

BrokerCheck Report

ROBERT JOHN CLIFFORD

CRD# 3119146

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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.

**ROBERT J. CLIFFORD**

CRD# 3119146

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

- IA OSAIC ADVISORY SERVICES, LLC**
 828 8th Avenue
 Lewiston, ID 83501
 CRD# 171070
 Registered with this firm since: 11/08/2024
- B OSAIC WEALTH, INC.**
 828 8TH AVE
 LEWISTON, ID 83501
 CRD# 23131
 Registered with this firm since: 06/14/2024

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
- 6 U.S. states and territories

This broker has passed:

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

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

- IA ARBOR POINT ADVISORS**
 CRD# 165127
 LAVISTA, NE
 11/2020 - 11/2024
- B SECURITIES AMERICA, INC.**
 CRD# 10205
 LEWISTON, ID
 11/2020 - 06/2024
- IA KMS FINANCIAL SERVICES, INC**
 CRD# 3866
 SEATTLE, WA
 07/2012 - 11/2020

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**



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: OSAIC ADVISORY SERVICES, LLC
Main Office Address: 2300 WINDY RIDGE PARKWAY
SUITE 750
ATLANTA, GA 30339
Firm CRD#: 171070

	U.S. State/ Territory	Category	Status	Date
IA	Idaho	Investment Adviser Representative	Approved	11/08/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	11/08/2024

Branch Office Locations

828 8th Avenue
Lewiston, ID 83501

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 Representative	Approved	06/14/2024



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
B	Idaho	Agent	Approved	06/14/2024
B	Oregon	Agent	Approved	06/14/2024
B	Texas	Agent	Approved	06/14/2024
B	Washington	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
828 8TH AVE
LEWISTON, ID 83501



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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	10/11/2010
B Investment Company Products/Variable Contracts Representative Examination	Series 6	09/18/1998

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	03/29/2012
B Uniform Securities Agent State Law Examination	Series 63	12/05/1998

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 11/2020 - 11/2024	ARBOR POINT ADVISORS	165127	LEWISTON, ID
B 11/2020 - 06/2024	SECURITIES AMERICA, INC.	10205	LEWISTON, ID
IA 07/2012 - 11/2020	KMS FINANCIAL SERVICES, INC	3866	LEWISTON, ID
B 07/2012 - 11/2020	KMS FINANCIAL SERVICES, INC.	3866	LEWISTON, ID
IA 03/2012 - 05/2012	SYMETRA INVESTMENT SERVICES, INC.	19061	LEWISTON, ID
B 10/2010 - 05/2012	SYMETRA INVESTMENT SERVICES, INC.	19061	LEWISTON, ID
B 09/1998 - 04/1999	BA INVESTMENT SERVICES, INC.	12965	OAKLAND, CA

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
11/2024 - Present	OSAIC ADVISORY SERVICES, LLC	Mass Transfer	Y	ATLANTA, GA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	LEWISTON, ID, United States
11/2020 - 11/2024	ARBOR POINT ADVISORS	IAR	Y	LEWISTON, ID, United States
11/2020 - 06/2024	SECURITIES AMERICA, INC.	Registered Rep	Y	LEWISTON, ID, United States
07/2012 - 11/2020	KMS FINANCIAL SERVICES INC	REGISTERED REP	Y	SEATTLE, WA, United States



Registration and Employment History

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.

ARBOR POINT ADVISORS

POSITION: Investment Advisor Representative NATURE: Providing Investment Advisory services to clients INVESTMENT RELATED: Yes
NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 10/09/2020 ADDRESS: 12325 Port Grace Blvd, La Vista NE
68128 DESCRIPTION: Provide Investment Advisory services to clients

CA FINANCIAL SERVICES

POSITION: Financial Advisor NATURE: CA Financial Services is an OBA from which investment services are offered through Securities America, Inc and Arbor Point Advisors INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 07/15/2013 ADDRESS: 828 8th Avenue, Lewiston ID 83501 DESCRIPTION: Providing investment advisory services to my clients and helping to monitor their progress toward their financial goals.

CLEARWATER FINANCIAL PLANNING, LLC

POSITION: Owner/Manager NATURE: Limited Liability Company to add further protections to business operations and provide an entity to get paid for Advisory business from Arbor Point Advisors. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 12/02/2020 ADDRESS: 1222 Prospect Avenue, Lewiston ID 83501 DESCRIPTION: Clearwater Financial Planning, LLC will receive all advisory fee investment income from TD Ameritrade that is sent to Arbor Point Advisors. No commission related investment income will be sent to this LLC.

DBA - CA Financial Services

ALL SAINTS CATHOLIC SCHOOL FOUNDATION

POSITION: Board President NATURE: Board Member INVESTMENT RELATED: Yes NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 1 START DATE: 10/28/2022 ADDRESS: 3326 14th Street, Lewiston ID 83501 DESCRIPTION: Monitor and make recommendations to Finance Committee of Foundation Investments

LEWIS CLARK STATE COLLEGE FOUNDATION

POSITION: Board Member NATURE: Non-Profit College Scholarship Foundation INVESTMENT RELATED: Yes NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2013 ADDRESS: 500 8th Avenue, Lewiston ID 83501 DESCRIPTION: Perform monitoring of investments recommended by D.A. Davidson, the Foundation's investment manager

LEWISTON ROTARY CLUB

POSITION: Member NATURE: Community Service INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 4 START DATE: 07/15/2013 ADDRESS: P.O. Box 313, Lewiston ID 83501 DESCRIPTION: Participate in community service projects and fund raise to support local non-profit institutions

End of Report



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