



IAPD Report

STEPHAN QUINN CASSADAY

CRD# 849097

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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

STEPHAN QUINN CASSADAY (CRD# 849097)

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 **03/31/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	10/26/1993
IA	CASSADAY & COMPANY, INC.	CRD# 317672	01/04/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **51** 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
IA	CASSADAY & CO INC	106566	MCLEAN, VA	04/24/1995 - 01/04/2022
B	PRUDENTIAL SECURITIES INCORPORATED	7471	NEW YORK, NY	11/04/1988 - 10/28/1993
B	PAINWEBBER INCORPORATED	8174	NEW YORK, NY	03/02/1984 - 11/16/1988

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



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 **51** 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 Representative	Approved	10/26/1993
B	FINRA	General Securities Sales Supervisor	Approved	10/26/1993
B	Alabama	Agent	Approved	11/10/1993
B	Alaska	Agent	Approved	06/02/2004
B	Arizona	Agent	Approved	08/18/1997
B	Arkansas	Agent	Approved	11/17/1998
B	California	Agent	Approved	04/16/1996
B	Colorado	Agent	Approved	05/16/1996
B	Connecticut	Agent	Approved	02/02/1998
B	Delaware	Agent	Approved	05/04/2001
B	District of Columbia	Agent	Approved	11/05/1993
B	Florida	Agent	Approved	11/15/1993
B	Georgia	Agent	Approved	04/19/1996



Qualifications

	Regulator	Registration	Status	Date
B	Hawaii	Agent	Approved	01/23/2014
B	Idaho	Agent	Approved	09/28/2011
B	Illinois	Agent	Approved	02/02/1998
B	Indiana	Agent	Approved	05/02/1996
B	Iowa	Agent	Approved	03/17/2000
B	Kansas	Agent	Approved	07/12/2011
B	Kentucky	Agent	Approved	04/14/1999
B	Louisiana	Agent	Approved	07/30/2015
B	Maine	Agent	Approved	09/26/2007
B	Maryland	Agent	Approved	11/03/1993
B	Massachusetts	Agent	Approved	05/22/1996
B	Michigan	Agent	Approved	03/20/1998
B	Minnesota	Agent	Approved	05/10/2001
B	Mississippi	Agent	Approved	07/15/2005
B	Missouri	Agent	Approved	09/07/2010
B	Montana	Agent	Approved	08/24/2007
B	Nebraska	Agent	Approved	01/13/2017
B	Nevada	Agent	Approved	07/06/2001
B	New Hampshire	Agent	Approved	02/02/1998



Qualifications

Regulator	Registration	Status	Date
B New Jersey	Agent	Approved	03/19/1998
B New Mexico	Agent	Approved	04/26/1995
B New York	Agent	Approved	11/04/1994
B North Carolina	Agent	Approved	11/17/1999
B Ohio	Agent	Approved	06/26/1996
B Oklahoma	Agent	Approved	09/28/2015
B Oregon	Agent	Approved	02/02/1998
B Pennsylvania	Agent	Approved	11/05/1999
B Puerto Rico	Agent	Approved	11/06/2020
B Rhode Island	Agent	Approved	02/08/2024
B South Carolina	Agent	Approved	08/07/1997
B South Dakota	Agent	Approved	07/10/2012
B Tennessee	Agent	Approved	04/19/2023
B Texas	Agent	Approved	05/20/1994
B Utah	Agent	Approved	03/04/1994
B Vermont	Agent	Approved	03/10/1998
B Virginia	Agent	Approved	11/01/1993
B Washington	Agent	Approved	06/22/1998
B West Virginia	Agent	Approved	02/02/1998



Qualifications

Regulator	Registration	Status	Date
B Wisconsin	Agent	Approved	10/16/2001
B Wyoming	Agent	Approved	06/09/2020

Branch Office Locations

OSAIC WEALTH, INC.
 8180 GREENSBORO DR.
 SUITE 1180
 MCLEAN, VA 22102

OSAIC WEALTH, INC.
 NAPLES, FL

Employment 2 of 2

Firm Name: **CASSADAY & COMPANY, INC.**
 Main Address: 8180 GREENSBORO DRIVE
 SUITE 1180
 MCLEAN, VA 22102
 Firm ID#: 317672

