



IAPD Report

GARY STEPHEN RADLER

CRD# 830977

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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

GARY STEPHEN RADLER (CRD# 830977)

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 **05/14/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	NEWINGTON, CT	11/09/2017 - 06/14/2024
IA	SECURITIES AMERICA ADVISORS, INC.	110518	NEWINGTON, CT	11/07/2017 - 06/14/2024
IA	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	WEST HARTFORD, CT	05/03/2006 - 11/10/2017

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	1
Termination	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 **9** 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	06/14/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	06/14/2024
B	Connecticut	Agent	Approved	06/14/2024
IA	Connecticut	Investment Adviser Representative	Approved	06/14/2024
B	Delaware	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
B	Georgia	Agent	Approved	06/14/2024
B	Massachusetts	Agent	Approved	06/14/2024
B	New Hampshire	Agent	Approved	06/14/2024
B	New York	Agent	Approved	06/14/2024
B	North Carolina	Agent	Approved	06/14/2024
B	Virginia	Agent	Approved	06/14/2024

Branch Office Locations



Qualifications

OSAIC WEALTH, INC.
NEWINGTON, CT



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/04/2001
Registered Representative Examination (S1)	Series 1	12/09/1976

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	12/29/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	06/09/1983

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** 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	11/09/2017 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	NEWINGTON, CT
IA	11/07/2017 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	NEWINGTON, CT
IA	05/03/2006 - 11/10/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	WEST HARTFORD, CT
B	04/21/2006 - 11/10/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	WEST HARTFORD, CT
B	11/02/2004 - 04/26/2006	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FARMINGTON, CT
IA	11/02/2004 - 04/26/2006	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FARMINGTON, CT
B	11/02/2004 - 03/29/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	07/08/2000 - 09/30/2004	JEFFERSON PILOT SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
IA	10/19/2000 - 08/04/2004	BEACON FINANCIAL ADVISORY GROUP, LLC	CRD# 125518	GLASTONBURY, CT
B	10/23/1997 - 07/08/2000	POLARIS FINANCIAL SERVICES, INC.	CRD# 14521	CONCORD, NH
B	05/24/1993 - 12/18/1997	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	07/30/1990 - 04/21/1993	ROBERT THOMAS SECURITIES, INC	CRD# 10147	ST. PETERSBURG, FL
B	07/09/1984 - 06/11/1990	BROAD REACH CAPITAL, INC.	CRD# 10045	
B	12/14/1976 - 07/20/1984	CIGNA SECURITIES, INC.	CRD# 145	



Registration & Employment History

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	NEWINGTON, CT, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	NEWINGTON, CT, United States
10/2004 - Present	RADLER RETIREMENT STRATEGIES, LLC	MEMBER	Y	FARMINGTON, CT, United States
11/2017 - 06/2024	Securities America Advisors	IAR	Y	NEWINGTON, CT, United States
11/2017 - 06/2024	Securities America, Inc.	Registered Rep	Y	NEWINGTON, CT, United States
04/2006 - 11/2017	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	FARMINGTON, CT, 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. JPG PARTNERS, LLC

POSITION: partner NATURE: Own apartments and rent to tenants INVESTMENT RELATED: No NUMBER OF HOURS: 2
SECURITIES TRADING HOURS: 0 START DATE: 12/31/2009
ADDRESS: 110 Court Street, Cromwell CT 06416, United States
DESCRIPTION: I have no duties ... my partner is a developer and he handles all duties

2. FIXED INSURANCE

POSITION: Owner NATURE: Insurance Sales INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 15 START DATE: 12/31/1976
ADDRESS: 58 barkledge drive newington ct, West Hartford CT 06107, United States
DESCRIPTION: Offering Fixed Insurance products to clients



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	1
Termination	1

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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	NATIONAL PLANNING CORPORATION
Allegations:	CLAIMANTS ALLEGE MISREPRESENTATION OF LIFE INSURANCE POLICIES AND THE EFFECTS OF COLLATERALIZATION OF THE POLICIES
Product Type:	Insurance
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT ARE GREATER THAN \$5,000.

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Settled
Status Date:	11/08/2017
Settlement Amount:	\$272,000.00
Individual Contribution Amount:	\$0.00

Civil Litigation Information



Type of Court:	State Court
Name of Court:	STATE OF CONNECTICUT SUPERIOR COURT
Location of Court:	HARTFORD, CT
Docket/Case #:	HHD-CV-15-6058007-S
Date Notice/Process Served:	03/13/2015
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	02/03/2017
Monetary Compensation Amount:	\$272,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	I DENY ALL ALLEGATIONS OF WRONG DOING. MY BROKER DEALER MADE A BUSINESS DECISION TO RESOLVE THE MATTER BY OFFERING A SETTLEMENT TO THE CLAIMANT.



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:	Individual
Firm Name:	GUARDIAN INVESTOR SERVICES CORP
Termination Type:	Voluntary Resignation
Termination Date:	11/01/1997
Allegations:	AN INTERNAL REVIEW BY GUARDIAN DISCLOSED THAT I HAD USED STATIONARY, BROCHURE AND WEBSITE THAT WAS ALLEGEDLY NOT APPROVED; AND I WAS PERMITTED TO VOLUNTARILY RESIGN.
Product Type:	Other
Other Product Types:	COMMUNICATIONS WITH THE PUBLIC
Broker Statement	I WAS LEAVING GUARDIAN TO MOVE TO POLARIS AS MY B/D WHEN I DISCOVERED THAT GUARDIAN HAD ISSUES WITH MY STATIONARY, BROCHURE AND WEBSITE. UPON NOTIFICATION I CEASED USING THE STATIONARY, BROCHURE AND I CLOSED THE WEBSITE.



End of Report

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