICA, INC.	10205	TURNERSVILLE, NJ	01/30/1995 - 06/14/2024
IA	SECURITIES AMERICA ADVISORS, INC.	110518	TURNERSVILLE, NJ	07/22/2002 - 07/09/2019
B	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	04/04/1994 - 01/30/1995

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
Customer Dispute	3



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

Employment 1 of 2

Firm Name: **WEALTH MANAGEMENT ASSOCIATES, INC.**
Main Address: 1909 ROUTE 70 EAST
SUITE 100
CHERRY HILL, NJ 08003
Firm ID#: 117606

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	04/01/2019
IA Texas	Investment Adviser Representative	Restricted Approval	01/12/2026

Branch Office Locations

WEALTH MANAGEMENT ASSOCIATES, INC.
TURNERSVILLE, NJ

Employment 2 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 FINRA	General Securities Principal	Approved	06/14/2024
B FINRA	General Securities Representative	Approved	06/14/2024
B FINRA	Operations Professional	Approved	06/14/2024
B FINRA	Registered Options Principal	Approved	06/14/2024
B California	Agent	Approved	06/14/2024



Qualifications

Regulator	Registration	Status	Date
B Colorado	Agent	Approved	06/14/2024
B Delaware	Agent	Approved	06/14/2024
B Florida	Agent	Approved	06/14/2024
B Maryland	Agent	Approved	06/14/2024
B New Jersey	Agent	Approved	06/14/2024
B New York	Agent	Approved	06/14/2024
B North Carolina	Agent	Approved	06/14/2024
B Ohio	Agent	Approved	06/14/2024
B Pennsylvania	Agent	Approved	06/14/2024
B South Carolina	Agent	Approved	06/14/2024
B Virginia	Agent	Approved	06/14/2024
B Wyoming	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
TURNERSVILLE, NJ



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, 4 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
Registered Options Principal Examination (S4)	Series 4	05/24/2006
General Securities Principal Examination (S24)	Series 24	06/08/1995

General Industry/Product Exams

Exam	Category	Date
Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Interest Rate Options Examination (S5)	Series 5	10/02/1981
General Securities Representative Examination (S7)	Series 7	07/19/1980

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	09/17/1980

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
B	01/30/1995 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	TURNERSVILLE, NJ
IA	07/22/2002 - 07/09/2019	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	TURNERSVILLE, NJ
B	04/04/1994 - 01/30/1995	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	04/26/1983 - 03/16/1994	JANNEY MONTGOMERY SCOTT INC.	CRD# 463	PHILADELPHIA, PA
B	05/29/1982 - 04/29/1983	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	
B	07/24/1980 - 03/30/1982	E. F. HUTTON & COMPANY INC	CRD# 235	

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
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	TURNERSVILLE, NJ, United States
03/2019 - Present	Wealth Management Associates, Inc	Investment Advisor Representative	Y	Cherry Hill, NJ, United States
01/1995 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REP	Y	TURNERSVILLE, NJ, United States
06/1998 - 03/2019	SECURITIES AMERICA ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	TURNERSVILLE, NJ, 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. WEALTH MANAGEMENT ASSOCIATES, INC.

POSITION: Investment Advisor NATURE: Investment Advisory INVESTMENT RELATED: Yes NUMBER OF HOURS: 32
SECURITIES TRADING HOURS: 32 START DATE: 06/03/2019 ADDRESS: 1909 Marlton Pike East, Suite 100, Cherry Hill NJ 08053 DESCRIPTION: Investment Advisory services for fee based accounts

2. JAMES MCMONIGLE



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: I service Variable Annuities that I've written some years ago. NATURE: INSURANCE SALES - AGENT INVESTMENT RELATED: Yes NUMBER OF HOURS: null SECURITIES TRADING HOURS: null START DATE: 03/01/1983 ADDRESS: 239 Bells Lake Road, Turnersville NJ 08012 DESCRIPTION: I only write variable annuity contracts and haven't written one in 5 years. I have never written a fixed rate or indexed annuity.

3. WEALTH MANAGEMENT ASSOCIATES, INC.

POSITION: Investment Advisor NATURE: C Corp INVESTMENT RELATED: Yes NUMBER OF HOURS: 100 SECURITIES TRADING HOURS: 100 START DATE: 06/03/2019 ADDRESS: 1909 Marlton Pike East, Suite 100, Cherry Hill NJ 08053, United States DESCRIPTION: Investment Advisory services for fee based 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
Customer Dispute	3

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.

Allegations: CUSTOMERS ALLEGE THAT MR. MCMONIGLE PURCHASED B SHARE ANNUITIES AND B SHARE MUTUAL FUNDS AND NEVER EXPLAINED A SHARES VERSUS B SHARES TO THEM. THEY WERE CLIENTS FROM 2/95 – 8/02; NO SPECIFIC TRANSACTIONS WERE LISTED IN THEIR COMPLAINT. THEY ARE REQUESTING REIMBURSEMENT OF COMMISSIONS AND PENALTIES OF \$401,258.22; \$132,539.00 IN PENALTIES AND \$268,719.22 IN COMMISSIONS AND ADVISORY FEES.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$401,258.22

Customer Complaint Information

Date Complaint Received: 10/25/2002

Complaint Pending? No

Status: Denied

Status Date: 05/27/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement CUSTOMERS HAVE BEEN INFORMED OF THE DIFFERENCES BETWEEN A & B SHARES ON NUMEROUS TIMES IN THEIR INVESTMENT HISTORY. MY



BROKER DEALER CONDUCTED AN INVESTIGATION OF THEIR ALLEGATIONS AND FOUND NO MERIT TO THEIR CLAIMS OR BASIS FOR THE DAMAGE AMOUNT THEY ALLEGED AND DENIED THEIR CLAIM TO THE NASD. THE NASD ALSO CLOSED THEIR INVESTIGATION WITHOUT ANY ACTION AGAINST ME.

