

## BrokerCheck Report

# MICHAEL RITCHIE CUMMISKEY

CRD# 2014379

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8



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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**MICHAEL R. CUMMISKEY**

CRD# 2014379

**Currently employed by and registered with the following Firm(s):****IA OSAIC WEALTH, INC.**PARADISE VALLEY, AZ  
CRD# 23131

Registered with this firm since: 01/19/2024

**B OSAIC WEALTH, INC.**PARADISE VALLEY, AZ  
CRD# 23131

Registered with this firm since: 01/19/2024

**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
- 36 U.S. states and territories

**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? **No****This broker has passed:**

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

**Registration History****This broker was previously registered with the following securities firm(s):****IA WOODBURY FINANCIAL SERVICES, INC.**CRD# 421  
OAKDALE, MN  
03/2023 - 01/2024**B WOODBURY FINANCIAL SERVICES, INC.**CRD# 421  
PARADISE VALLEY, AZ  
09/1994 - 01/2024**B JACKSON NATIONAL FINANCIAL SERVICES, INC.**CRD# 29604  
LOS ANGELES, CA  
09/1992 - 08/1994

## 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 36 U.S. states and territories through his or her employer.**

### Employment 1 of 1

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>B</b> FINRA	General Securities Principal	Approved	01/19/2024
<b>B</b> FINRA	General Securities Representative	Approved	01/19/2024
<b>B</b> FINRA	Investment Co./Variable Contracts Prin	Approved	01/19/2024

U.S. State/ Territory	Category	Status	Date
<b>B</b> Alaska	Agent	Approved	01/19/2024
<b>B</b> Arizona	Agent	Approved	01/19/2024
<b>B</b> Arkansas	Agent	Approved	01/19/2024
<b>B</b> California	Agent	Approved	01/19/2024
<b>IA</b> California	Investment Adviser Representative	Approved	01/19/2024
<b>B</b> Colorado	Agent	Approved	01/19/2024
<b>B</b> Florida	Agent	Approved	01/19/2024
<b>B</b> Georgia	Agent	Approved	01/19/2024
<b>B</b> Hawaii	Agent	Approved	01/19/2024
<b>B</b> Idaho	Agent	Approved	01/19/2024

## Broker Qualifications



### Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
B Illinois	Agent	Approved	01/19/2024
B Indiana	Agent	Approved	01/19/2024
B Kansas	Agent	Approved	01/19/2024
B Kentucky	Agent	Approved	01/19/2024
B Maryland	Agent	Approved	01/19/2024
B Massachusetts	Agent	Approved	01/19/2024
B Missouri	Agent	Approved	12/24/2024
B Nebraska	Agent	Approved	01/19/2024
B Nevada	Agent	Approved	01/19/2024
B New Hampshire	Agent	Approved	01/19/2024
B New Jersey	Agent	Approved	01/19/2024
B New Mexico	Agent	Approved	01/19/2024
B New York	Agent	Approved	01/19/2024
B North Carolina	Agent	Approved	01/19/2024
B North Dakota	Agent	Approved	01/19/2024
B Ohio	Agent	Approved	01/19/2024
B Oklahoma	Agent	Approved	01/19/2024
B Oregon	Agent	Approved	01/19/2024
B Pennsylvania	Agent	Approved	01/19/2024
B Rhode Island	Agent	Approved	01/19/2024
B South Dakota	Agent	Approved	01/19/2024

## Broker Qualifications



### Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
B Texas	Agent	Approved	01/19/2024
IA Texas	Investment Adviser Representative	Approved	01/19/2024
B Utah	Agent	Approved	01/19/2024
B Virginia	Agent	Approved	01/19/2024
B Washington	Agent	Approved	01/19/2024
B Wisconsin	Agent	Approved	01/19/2024
B Wyoming	Agent	Approved	01/19/2024

### Branch Office Locations

**OSAIC WEALTH, INC.**  
PARADISE VALLEY, AZ

---

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

#### Principal/Supervisory Exams

Exam	Category	Date
<span style="color: blue;">B</span> General Securities Principal Examination	Series 24	12/09/1996
<span style="color: blue;">B</span> Investment Company Products/Variable Contracts Principal Examination	Series 26	03/30/1992

#### General Industry/Product Exams

Exam	Category	Date
<span style="color: blue;">B</span> Securities Industry Essentials Examination	SIE	10/01/2018
<span style="color: blue;">B</span> General Securities Representative Examination	Series 7	12/16/1989

#### State Securities Law Exams

Exam	Category	Date
<span style="color: blue;">IA</span> Uniform Investment Adviser Law Examination	Series 65	10/27/1998
<span style="color: blue;">B</span> Uniform Securities Agent State Law Examination	Series 63	03/17/1992

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/](http://www.finra.org/brokerqualifications/registeredrep/).

## Broker Qualifications



### 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 and Employment History



## Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 03/2023 - 01/2024	WOODBURY FINANCIAL SERVICES, INC.	421	PARADISE VALLEY, AZ
B 09/1994 - 01/2024	WOODBURY FINANCIAL SERVICES, INC.	421	PARADISE VALLEY, AZ
B 09/1992 - 08/1994	JACKSON NATIONAL FINANCIAL SERVICES, INC.	29604	LOS ANGELES, CA
B 12/1989 - 11/1990	PROGRAMMED EQUITIES CORPORATION	21778	

## 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
01/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	PARADISE VALLEY, AZ, United States
08/1994 - Present	FORTIS INVESTORS, INC.	NOT PROVIDED	Y	PARADISE VALLEY, AZ, 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. PARADISE VALLEY WEALTH MANAGEMENT, INC; NONINVT REL; 5401 EAST SAPPHIRE LANE, PARADIES VALLEY AZ 85253); INSURANCE PRODUCTS; OWNER; START 06/01/1985; 1 HR/MTH, 1 HR/MTH DURING TRADING; NON-INVESTMENT INSURANCE PRODUCTS.

2. PARADISE VALLEY WEALTH MANAGEMENT, INC.

POSITION: President NATURE: C Corporation INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 09/01/1985

ADDRESS: 5401 East Sapphire Lane, Paradise Valley AZ 85253, United States

DESCRIPTION: I collect occasional commission checks and deposit them to the business every few months.

## Registration and Employment History



### Other Business Activities, continued

#### 3. MICHAEL CUMMISKEY

POSITION: Power of Attorney NATURE: I am acting as Power of Attorney for my cousin, M. Constance Cummiskey, who is in memory care in Colorado Springs, CO. INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 3 START DATE: 11/01/2016

ADDRESS: 5401 East Sapphire Lane, Paradise Valley AZ 85253, United States

DESCRIPTION: I am acting with full powers of attorney for my cousin M. Constance Cummiskey, including financial and healthcare powers. I do not, and never have, acted as a financial advisor or registered representative for her. I discuss her finances with her advisor as needed, which is infrequent. I interact with her facility and her long term care insurer, MetLife. I pay bills from her funds as needed for her care.

---

## End of Report



**This page is intentionally left blank.**