

BrokerCheck Report

LANNIE CECIL WRIGHT

CRD# 1101957

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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.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.



LANNIE C. WRIGHT

CRD# 1101957

Currently employed by and registered with the following Firm(s):

IA NWF ADVISORY SERVICES INC
13766 Center Street #210
Carmel Valley, CA 93924
CRD# 110410
Registered with this firm since: 03/03/2017

B OSAIC WEALTH, INC.
13766 CENTER STREET
SUITE 210
CARMEL VALLEY, CA 93924
CRD# 23131
Registered with this firm since: 03/07/1994

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is registered with:

- 1 Self-Regulatory Organization
- 6 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

- IA WHJR ASSOCIATES**
CRD# 113269
CAMPBELL, CA
08/2000 - 04/2017
- IA ROYAL ALLIANCE ASSOCIATES, INC.**
CRD# 23131
SCOTTSDALE, AZ
10/2002 - 02/2013
- B SUNAMERICA SECURITIES, INC.**
CRD# 20068
PHOENIX, AZ
05/1992 - 01/1996

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	1
Judgment/Lien	3



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 6 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **NWF ADVISORY SERVICES INC**
 Main Office Address: **11835 W OLYMPIC BLVD
 STE 1155 E.
 LOS ANGELES, CA 90064**
 Firm CRD#: **110410**

	U.S. State/ Territory	Category	Status	Date
IA	California	Investment Adviser Representative	Approved	03/03/2017

Branch Office Locations

11835 W OLYMPIC BLVD
 STE 1155 E.
 LOS ANGELES, CA 90064

13766 Center Street #210
 Carmel Valley, CA 93924

Employment 2 of 2

Firm Name: **OSAIC WEALTH, INC.**
 Main Office Address: **18700 N. HAYDEN ROAD
 SUITE 255
 SCOTTSDALE, AZ 85255**
 Firm CRD#: **23131**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	03/07/1994



Broker Qualifications

Employment 2 of 2, continued

SRO	Category	Status	Date
<div>B</div> FINRA	General Securities Representative	Approved	03/07/1994

U.S. State/ Territory	Category	Status	Date
<div>B</div> Arizona	Agent	Approved	09/14/2017
<div>B</div> California	Agent	Approved	03/05/1994
<div>B</div> Colorado	Agent	Approved	05/15/2013
<div>B</div> New Mexico	Agent	Approved	07/30/2024
<div>B</div> Pennsylvania	Agent	Approved	09/15/2017
<div>B</div> Texas	Agent	Approved	10/22/2020

Branch Office Locations

OSAIC WEALTH, INC.
13766 CENTER STREET
SUITE 210
CARMEL VALLEY, CA 93924



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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	Series 24	03/01/1993

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	12/15/1984
B Investment Company Products/Variable Contracts Representative Examination	Series 6	04/30/1983

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	05/11/1993
B Uniform Securities Agent State Law Examination	Series 63	11/28/1983

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 08/2000 - 04/2017	WHJR ASSOCIATES	113269	SALINAS, CA
IA 10/2002 - 02/2013	ROYAL ALLIANCE ASSOCIATES, INC.	23131	SCOTTSDALE, AZ
B 05/1992 - 01/1996	SUNAMERICA SECURITIES, INC.	20068	PHOENIX, AZ
B 04/1984 - 05/1992	ANCHOR NATIONAL FINANCIAL SERVICES, INC.	5774	
B 11/1983 - 05/1984	AMERICAN CAPITAL FINANCIAL SERVICES, INC.	146	
B 05/1983 - 08/1983	NEW YORK LIFE VARIABLE CONTRACTS CORPORATION	5167	

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
08/2001 - Present	WHJR ASSOCIATES	INVESTMENT ADVISOR ASSOCIATE	Y	CAMPBELL, CA, United States
02/1994 - Present	OSAIC WEALTH, INC.	REGISTETED REPRESENTATIVE	Y	SALINAS, CA, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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. NWF ADVISORY GROUP, INVESTMENT RELATED, 13766 CENTER STREET, STE 210, CARMEL VALLEY, CA 93924 INVESTMENT ADVISOR REP, START 04/2017, 160 HOURS PER MONTH, 85 HOURS DURING SECURITIES TRADING HOURS, INVESTMENT ADVISORY ACTIVITIES RELATED TO CLIENT INVESTMENTS.

Registration and Employment History



Other Business Activities, continued

2. LANNIE C. WRIGHT, NON INVESTMENT RELATED, 21187 CACHAGUA RD, CARMEL VALLEY, CA 93924, AUTHOR, STARTED 7/8/2010, 40 HOURS PER MONTH, 0 HOURS DURING SECURITIES TRADING HOURS, FOR THE LAST SEVERAL YEARS, I HAVE BEEN WRITING DURING EVENING HOURS ON NOVELS THAT I SOMEDAY WISH TO HAVE PUBLISHED. THESE NOVELS ARE NON-SECURITIES RELATED, MYSTERY/SUSPENSE GENRE. I NOW HAVE AN AGENT WHO WILL PRESENT THESE NOVELS TO PUBLISHERS FOR THAT PURPOSE. IN THE MEANTIME, I WILL CONTINUE TO WRITE EVENING AS ALWAYS. MARKET HOURS WILL NOT BE UTILIZED FOR THIS PURPOSE

3. TOASTMASTERS INTERNATIONAL

POSITION: VP of Public Relations NATURE: They are a 501c3 organization INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 4 START DATE: 01/01/2022

ADDRESS: 13766 Center Street, Suite 210, Carmel Valley CA 93924, United States

DESCRIPTION: I will be responsible for initiating and maintaining the social media presence and helping to build membership for the organization.