Disclosure 2 of 3

Reporting Source: Regulator
Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.
Allegations: >07/09/01 UNAUTHORIZED TRADING, BREACH OF CONTRACT AND FIDUCIARY DUTY
Product Type: Other
Other Product Type(s): UNKNOWN TYPE OF SECURITIES
Alleged Damages: \$116,834.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #00-00330](#)
Date Notice/Process Served: 01/17/2000
Arbitration Pending? No
Disposition: Settled
Disposition Date: 01/29/2001
Disposition Detail: SETTLEMENT AGREEMENT.

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.
Allegations: BURICK CLAIMED THAT HE DID NOT AUTHORIZE THE PURCHASE OF PACIFIC INTERNET ON 02/05/1999
Product Type: Equity Listed (Common & Preferred Stock)
Alleged Damages: \$116,834.00

Customer Complaint Information

Date Complaint Received: 02/18/1999
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 01/17/2000
Settlement Amount:
Individual Contribution Amount:



Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD CASE # 00-00330](#)

Date Notice/Process Served: 01/17/2000

Arbitration Pending? No

Disposition: Dismissed

Disposition Date: 01/26/2001

Broker Statement ACCORDING TO THE STIPULATED AWARD NASD DISPUTE RESOLUTION, INC. THE AWARD WAS AS FOLLOWS. THE NASD WAS TO REFUND THE CLAIMANT HIS \$1,125.00 HEARING SESSION DEPOSIT. THE PANEL RECOMMENED THE EXPUNGMENT OF ALL REFERENCES TO THIS ARBITRATION CASE 00-00330 FROM REP. MCMONIGLE'S REGISTRATION RECORDS. THE CLAIMS AGAINST RESPONDENT WAS DISMISSED. NO SETTLEMENT AGREEMENT WAS REACHED AS STATED IN THE U6 FILING. NO MONETARY PAYMENT WAS MADE TO CLAIMANT. CLAIM WAS DISMISSED IN AN AWARD STATEMENT FROM A SINGLE ARBITRATOR.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: SECURITIES AMERICA, INC.

Allegations: CUSTOMER ALLEGES HE HAD ME TAKE OVER HIS STOCK PORTFOLIO SOON AFTER I OPENED AN ACCOUNT FOR HIM IN EARLY 1998. HE ALLEGES I REPEATEDLY RECOMMENDED HE SELL HIS BABY BELL STOCKS. HE ALLEGES I CONVINCED HIM TO PLACE SELL STOPS ON THE BABY BELLS AND DUE TO THE DIP IN THE MARKET IN SEPT. & OCT. THE STOP LOSS AMOUNTS WERE REACHED. HE STATES THAT THE SHARES ARE CURRENTLY \$25,000 HIGHER THAN WHEN HE SOLD ON 10/12/98.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$25,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 01/07/1999

Complaint Pending? No

Status: Denied

Status Date: 01/21/2000

Settlement Amount:

Individual Contribution Amount:



Broker Statement

PENDING - I SENT CUSTOMER & HIS ATTORNEY A LETTER DENYING THE ALLEGATIONS AGAINST ME. I HAVE NOT RECEIVED A RESPONSE FROM EITHER OF THEM REGARDING THIS CUSTOMER COMPLAINT. BECAUSE NOTHING HAS GONE TO COURT, THIS COMPLAINT IS PENDING. THERE IS NO FINE ESTABLISHED, NO PAYMENT, OR SETTLEMENT FOR THIS CUSTOMER COMPLAINT. CUSTOMER HAS TOLD HIS ATTORNEY MANY LIES. 1.) HE NEVER TURNED OVER HIS STOCK PORTFOLIO TO ME. 2.) I NEVER RECOMMENDED HE SELL HIS BABY BELLS. 3.) I PLACED UNSOLICITED SELL STOP LOSS ORDERS FOR 5 BABY BELLS (UNSOLICITED) ON 10/9/98 FROM A LIST CUSTOMER BROUGHT INTO THE OFFICE. THIS REPRESENTED HALF OF HIS BABY BELL HOLDINGS. 4.) THE VERY NEXT TRADING DAY (3) OF THE STOPS WERE REACHED & EXECUTED. 2 STOCKS (BEL & USW) NEVER REACHED THEIR STOPS. ON 10/12/98 CUSTOMER CANCELLED THE 2 STOPS & SOLD AT THE MARKET - UNSOLICITED. CUSTOMER LIED TO ME ON 3/18/98 ABOUT HIS NET WORTH AND LIQUID NET WORTH. 250,000/50,000 HE HAD ME SELL 1/2 HIS BELLS (95,000) HELD 400,000 OF CD'S HAD \$135,000 OF MUTUAL FUNDS & MORE LIQUID NET WORTH \$750,000+



End of Report

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