IAPD Report

CHARLES MICHAEL MOORE SR

CRD# 873685

Section Title | **Page(s)**

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

CHARLES MICHAEL MOORE SR (CRD# 873685)

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 **03/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	04/25/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	04/29/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	MACON, GA	12/23/2015 - 04/29/2024
IA	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	MACON, GA	01/05/2015 - 04/29/2024
B	VOYA FINANCIAL ADVISORS, INC.	2882	MACON, GA	10/25/2010 - 12/26/2015

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
Financial	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 **20** 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	Direct Participation Programs	Approved	04/25/2024
B	FINRA	General Securities Representative	Approved	04/25/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	04/25/2024
B	Alabama	Agent	Approved	04/25/2024
B	Alaska	Agent	Approved	07/18/2024
B	Arizona	Agent	Approved	04/25/2024
B	Colorado	Agent	Approved	04/25/2024
B	Florida	Agent	Approved	04/25/2024
IA	Florida	Investment Adviser Representative	Approved	09/25/2024
B	Georgia	Agent	Approved	04/25/2024
IA	Georgia	Investment Adviser Representative	Approved	04/29/2024
B	Illinois	Agent	Approved	12/06/2024
B	Indiana	Agent	Approved	04/25/2024

Qualifications

	Regulator	Registration	Status	Date
B	Iowa	Agent	Approved	04/25/2024
B	Maryland	Agent	Approved	04/25/2024
B	Minnesota	Agent	Approved	05/01/2024
B	Missouri	Agent	Approved	04/25/2024
B	New Mexico	Agent	Approved	04/25/2024
B	North Carolina	Agent	Approved	05/01/2024
B	Ohio	Agent	Approved	04/25/2024
B	Pennsylvania	Agent	Approved	07/24/2025
B	South Carolina	Agent	Approved	04/25/2024
B	Tennessee	Agent	Approved	04/25/2024
B	Texas	Agent	Approved	04/25/2024
B	Virginia	Agent	Approved	04/25/2024

Branch Office Locations

OSAIC WEALTH, INC.
2411 Ingleside Avenue
Macon, GA 31204

OSAIC WEALTH, INC.
GREENSBORO, GA

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, 5 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Direct Participation Programs Representative Examination (S22TO)	Series 22TO	01/02/2023
B	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	12/14/1985
B	Registered Representative Examination (S1)	Series 1	11/05/1979

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	05/25/2006

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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.

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	12/23/2015 - 04/29/2024	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	MACON, GA
IA	01/05/2015 - 04/29/2024	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	MACON, GA
B	10/25/2010 - 12/26/2015	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MACON, GA
IA	10/25/2010 - 12/26/2015	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MACON, GA
IA	01/23/2004 - 10/26/2010	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	MACON, GA
B	01/07/2004 - 10/26/2010	SECURITIES AMERICA, INC.	CRD# 10205	MACON, GA
IA	02/04/2003 - 12/31/2005	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	ATLANTA, GA
B	11/13/1979 - 12/31/2005	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	MINNEAPOLIS, MN
B	11/13/1979 - 12/31/2005	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	11/13/1979 - 12/24/1986	IDS FINANCIAL SERVICES INC.	CRD# 6320	

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
04/2024 - Present	Osaic	Reg Rep	Y	Macon, GA, United States
05/2009 - Present	INGLESIDE FINANCIAL GROUP LLC	MANAGING PARTNER	Y	MACON, GA, United States
12/2015 - 04/2024	LINCOLN FINANCIAL ADVISORS CORPORATION	Registered Representative	Y	MACON, GA, 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. Charles Moore, Macon, GA
Category: Real Estate Rental
Investment-Related: Yes
Title: Owner
Duties: maintains property and collects rent.
Start Date: 1/2016
Hours per month: 5
Hours per month during trading hours: 5

2. Ingleside Financial Group, LLC, 2411 Ingleside Avenue, Macon, GA
Category: Insurance
Investment-Related: Yes
Title: Agent
Duties: offers fixed/indexed annuities and traditional life insurance products
Start Date: 1/2016
Hours per month: 20
Hours per month during trading hours: 20
3.Church Elder 1971South Main Greensboro Ga.
Church Oversight
No comp.

3. CHURCH ELDER
POSITION: Elder NATURE: Church INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 02/20/2024
ADDRESS: 1971 S Main St, Grreensboro GA 30642, United States
DESCRIPTION: Church oversight

4. CHARLES MICHAEL MOORE SR
POSITION: Self NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 03/01/2024
ADDRESS: 1280 Parks Mill Trce, Greensboro GA 30642, United States
DESCRIPTION: Annuity and Life and DI Sales

5. 2411INGLESIDE AVE MACON GA OFFICE RENT.
POSITION: owner NATURE: office building INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 1 START DATE: 11/01/1987
ADDRESS: 2411 Ingleside Ave Macon ga, Macon GA 31204, United States
DESCRIPTION: owner collect monthly rent

6. INGLESIDE FINANCIAL GROUP
POSITION: President NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 05/08/2009
ADDRESS: 2411 Ingleside Ave, Macon GA 31204, United States
DESCRIPTION: administrative

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
Financial	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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS
Allegations:	CLIENT ALLEGES I MISREPRESENTED THE TERMS OF THE VUL POLICY AS A SINGLE-PREMIUM POLICY. THE POLICY WAS PURCHASED IN JANUARY OF 2001. CLIENT IS CONCERNED THAT THE POLICY WILL NOT PROVIDE COVERAGE THROUGH AGE 95 PURSUANT TO HER REQUEST.
Product Type:	Insurance
Other Product Type(s):	VARIABLE UNIVERSAL LIFE INSURANCE
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	10/04/2004
Complaint Pending?	No
Status:	Settled
Status Date:	05/19/2005
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	THE FIRM FOUND THAT THE TERMS OF THE CLIENTS VUL WERE ADQUATELY DISCLOSED TO THE CLIENT. THE CLIENT MISINTERPRETED

THE TERMS OF THE POLICY DUE TO A LUMP SUM PREMIUM PAID AT THE POLICY'S INCEPTION. THE FIRM OFFERED THE CLIENT THE OPTION TO REPLACE HER VUL POLICY WITH A $75,000.00 LIFE PROTECTION PLUS POLICY AT NO CHARGE TO THE CLIENT. THE CLIENT DID NOT RESPOND TO THE FIRM'S OFFER. THE FIRM LATER REVISED THE OFFER TO $100,000 PAID-UP TERM POLICY WHICH WAS ACCEPTED BY THE CLIENT AND INCURRED NO COST TO THE FIRM.

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	12/15/2017
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	12/18/2017
If a compromise with creditor, provide:	
Name of Creditor:	Chase
Original Amount Owed:	$841,537.47
Terms Reached with Creditor:	Home sold short for $402,674.05

Disclosure 2 of 2

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	12/06/2016
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	12/06/2016
If a compromise with creditor, provide:	
Name of Creditor:	Wells Fargo (PNC Bank)
Original Amount Owed:	$1,050,000.00
Terms Reached with Creditor:	Sold house short for $860,000.00

End of Report

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