

BrokerCheck Report

WALTER W GOSS III

CRD# 6149962

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6 - 7
Disclosure Events	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



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.

**WALTER W. GOSS III**

CRD# 6149962

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

IA OSAIC INSTITUTIONS, INC.
 2 MAPLE STREET
 HANOVER, NH 03755
 CRD# 35371
 Registered with this firm since: 01/08/2025

B OSAIC INSTITUTIONS, INC.
 1 Pillsbury Street, Suite 303
 Concord, NH 03301
 CRD# 35371
 Registered with this firm since: 01/08/2025

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 LPL FINANCIAL LLC**
 CRD# 6413
 FORT MILL, SC
 10/2020 - 01/2025
- B LPL FINANCIAL LLC**
 CRD# 6413
 LACONIA, NH
 10/2020 - 01/2025
- IA SANTANDER SECURITIES**
 CRD# 41791
 BOSTON, MA
 03/2019 - 10/2020

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? **Yes**

The following types of disclosures have been reported:

Type	Count
Termination	1



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 1

Firm Name: **OSAIC INSTITUTIONS, INC.**

Main Office Address: **538 PRESTON AVENUE
MERIDEN, CT 06450-4858**

Firm CRD#: **35371**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	01/08/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	01/08/2025

	U.S. State/ Territory	Category	Status	Date
B	Connecticut	Agent	Approved	01/08/2025
B	Massachusetts	Agent	Approved	01/09/2025
B	New Hampshire	Agent	Approved	01/08/2025
IA	New Hampshire	Investment Adviser Representative	Approved	01/08/2025
B	North Carolina	Agent	Approved	01/08/2025
B	Vermont	Agent	Approved	07/21/2025
B	Wisconsin	Agent	Approved	08/12/2025

Branch Office Locations

OSAIC INSTITUTIONS, INC.

1 Pillsbury Street, Suite 303
Concord, NH 03301

OSAIC INSTITUTIONS, INC.

Broker Qualifications



Employment 1 of 1, continued

2 MAPLE STREET
HANOVER, NH 03755



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	05/29/2015
B Investment Company Products/Variable Contracts Representative Examination	Series 6	02/14/2013

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	09/19/2014
B Uniform Securities Agent State Law Examination	Series 63	03/29/2013

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
B 10/2020 - 01/2025	LPL FINANCIAL LLC	6413	LACONIA, NH
IA 10/2020 - 01/2025	LPL FINANCIAL LLC	6413	LACONIA, NH
IA 03/2019 - 10/2020	SANTANDER SECURITIES	41791	HILLSBOROUGH, NH
B 03/2019 - 10/2020	SANTANDER SECURITIES LLC	41791	HILLSBOROUGH, NH
B 12/2018 - 03/2019	WOODBURY FINANCIAL SERVICES, INC.	421	DEERFIELD, NH
IA 12/2018 - 03/2019	WOODBURY FINANCIAL SERVICES, INC.	421	DEERFIELD, NH
IA 10/2017 - 12/2018	MML INVESTORS SERVICES, LLC	10409	BEDFORD, NH
B 10/2017 - 12/2018	MML INVESTORS SERVICES, LLC	10409	BEDFORD, NH
IA 09/2014 - 05/2017	CITIZENS SECURITIES, INC.	39550	ACTON, MA
B 02/2013 - 05/2017	CITIZENS SECURITIES, INC.	39550	ACTON, MA

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
01/2025 - Present	Ledyard bank	banking	Y	Concord, NH, United States
01/2025 - Present	Osaic Institutions, Inc.	Reg rep	Y	Meriden, CT, United States
10/2020 - 12/2024	LPL Financial LLC	Registered Representative	Y	Tilton, NH, United States
10/2020 - 12/2024	Northway Bank	Registered Representative	Y	Tilton, NH, United States
03/2019 - 10/2020	Santander Bank, NA	Bank Employee	Y	Boston, MA, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
03/2019 - 10/2020	Santander Securities, LLC	Financial Consultant	Y	Dorchester, MA, United States
12/2018 - 03/2019	WOODBURY FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	DEERFIELD, NH, United States
10/2017 - 12/2018	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	BEDFORD, NH, United States
08/2017 - 12/2018	MASSMUTUAL LIFE INSURANCE CO	AGENT	Y	BEDFORD, NH, United States
05/2017 - 08/2017	UNEMPLOYED	UNEMPLOYED	N	MANCHESTER, NH, United States
12/2012 - 04/2017	CCO INVESTMENT SERVICES	PREMIER BANKER	Y	BEDFORD, MA, 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.) Property Owner -not Investment Related - Home Based & Concord NH 03301 - Real Estate Rental - Owner - Started 06/01/2005 - 4 Hours Per Month/0 Hours During Securities Trading - collect monthly rent.

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.
 -
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
Termination	N/A	1	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.

Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	Citizens Securities, inc.
Termination Type:	Discharged
Termination Date:	04/26/2017
Allegations:	Advised by parent company bank, Citizens Bank N.A., that Mr. Goss had been terminated for violation of Code of Ethics policy. Not investment related.
Product Type:	No Product

Reporting Source:	Broker
Employer Name:	CCO Investment Services
Termination Type:	Discharged
Termination Date:	04/26/2017
Allegations:	Allegations of violating Citizens code of ethics for not reporting a bank colleague (loan officer) that forged a customers signature which I had no knowledge that he had even forged the customers signature.
Product Type:	No Product
Broker Statement	Citizens securities terminated my employment on 4/26/2017 for allegations that I violated Citizens Banks Code of Ethics. In my role as a producing sales manager we would have lending opportunities that we would refer to one of many loan



officers that worked for Citizens Bank and they would complete the loan application and take that client through the lending process. There was a particular opportunity with one of my investment clients that I sent over to a loan officer in Ohio (one of our lending centers) that wanted to do a joint application for a home equity line of credit. The loan officer first input the application as an individual application which doesn't require any signatures to submit and I noticed it wasn't joint as they requested so I informed the loan officer of this mistake. To add a secondary signer there is a form which requires the customer's signature even though none is needed when submitting the initial application. An investigation was started on this application which I found out during this investigation that the loan officer had signed the customer's signature because the applicant was not available to sign the form and at the conclusion of the investigation they concluded, "I must have known about the forged signature" and was terminated for not reporting the forged signature by this loan officer which violated Citizens Code of Ethics. I would have had no way of knowing he had signed this form for the customer unless he specifically informed me he had done it as we don't have access to view any of the loan documents, income documents etc in the system.

End of Report



This page is intentionally left blank.