



IAPD Report

EDWARD CARDWELL YEGEN JR

CRD# 801074

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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

EDWARD CARDWELL YEGEN JR (CRD# 801074)

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 **04/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	YEGEN FINANCIAL GROUP, LTD	CRD# 121580	03/24/2022
B	OSAIC WEALTH, INC.	CRD# 23131	08/23/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **27** 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	TRIAD ADVISORS LLC	25803	ROCKVILLE, MD	07/02/1998 - 08/23/2024
B	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ	01/31/1997 - 07/08/1998
B	KEOGLER, MORGAN & COMPANY, INC.	16546	ATLANTA, GA	02/07/1989 - 01/31/1997

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	2



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 **27** 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	FINRA	General Securities Principal	Approved	08/23/2024
B	FINRA	General Securities Representative	Approved	08/23/2024
B	FINRA	Operations Professional	Approved	08/23/2024
B	Alabama	Agent	Approved	08/23/2024
B	Arizona	Agent	Approved	08/23/2024
B	California	Agent	Approved	08/23/2024
B	Colorado	Agent	Approved	08/23/2024
B	Delaware	Agent	Approved	08/23/2024
B	District of Columbia	Agent	Approved	08/23/2024
B	Florida	Agent	Approved	08/23/2024
B	Georgia	Agent	Approved	08/23/2024
B	Kentucky	Agent	Approved	08/23/2024
B	Louisiana	Agent	Approved	08/23/2024



Qualifications

Regulator	Registration	Status	Date
B Maine	Agent	Approved	08/23/2024
B Maryland	Agent	Approved	08/23/2024
B Massachusetts	Agent	Approved	08/23/2024
B Michigan	Agent	Approved	08/23/2024
B Missouri	Agent	Approved	08/23/2024
B Montana	Agent	Approved	08/23/2024
B Nevada	Agent	Approved	08/23/2024
B New Jersey	Agent	Approved	08/23/2024
B New York	Agent	Approved	08/23/2024
B North Carolina	Agent	Approved	08/23/2024
B Pennsylvania	Agent	Approved	08/23/2024
B Rhode Island	Agent	Approved	08/23/2024
B South Carolina	Agent	Approved	08/23/2024
B Texas	Agent	Approved	08/23/2024
B Utah	Agent	Approved	08/23/2024
B Virginia	Agent	Approved	08/23/2024
B Wyoming	Agent	Approved	08/23/2024

Branch Office Locations

OSAIC WEALTH, INC.
11001 HUNTOVER DRIVE



Qualifications

ROCKVILLE, MD 20852

Employment 2 of 2

Firm Name: **YEGEN FINANCIAL GROUP, LTD**

Main Address: ROCKVILLE, MD

Firm ID#: 121580

Regulator	Registration	Status	Date
IA Maryland	Investment Adviser Representative	Approved	03/24/2022

Branch Office Locations

YEGEN FINANCIAL GROUP, LTD

ROCKVILLE, MD



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	02/04/1988

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
General Securities Representative Examination (S7)	Series 7	10/17/1987
Registered Representative Examination (S1)	Series 1	11/12/1974

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	05/05/1995
Uniform Securities Agent State Law Examination (S63)	Series 63	03/16/1981

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor



representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	07/02/1998 - 08/23/2024	TRIAD ADVISORS LLC	CRD# 25803	ROCKVILLE, MD
B	01/31/1997 - 07/08/1998	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	02/07/1989 - 01/31/1997	KEOGLER, MORGAN & COMPANY, INC.	CRD# 16546	ATLANTA, GA
B	11/25/1974 - 02/08/1989	MANEQUITY, INC.	CRD# 5249	BOSTON, 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
08/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	ROCKVILLE, MD, United States
04/1992 - Present	GRAND RESOURCES, LTD	OTHER - PRESIDENT/OWNER	N	ROCKVILLE, MD, United States
07/1990 - Present	YEGEN FINANCIAL GROUP, LTD.	PRESIDENT - PRESIDENT	Y	ROCKVILLE, MD, United States
06/1973 - Present	SELF EMPLOYED	OTHER - LIFE INSURANCE AGENT	Y	ROCKVILLE, MD, United States
07/1998 - 08/2024	TRIAD ADVISORS, INC.	REGISTERED PRINCIPAL	Y	ROCKVILLE, MD, 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. VARIOUS FAMILY TRUST, LLC AND CORPS; NON-INVESTMENT RELATED; VARIOUS (MT, WY, MD); FARMING, OIL & GAS, TAX WORK; TRUSTEE; 3/1989; 40 HRS/MONTH;0 HRS DURING TRADING; COMP-NOT NORMALLY COMPENSATED; ALL AREAS OF FINANCE, DEALING WITH BANKS, SUPPLIERS AND ALL ASPECTS OF MANAGEMENT.

