



IAPD Report

JOHN A KENDALL

CRD# 863374

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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

JOHN A KENDALL (CRD# 863374)

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 **11/11/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	09/01/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	SAGEPOINT FINANCIAL, INC.	133763	TEQUESTA, FL	06/09/2008 - 09/01/2023
B	SAGEPOINT FINANCIAL, INC.	133763	TEQUESTA, FL	06/06/2008 - 09/01/2023
IA	NEWBRIDGE FINANCIAL SERVICES GROUP, INC.	130814	BOCA RATON, FL	03/27/2007 - 06/09/2008

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 4 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	09/01/2023
B	FINRA	General Securities Sales Supervisor	Approved	09/01/2023
B	FINRA	Municipal Securities Representative	Approved	09/01/2023
B	Florida	Agent	Approved	09/01/2023
IA	Florida	Investment Adviser Representative	Approved	09/01/2023
B	Georgia	Agent	Approved	06/24/2024
B	New Jersey	Agent	Approved	09/01/2023
IA	New Jersey	Investment Adviser Representative	Approved	09/01/2023
B	New York	Agent	Approved	09/01/2023

Branch Office Locations

OSAIC WEALTH, INC.
TEQUESTA, FL






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 - General Module Examination (S10)	Series 10	01/02/2023
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	01/02/2023
 General Securities Sales Supervisor Examination (Options Module & General Module) (S8)	Series 8	11/22/1989

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/20/1982
 Municipal Securities Representative Examination (S52)	Series 52	02/13/1979

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/14/1994
 Uniform Investment Adviser Law Examination (S65)	Series 65	04/29/1994

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
IA	06/09/2008 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	TEQUESTA, FL
B	06/06/2008 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	TEQUESTA, FL
IA	03/27/2007 - 06/09/2008	NEWBRIDGE FINANCIAL SERVICES GROUP, INC.	CRD# 130814	BOCA RATON, FL
B	03/27/2007 - 06/09/2008	NEWBRIDGE SECURITIES CORPORATION	CRD# 104065	WEST PALM BEACH, FL
IA	12/01/2003 - 08/18/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	WEST PALM BEACH, FL
B	09/29/2003 - 08/18/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	ST. LOUIS, MO
B	02/14/2000 - 09/12/2003	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
IA	02/14/2000 - 09/12/2003	UBS FINANCIAL SERVICES INC.	CRD# 8174	NORTH PALM BEAC, FL
B	02/04/1991 - 02/17/2000	SALOMON SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	03/21/1984 - 02/08/1991	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	NEW YORK, NY
B	02/27/1979 - 03/20/1984	J. B. HANAUER & CO.	CRD# 6958	

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
09/2023 - Present	OSAIC WEALTH, INC.	Registered Rep	Y	TEQUESTA, FL, United States
01/2009 - 09/2023	SAGEPOINT FINANCIAL, INC.	REGISTERED REP	Y	PHOENIX, AZ, United States



Registration & Employment History



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. KENDALL FINANCIAL GROUP

POSITION: Agent NATURE: Insurance Related INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 08/01/2008
ADDRESS: 58 Turtle Creek Drive, Tequesta FL 33469, United States
DESCRIPTION: Sale of Life and Fixed Annuity

2. KENDALL FINANCIAL GROUP

POSITION: Investment Advisor NATURE: Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 08/01/2008
ADDRESS: 58 Turtle Creek Drive, Tequesta FL 33469, United States
DESCRIPTION: Selling Insurance Products. Life Insurance



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: WACHOVIA SECURITIES, LLC

Allegations: FLORIDA RESIDENT WRITES THAT FA MADE BUYS IN HIS ACCOUNT BETWEEN MARCH 19, 2004 AND MAY 2005 THAT DID NOT FIT INTO THE CRITERIA SET UP BETWEEN THE CLIENT AND FA. THE CLIENT WROTE THAT HE WAS ONLY SUPPOSED TO BE CHARGED A 1% MANAGEMENT FEE AND NO CHARGE FOR ANY BUYS AND SELLS. CLIENTS IS CLAIMING LOSSES IN THE AMOUNT OF \$10,705.02.