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Restricted Approval	01/04/2022
IA Virginia	Investment Adviser Representative	Approved	01/04/2022

Branch Office Locations

CASSADAY & COMPANY, INC.
 8180 GREENSBORO DRIVE
 SUITE 1180
 MCLEAN, VA 22102



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
General Securities Sales Supervisor - General Module Examination (S10)	Series 10	01/02/2023
General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	08/01/1988

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Interest Rate Options Examination (S5)	Series 5	10/20/1981
General Securities Representative Examination (S7)	Series 7	02/18/1978

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	04/06/1993
Uniform Securities Agent State Law Examination (S63)	Series 63	06/26/1986

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
IA	04/24/1995 - 01/04/2022	CASSADAY & CO INC	CRD# 106566	MCLEAN, VA
B	11/04/1988 - 10/28/1993	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	03/02/1984 - 11/16/1988	PAINWEBBER INCORPORATED	CRD# 8174	
B	05/12/1980 - 03/26/1984	E. F. HUTTON & COMPANY INC	CRD# 235	
B	03/01/1978 - 05/30/1980	JOHNSTON, LEMON & CO. INCORPORATED	CRD# 473	

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
01/2022 - Present	Cassaday & Co Wealth Management, LLC	Investment Advisor	Y	McLean, VA, United States
10/1993 - Present	ROYAL ALLIANCE ASSOCIATES, INC.	NOT PROVIDED	Y	MCLEAN, VA, United States
10/1993 - 12/2021	#IA CASSADAY & COMPANY, INC.	NOT PROVIDED	N	MCLEAN, VA, 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.

- ROYAL ALLIANCE ASSOCIATES, INVESTMENT RELATED, ONE WORLD FINANCIAL CENTER 15TH FLOOR NY NY 10281, POSITION: STATUTORY AGENT, START DATE: 09/1993, 10 HOURS/MONTH, 10 HOURS DURING SECURITIES TRADING HOURS, DUTIES: SELL VARIABLE ANNUITIES
- CASSADAY AND COMPANY, INC (IRIA), INVESTMENT RELATED, 8180 GREENSBORO DR SUITE 1180 MCLEAN, VA 22102, POSITION: PRESIDENT, START DATE 12/1993, 160 HOURS/MONTH, 160 HOURS/MONTH DURING SECURITIES TRADING, DUTIES: INVESTMENT ADVISOR - MANAGE ACCOUNTS FOR CLIENTS WITH FULL DISCRETION OVER THE ACCOUNTS.
- BSI, INC
POSITION: INSURANCE AGENT NATURE: CORPORATION INVESTMENT RELATED: YES NUMBER OF HOURS: 2 ;
SECURITIES TRADING HOURS: 2 START DATE: 01/01/2014
ADDRESS: 19785 CRYSTAL ROCK DR, SUITE 211, GERMANTOWN MD 20874



Registration & Employment History



OTHER BUSINESS ACTIVITIES

DESCRIPTION: WE OFFER INSURANCE PRODUCTS FOR OUR CLIENTS LTC, FIXED ANNUITIES AND OTHER INSURANCE PRODUCTS.

4. JURS MONTGOMERY

POSITION: INSURANCE AGENT NATURE: INSURANCE AGENCY INVESTMENT RELATED: YES NUMBER OF HOURS: 2
SECURITIES TRADING HOURS: 2 START DATE: 01/01/2014
ADDRESS: 121 SULLY'S TRAIL, SUITE 4, PITTSFORD NY 14534
DESCRIPTION: OFFER FIXED ANNUITIES LTC AND OTHER INSURANCE TO OUR CLIENTS

5. CASSADAY AND CO WEALTH MANAGEMENT, LLC

POSITION: CEO NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS:
160 START DATE: 01/03/2022
ADDRESS: 8180 Greensboro Drive, Suite 1180, McLean VA 22102, United States
DESCRIPTION: Planner for my clients and CEO of the Company

