IAPD Report

FRANCIS WILLIAM MCROBERTS

CRD# 812207

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

FRANCIS WILLIAM MCROBERTS (CRD# 812207)

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 WEALTH, INC.	CRD# 23131	01/31/1997
IA	OSAIC WEALTH, INC.	CRD# 23131	11/26/2013

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	KEOGLER, MORGAN & COMPANY, INC.	16546	ATLANTA, GA	05/19/1995 - 01/31/1997
B	FSC SECURITIES CORPORATION	7461	ATLANTA, GA	04/11/1995 - 05/23/1995
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY	02/08/1994 - 03/30/1995

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
Regulatory Event	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 **27** 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 Principal	Approved	01/31/1997
B	FINRA	General Securities Representative	Approved	01/31/1997
B	Arizona	Agent	Approved	10/05/2005
B	California	Agent	Approved	01/31/1997
IA	California	Investment Adviser Representative	Approved	11/26/2013
B	Colorado	Agent	Approved	08/12/2002
B	Florida	Agent	Approved	12/07/2015
B	Georgia	Agent	Approved	02/09/1998
B	Hawaii	Agent	Approved	01/31/1997
IA	Hawaii	Investment Adviser Representative	Approved	12/13/2013
B	Illinois	Agent	Approved	07/22/2024
B	Iowa	Agent	Approved	05/29/1998
B	Kansas	Agent	Approved	04/25/2013

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Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	06/22/1999
B	Michigan	Agent	Approved	07/29/1998
B	Missouri	Agent	Approved	07/14/2021
B	Montana	Agent	Approved	02/24/2015
B	Nevada	Agent	Approved	05/08/2009
B	New Jersey	Agent	Approved	01/04/2002
B	New Mexico	Agent	Approved	09/07/2010
B	New York	Agent	Approved	08/29/2021
B	North Carolina	Agent	Approved	06/24/1999
B	Ohio	Agent	Approved	08/16/2020
B	Oklahoma	Agent	Approved	05/10/2012
B	Oregon	Agent	Approved	10/22/1998
B	South Carolina	Agent	Approved	01/31/1997
B	Texas	Agent	Approved	01/21/1998
IA	Texas	Investment Adviser Representative	Restricted Approval	11/03/2017
B	Utah	Agent	Approved	05/04/2021
B	Virginia	Agent	Approved	06/17/2013
B	Washington	Agent	Approved	01/31/1997

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Qualifications

	Regulator	Registration	Status	Date
B	Wyoming	Agent	Approved	11/07/2014

Branch Office Locations

OSAIC WEALTH, INC.
328 ULUNIU STREET
SUITE 202
KAILUA, HI 96734

OSAIC WEALTH, INC.
Kurtistown, HI

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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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/05/1984

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	10/16/1982
B	Registered Representative Examination (S1)	Series 1	09/05/1975

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/04/1993
B	Uniform Securities Agent State Law Examination (S63)	Series 63	03/06/1982

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Chartered Financial Consultant

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	05/19/1995 - 01/31/1997	KEOGLER, MORGAN & COMPANY, INC.	CRD# 16546	ATLANTA, GA
B	04/11/1995 - 05/23/1995	FSC SECURITIES CORPORATION	CRD# 7461	ATLANTA, GA
B	02/08/1994 - 03/30/1995	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	08/25/1989 - 12/31/1993	FIRST AFFILIATED SECURITIES	CRD# 23737	LA JOLLA, CA
B	07/15/1987 - 08/25/1989	PFG SECURITIES, INC.	CRD# 15401	
B	03/04/1983 - 07/20/1987	AMERICAN PACIFIC SECURITIES CORPORATION	CRD# 5003	
B	09/10/1975 - 11/04/1983	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	
B	02/23/1982 - 10/06/1982	E. A. BUCK CO., INC.	CRD# 8587	
B	09/10/1975 - 03/03/1982	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	

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
01/1997 - Present	ROYAL ALLIANCE ASSOCIATES, INC.	OTHER - REPRESENTATIVE	Y	KAILUA, HI, 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. F. WILLIAM MCROBERTS
POSITION: Statutory Agent - NATURE: Sole Proprietorship - INVESTMENT RELATED: Yes NUMBER OF HOURS: 2
SECURITIES TRADING HOURS: 0 START DATE: 01/01/1973
ADDRESS: 328 Uluniu Street Suite 202, Kailua HI 96734, United States
DESCRIPTION: I have been an agent or general agent for life and health insurance since 1973 (agent) I run all my new business,

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Registration & Employment History

OTHER BUSINESS ACTIVITIES

which is minimal through the broker dealer. There may be some mention of insurance sales on my web site.