Product Type: Mutual Fund(s)

Alleged Damages: \$10,705.02

Customer Complaint Information

Date Complaint Received: 01/20/2006

Complaint Pending? No

Status: Denied

Status Date: 02/10/2006

Settlement Amount:

Individual Contribution Amount:

Broker Statement DENIED BY FIRM. THE INVESTMENTS WERE IN LINE WITH THE CLIENT'S INVESTMENT OBJECTIVES AND FINANCIAL PROFILE. THE FEE THE CLIENT WAS ASSESSED FOR THE TRADES THAT OCCURRED IN HIS MANAGED



ACCOUNT WERE IN ACCORDANCE WITH THE MANAGED ACCOUNT CONTRACT THAT THE CLIENT SIGNED. THE TRADES THAT THE CLIENT PLACED BEFORE HE TURNED IN HIS SIGNED PAPERWORK FOR THE MANAGED ACCOUNT, WERE CANCELLED AND RE-BILLED AT \$0.00 COMMISSION.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: UBS FINANCIAL SERVICES INC.

Allegations: INITIALLY A VERBAL INQUIRY BY THE CLIENTS AS TO PURCHASES AND SALES THEY CLAIMED NOT TO RECOGNIZE. IN A SUBSEQUENT LETTER CLIENTS' ATTORNEY STATES "IT WAS YOUR COMPANY PERFORMING AN AUDIT WHICH GAVE RISE TO THE KNOWLEDGE THAT UNAUTHORIZED TRADES HAD BEEN UNDERTAKEN BY YOUR COMPANY AND JOHN KENDALL." THEREAFTER, IN A LETTER DATED JANUARY 16, 2004, CLIENTS DEMANDED "THAT THE SECURITIES WHICH WERE SOLD IN AN UNAUTHORIZED FASHION BE REPURCHASED AT THE EXPENSE OF UBS AND RETURNED TO THE ACCOUNTS." DAMAGES ESTIMATED TO EXCEED \$5000. TIME PERIOD: 2002-2003.

Product Type: Equity - OTC

Other Product Type(s): MUTUAL FUNDS

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 09/10/2003

Complaint Pending? No

Status: Settled

Status Date: 08/03/2004

Settlement Amount: \$20,000.00

Individual Contribution Amount: \$0.00

Firm Statement CLIENTS ASSERT THAT THEY DID NOT SUBMIT A COMPLAINT TO UBS AGAINST MR. KENDALL. HOWEVER THIS FILING IS SUBMITTED SINCE THE BROKER IS THE SUBJECT OF THE COMPLAINT.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: UBS/PAINE WEBBER

Allegations: INITIALLY A VERBAL INQUIRY BY THE CLIENTS AS TO PURCHASES AND SALES THEY CLAIMED NOT TO RECOGNIZE. IN A SUBSEQUENT LETTER'S ATTORNEY STATES" IT WAS YOUR COMPANY PREFORMING AN AUDIT WHICH GAVE RISE TO THE KNOWLEDGE THAT UNAUTHORIZED TRADES HAD BEEN UNDERTAKEN BY YOUR COMPANY AND JOHN KENDALL." THEREAFTER, IN A LETTER DATED JANUARY 16, 2004, CLIENTS DEMANDED "THAT THE SECURITIES WHICH WERE SOLD IN AN UNAUTHORIZED



FASHION BE REPURCHASED AT THE EXPENSE OF UBS AND RETURNED TO THE ACCOUNTS." DAMAGES ESTIMATED TO EXCEED \$5000. TIME PERIOD: 2002-2003.