6. GREENSBORO LEGACY PARTNERS, LLC

POSITION: Partner Chief Executive NATURE: LLC
Management Company for Cassaday & Company Wealth Management INVESTMENT RELATED: Yes NUMBER OF HOURS:
170 SECURITIES TRADING HOURS: 125 START DATE: 01/01/2022
ADDRESS: 8180 Greensboro Dr, Suite 1180, McLean VA 22102, United States
DESCRIPTION: Investment Advisor Representative, Chief Executive

7. 8180 PARTNERS

POSITION: Chairman NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1
START DATE: 01/01/2022
ADDRESS: 8180 Greensboro Dr, Suite 1180, McLean VA 22102, United States
DESCRIPTION: CEO

8. N/A

POSITION: Attorney in Fact NATURE: N/A INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING
HOURS: 5 START DATE: 04/01/2025
ADDRESS: 8180 Greensboro Dr, Suite 1180, McLean VA 22102, United States
DESCRIPTION: Health Care Surrogate, Financial Power

9. C AND C GREENSBORO HOLDINGS INC

POSITION: CEO NATURE: Corporation INVESTMENT RELATED: No NUMBER OF HOURS: 160 SECURITIES TRADING
HOURS: 160 START DATE: 01/01/2022
ADDRESS: 8180 Greensboro Drive Suite 1180, McLean VA 22102, United States
DESCRIPTION: Partner in the Corporation



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

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: Regulator

Employing firm when activities occurred which led to the complaint: PAINWEBBER JACKSON & CURTIS, INC.

Allegations: SUITABILITY; BRCH OF FIDUCIARY DT; ACCOUNT RELATED - FAILURE TO SUPERVISE

Product Type:

Alleged Damages: \$555,669.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: UNKNOWN - CASE #93-04677

Date Notice/Process Served: 12/02/1993

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/01/1995

Disposition Detail: CASE CLOSED,SETTLED/OTHER ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; INTEREST, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; ATTORNEY'S FEES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; OTHER COSTS, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY;



OTHER MONETARY RELIEF, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST IS WITHDRAWN/SETTLED/ETC, AWARD AMOUNT JOINTLY AND SEVERALLY

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PAINWEBBER JACKSON & CURTIS, INC.

Allegations: ALLEGE MISREPRESENTATION, FAILURE TO SUPERVISE & UNSUITABLE LP INVESTMENTS MADE FROM 10/83-6/88 TOTALING \$627,824 INCLUDING: IMP 1A 8/3/87 \$100K; PW MORT. PART. 5 11/24/86 \$200K & OTHERS.

Product Type:

Alleged Damages: \$555,669.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 93-04677

Date Notice/Process Served: 12/02/1993

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/01/1995

Monetary Compensation Amount: \$256,000.00

Individual Contribution Amount:

Firm Statement PW AGREED TO PAY THE CLIENTS THE SUM OF \$225K IN EXCHANGE FOR A FULL RELEASE OF ALL CLAIMS. RESPONDENTS STRONGLY DENY LIABILITY. SETTLEMENT WAS MADE ONLY TO AVOID THE VAGARIES OF LITIGATION. PREPARED BY: PATRICIA E. COWART, ESQ. (305) 527-6330

Reporting Source: Individual



Employing firm when activities occurred which led to the complaint: PAINWEBBER JACKSON & CURTIS, INC.

Allegations: CLIENTS [CUSTOMER] AND [CUSTOMER] ALLEGE \$15,000.00 IN LOSSES CAUSED BY SUPPOSEDLY UNSUITABLE RECOMMENDATIONS TO PURCHASE LP'S CLIENTS ALSO ALLEGE THEY SOLD UNREGISTERED LP'S

Product Type:

Alleged Damages: \$555,669.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 93-04677

Date Notice/Process Served: 12/02/1993

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/01/1995

Monetary Compensation Amount: \$256,000.00

Individual Contribution Amount:

Broker Statement NOT PROVIDED
PLEASE REFER TO (7) ABOVE.



End of Report

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