2. MCROBERTS AND ASSOCIATES
POSITION: Owner - NATURE: Sole Proprietorship - INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 01/01/1979
ADDRESS: 328 Uluniu Street Suite 202, Kailua HI 96734, United States
DESCRIPTION: As disclosed before we prepare tax returns and assist people in the financial aspects of divorce settlement. I couldn't really tell you when I prepared my first tax return or took on my first divorce case.

3. FRANCIS W MCROBERTS
POSITION: SOLE PROPRIETOR NATURE: SOLE PROPRIETORSHIP INVESTMENT RELATED: NO NUMBER OF HOURS: 1 INVESTMENT RELATED HOURS: 1 START DATE: 10/29/2014
ADDRESS: 328 ULUNIU STREET SUITE 202, KAILUA HI 96734
DESCRIPTION: I BOUGHT A KANGEN WATER MACHINE AND SIGNED UP TO GET REFERRAL INCOME SHOULD ANYONE USE MY NAME AS THE PERSON REFERRING THEM AND THEY BUY PRODUCTS. I DON'T ANTICIPATE THAT THIS WILL RESULT IN MUCH IF ANY INCOME. I AM SIMPLY EXCITED ABOUT THE TREATED WATER THAT I AM NOW USING AND MY ENTHUSIASM MAY RESULT IF SOMEONE BUYING THE PRODUCETS THEMSELVES. MY YOUNGER BROTHER IS BATTLING [REDACTED] AND I BOUGHT A MACHINE FOR HIM WITH THE HOPE THAT THE WATER WILL HELP HIM. I BELIEVE THAT I WILL GET A REFERRAL FEE FOR THAT PURCHASE.

4.FRANCIS W MCROBERTS
POSITION: Owner NATURE: Sole Proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 03/31/2020
ADDRESS: 328 Uluniu Street Suite 202, Kailua HI 96734, United States
DESCRIPTION: This is actually an add on to the life coaching we are doing with clients. As financial advisors we have the opportunity to help clients with more than securities business and such.
We help folks craft a forward vision of the life they would love to live and of course part of that is managing financial assets. The process of helping people with those visions seems to fall under the generic heading of life planning. We are not currently charging for these added services. Self-talk is what we say to ourselves constantly. It can be out loud or silently thought. What is apparent is we have all been programed since birth and the results of these programs shows up as self-talk. What the training addresses is how to consciously take charge of what is wired in our brains and make changes where warranted. My job is to help people recognize what is running in their heads and then make changes.

5. BILL MCROBERTS
POSITION: Author NATURE: I am self publishing a book on Amazon. The title is I Love My Life and I am Enjoying the Ride" . It has nothing to do with securities business. If anyone buys it I will get a royalty. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 06/08/2026
ADDRESS: 328 Uluniu Street Suite 202, Kailua HI 96734, United States
DESCRIPTION: I am the author of the book.

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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
Regulatory Event	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF HAWAII-DEPARTMENT OF COMMERCE AFFAIRS
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	05/01/1984
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	NOT REALLY AN ALLEGATION: I CALLED THE DEPARTMENT TO ASK A QUESTION AND THEY ADVISED ME THAT MY LICENSE EXPIRED AT THE END OF 1983. AS IT TURNED OUT, WHEN I BECAME MY OWN PRINCIPAL, MY OLD PRINCIPAL HAD PUT THROUGH A CANCELLATION THAT NEITHER MYSELF NOR THE BROKER-DEALER WAS AWARE OF.
Current Status:	Final
Resolution:	Settled
Resolution Date:	05/01/1984
Sanctions Ordered:	
Other Sanctions Ordered:	

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Sanction Details:	I HAD TO SEND RESISSION LETTER OF ALL CLIENTS WHICH WHOM I HAD SECURITIES TRANSACTIONS FROM JANUARY 1984 TO MAY 1984. NO CLIENT RESCINDED AND MY LICENSE WAS REINSTATED.
Broker Statement	Not Provided

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End of Report

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