Product Type: Equity - OTC
Other Product Type(s): MUTUAL FUNDS
Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 09/10/2003
Complaint Pending? No
Status: Settled
Status Date: 08/03/2004
Settlement Amount: \$20,000.00
Individual Contribution Amount: \$0.00

Broker Statement

ON 2/3/04, REPRESENTATIVE INSTITUTED AN ARBITRATION PROCEEDING AGAINST UBS, FORMERLY KNOWN AS PAINE WEBBER, FOR WRONGFUL TERMINATION OF HIS EMPLOYMENT, FOR SLANDEROUS STATEMENTS MADE TO HIS FORMER CUSTOMERS, AND FOR INDUCING A FORMER CUSTOMER TO REGISTER A FALSE COMPLAINT AGAINST HIM. RECENTLY IN LATE 2004, UBS FILED AN AMENDED FORM U-5 DISCLOSING THAT IT PAID A SMALL AMOUNT OF MONEY TO THE FORMER CUSTOMER THAT WAS INDUCED TO MAKE THE FALSE CLAIM. REPRESENTATIVE HAS HAD COUNSEL INVESTIGATE THE PAYMENT BY UBS AND THE INVESTIGATION HAS REVEALED THAT THE CUSTOMER COMPLAINT WAS FALSELY RAISED AND PROMOTED BY UBS TO CREATE "EVIDENCE" FOR THE DEFENSE OF THE PROCEEDING REPRESENTATIVE BROUGHT AGAINST UBS. REPRESENTATIVE CATEGORICALLY DENIES THAT ANY TRADES IN THIS CUSTOMER'S ACCOUNTS WERE UNAUTHORIZED.

Disclosure 3 of 3

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: PSI (PRUDENTIAL SECURITIES)

Allegations: THE CLIENT MADE ALLEGATIONS OF DAMAGES OF EXCESS OF \$35,000.00 IN CONNECTION WITH LIMITED PARTNERSHIP INVESTMENTS.

Product Type:
Alleged Damages:

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.: American Arbitration Association; 32-136-00479-93-DW

Date Notice/Process Served: 10/18/1993

Arbitration Pending? No

Disposition: Settled

Disposition Date: 01/04/1994

Monetary Compensation Amount: \$10,000.00

Individual Contribution Amount: \$0.00

Firm Statement PSI SETTLED THE ABOVE CASE FOR \$10,000.00 TO AVOID COSTLY AND LENGTHLY LITIGATION. BROKER WAS NOT ASKED TO CONTRIBUTE TO SETTLEMENT.
Not Provided

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PSI (PRUDENTIAL SECURITIES)

Allegations: THE CLIENT MADE ALLEGATIONS DAMAGES OF \$35,000.00 DUE TO PURCHASES OF LIMITED PARTNERSHIPS FROM PRUDENTIAL SECURITIES.

Product Type: Other

Other Product Type(s): LIMITED PARTNERSHIP

Alleged Damages: \$35,000.00

Customer Complaint Information

Date Complaint Received: 10/18/1993

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 10/18/1993

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: AMERICAN ARBITRATION ASSOCIATION, #32-136-00479-93-DW

Date Notice/Process Served: 10/18/1993

Arbitration Pending? No



Disposition: Settled

Disposition Date: 01/04/1994

Monetary Compensation Amount: \$10,000.00

Individual Contribution Amount: \$0.00

Broker Statement

PRUDENTIAL SECURITIES SETTLED WITH THE CUSTOMER FOR \$10,000.00. BROKER WAS NOT ASKED TO CONTRIBUTE TO SETTLEMENT.
PRUDENTIAL ELECTED TO SETTLE THIS MATTER ON THEIR OWN TO AVOID LITIGATION. I WAS NOT FOUND TO BE NEGLIGENT NOR RESPONSIBLE IN MY SALES OF THESE INVESTMENTS. RATHER THIS SETTLEMENT IS REFLECTIVE OF PRUDENTIAL'S LARGER PROBLEMS WITH THESE INVESTMENTS. I WAS NOT ASKED TO CONTRIBUTE OR BE A PART OF THIS SETTLEMENT IN ANY MANNER.



End of Report

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