2. YEGEN FINANCIAL GROUP, LTD

POS: PRES & SOLE SHAREHOLDER NATURE: SUB S CORP INVESTMENT RELATED: Yes # OF HRS: 60 SECURITIES TRADING HRS: 3 START DATE: 7/24/90

ADDY: Rockville MD 20852

DESCRIPT: responsible for all aspects of running a business including operational functions.

As IA Rep, responsible for all aspects of the investment advisory work for the firm including working with clients, CCO, and other



Registration & Employment History



OTHER BUSINESS ACTIVITIES

requirements of the RIA.

3. GRAND RESOURCES, LTD

POS: PRES & SOLE SHAREHOLDER NATURE: SUB S CORP including Subsidiary Sub S Companies Lacey Bug Enterprises, LTD and T-Bird Enterprises, LTD

INVESTMENT RELATED: No # OF HRS: 5 SECURITIES TRADING HRS: 0 START DATE: 4/4/92

ADDY: ROCKVILLE MD 20852

DESCRIPT: AS President and Sole shareholder I am responsible for all activities needed to operate and run a business. I handle all filings of reporting as required, all accounting functions and any other activity to run a business. There are no employees. I also discuss with any sub-contractors to complete any operations required by the oil production company.

4. LIFE INSURANCE AGENT WITH MULTIPLE CARRIERS AND DISABILITY CARRIERS

POSITION: Owner NATURE: Sole Proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 06/02/1973

ADDRESS: 11001 HUNTOVER DRIVE, Rockville MD 20852, United States

DESCRIPTION: Life Insurance Agent - agent soliciting life insurance sales or disability sales with various insurance companies as needed by my clients

5. GO-TO-TOGA RACING, LLC

POSITION: MANAGING MEMBER NATURE: SUB S CORPORATION INVESTMENT RELATED: No NUMBER OF HOURS: 42 SECURITIES TRADING HOURS: 0 START DATE: 07/17/2014

ADDY: Rockville MD 20852

DESCRIPT: GO-TO-TOGA RACING, LLC is a family horse racing stable owned by my wife, my wife's sister and me. Responsible for all operations activities required for a small business including accounting tax filings, licensing and any other items required to run a small business. There are no employees of the company.

I also am involved with the trainers and any other activities of the business.

6. ECY TRUST

POS: Family Trustee NATURE: FAMILY TRUST CREATED AT THE DEATH OF MY FATHER E C YEGEN

INVESTMENT RELATED: No # OF HRS: 5 SECURITIES TRADING HRS: 0 START DATE: 03/11/2016

ADDRESS: LAS VEGAS NV 89135 DESCRIPT: I am the Family Trustee responsible for all of the investment activities, all accounting activities and any other responsibility to make sure all of the businesses function to the benefit of the beneficiaries.

Not responsible for any distribution activities which are handled by the Independent Trustee ICON Trust.

7. ECY NONEX TRUST

POSITION: FAMILY TRUSTEE NATURE: ECY NONEX TRUST IS A TRUST - IT DOES NOT OWN ANY OTHER BUSINESSES AND ONLY OWNS FINANCIAL ASSETS INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 3/11/16

ADDY: LAS VEGAS NV 89135

DESCRIPT: I am the Family Trustee responsible for all of the investment activities, all accounting activities and any other responsibility to make sure all of the businesses function to the benefit of the beneficiaries. I am not responsible for any distribution activities which are handled by the Independent Trustee ICON Trust.

8. ROSEBUD TRUST

POSITION: Family Trustee NATURE: Family Trustee INVESTMENT RELATED: No # OF HRS: 3 SECURITIES TRADING HRS: 0 START DATE: 3/3/16 ADDY: LAS VEGAS NV 89135

DESCRIPT: I am the Family Trustee responsible for all of the investment activities, all accounting activities and any other responsibility to make sure all of the businesses function to the benefit of the beneficiaries. I am not responsible for any distribution activities which are handled by the Independent Trustee ICON Trust.



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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	TRIAD ADVISORS, INC
Allegations:	BREACH OF FIDUCIARY DUTY/SUITABILITY OF A 1031 TIC INVESTMENT. DECEMBER 2007.
Product Type:	Real Estate Security
Alleged Damages:	\$500,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	13-02783
Filing date of arbitration/CFTC reparation or civil litigation:	09/19/2013

Customer Complaint Information

Date Complaint Received:	10/08/2013
Complaint Pending?	No



Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 10/08/2013

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 13-02783

Date Notice/Process Served: 10/08/2013

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/09/2014

Monetary Compensation Amount: \$145,000.00

Individual Contribution Amount: \$10,000.00

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: TRIAD ADVISORS, INC

Allegations: SUITABILITY OF 1031 TIC INVESTMENT. DECEMBER 2007.

Product Type: Real Estate Security

Alleged Damages: \$340,500.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 13-03270

Filing date of arbitration/CFTC reparation or civil litigation: 11/05/2013

Customer Complaint Information

Date Complaint Received: 11/19/2013

Complaint Pending? No

Status: Settled



Status Date:	04/14/2015
Settlement Amount:	\$154,251.00
Individual Contribution Amount:	\$10,000.00



End of Report

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