4. ARTISAN CAPITAL PARTNERS DBA

POSITION: Financial Professional NATURE: Artisan Capital Partners is a DBA under/powered by NWF Advisory Group, LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 60 START DATE: 05/06/2025

ADDRESS: 13766 Center St, STE 210, Carmel Valley CA 93924, United States

DESCRIPTION: I am a financial professional marketing myself under the DBA Artisan Partners.

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	1	0	N/A
Judgment/Lien	3	N/A	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	SUNAMERICA SECURITIES, INC.
Allegations:	MISREPRESENTATION AND BREACH OF FIDUCIARY DUTY REGARDING ESTATE PLANNING ADVICE IN 1991.
Product Type:	Other
Other Product Type(s):	NO PRODUCT
Alleged Damages:	\$75,000.00

Customer Complaint Information

Date Complaint Received:	04/04/2000
Complaint Pending?	No
Status:	Litigation
Status Date:	04/19/2000
Settlement Amount:	

Individual Contribution Amount:

Civil Litigation Information



Court Details:	US DISTRICT COURT, DISTRICT OF MARYLAND, WMN99CV2596
Date Notice/Process Served:	01/26/2000
Litigation Pending?	Yes



Judgment / Lien

This type of disclosure event involves an unsatisfied and outstanding judgments or liens against the broker.

Disclosure 1 of 3

Reporting Source: Broker

Judgment/Lien Holder: IRS

Judgment/Lien Amount: \$73,435.95

Judgment/Lien Type: Tax

Date Filed with Court: 07/26/2018

Date Individual Learned: 08/01/2018

Type of Court: State Court

Name of Court: Monterey County Court

Location of Court: Monterey County, CA

Docket/Case #: 2018032839

Judgment/Lien Outstanding? Yes

Broker Statement

The case being discussed is a reduction for an amount previously disclosed in case #3031237. Now that they have come to this number, I can finally get with them for the purpose of negotiating a payoff arrangement. I will be working on this as soon as I can set meetings with my accountant and members of the IRS. This should happen in early 2019. I was notified sometime in July that a previously disclosed lien (case #3031267) had been modified to a substantially reduced amount and even though, somewhere in my previous training, I knew that I was to disclose this matter on my U4, unfortunately, I was in the middle of a significant amount of personal difficulties. Those issues created a significant drain on my priorities and time, thus causing the delay. For the record I am not using it as an excuse for delaying the reported disclosure, but rather notifying you of what transpired: My sister was in an accident and died, 2 weeks later her husband (and my close friend) died; my 38-yr old son had a [Redacted]; my wife's father broke his [Redacted] and died; my wife's aunt, who was caring for her mother, had to be placed in a nursing home due to [Redacted] failure; because of [Redacted], my wife's mother then, also had to be placed in a nursing home; my wife's son discovered he had [Redacted] and had to start [Redacted]; my wife, due to taking care of her family was in Texas for over 5 months and then when she returned, had to go into the hospital due to [Redacted], [Redacted] and [Redacted]. As indicated, there were many external issues that forced my attention elsewhere.

Disclosure 2 of 3



Reporting Source: Broker
Judgment/Lien Holder: FEDERAL GOVERNMENT
Judgment/Lien Amount: \$7,728.00
Judgment/Lien Type: Tax
Date Filed with Court: 04/05/1995
Date Individual Learned: 05/17/2017
Type of Court: Federal Court
Name of Court: UNKNOWN
Location of Court: PENNSYLVANIA
Docket/Case #: N/A
Judgment/Lien Outstanding? Yes
Broker Statement A WHILE BACK, I SUBMITTED CHANGES TO MY U-4 FORM RELATED TO, WHAT I BELIEVED AT THE TIME, ANY LIENS HELD AGAINST ME. IT WASN'T UNTIL MY LATEST REVIEW THAT ADDITIONAL LIENS HAD EITHER BEEN MISSED OR FILED THAT I DID NOT KNOW ABOUT. EACH OF THESE ITEMS ARE PART OF A COLLECTIVE THAT I AM ATTEMPTING TO CONSOLIDATE AND PAY OFF. ONCE AN AGREEMENT HAS BEEN REACHED, I WILL ONCE AGAIN RE-FILE AS REQUIRED.

Disclosure 3 of 3

Reporting Source: Broker
Judgment/Lien Holder: FEDERAL TAX LIEN
Judgment/Lien Amount: \$150,527.00
Judgment/Lien Type: Tax
Date Filed with Court: 06/14/2010
Type of Court: Federal Court
Name of Court: MONTERREY COUNTY
Location of Court: MONTEREY, CA
Docket/Case #: 3031267
Judgment/Lien Outstanding? Yes



Broker Statement

THIS IS NOW BEING REVIEWED AND WILL ATTEMPT TO RESOLVE.

End of Report



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