

## BrokerCheck Report

**KENT WARREN MILLER**

CRD# 805030

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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](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).

**KENT W. MILLER**

CRD# 805030

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

- B** **OSAIC WEALTH, INC.**  
 HFG FINANCIAL GROUP  
 5659 WEST MICHIGAN AVENUE  
 KALAMAZOO, MI 49009  
 CRD# 23131  
 Registered with this firm since: 11/03/2023

**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
- 3 U.S. states and territories

**This broker has passed:**

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

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

- B** **FSC SECURITIES CORPORATION**  
 CRD# 7461  
 KALAMAZOO, MI  
 01/1996 - 11/2023
- B** **ANDOVER SECURITIES, INC.**  
 CRD# 16903  
 KANSAS CITY, MO  
 06/1986 - 01/1996
- B** **OFFERMAN & CO., INC.**  
 CRD# 345  
 10/1979 - 06/1986

**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
Regulatory Event	1
Customer Dispute	2



## 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 3 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	FINRA	Financial and Operations Principal	Approved	11/03/2023
B	FINRA	General Securities Principal	Approved	11/03/2023
B	FINRA	General Securities Representative	Approved	11/03/2023
B	FINRA	Municipal Securities Principal	Approved	11/03/2023
B	FINRA	Operations Professional	Approved	11/03/2023
B	FINRA	Registered Options Principal	Approved	11/03/2023

	U.S. State/ Territory	Category	Status	Date
B	Florida	Agent	Approved	11/03/2023
B	Kansas	Agent	Approved	11/03/2023
B	Missouri	Agent	Approved	11/03/2023

### Branch Office Locations

**OSAIC WEALTH, INC.**  
 HFG FINANCIAL GROUP  
 5659 WEST MICHIGAN AVENUE

## Broker Qualifications



### Employment 1 of 1, continued

KALAMAZOO, MI 49009

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## 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 4 principal/supervisory exams, 4 general industry/product exams, and 1 state securities law exam.**

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> Registered Options Principal Examination	Series 4	01/30/1991
<b>B</b> Municipal Securities Principal Examination	Series 53	11/18/1988
<b>B</b> Financial and Operations Principal Examination	Series 27	11/04/1987
<b>B</b> General Securities Principal Examination	Series 24	09/22/1986

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Operations Professional Examination	Series 99TO	01/02/2023
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	09/15/1979
<b>B</b> Registered Representative Examination	Series 1	02/21/1975

### State Securities Law Exams

Exam	Category	Date
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	03/13/1980

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 **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>B</b> 01/1996 - 11/2023	FSC SECURITIES CORPORATION	7461	KALAMAZOO, MI
<b>B</b> 06/1986 - 01/1996	ANDOVER SECURITIES, INC.	16903	KANSAS CITY, MO
<b>B</b> 10/1979 - 06/1986	OFFERMAN & CO., INC.	345	
<b>B</b> 03/1975 - 10/1979	WADDELL & REED, INC.	866	

### 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
11/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	KALAMAZOO, MI, United States
01/1996 - 11/2023	FSC SECURITIES CORPORATION	OTHER - Representative	Y	LEAVENWORTH, KS, 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. Pathways Financial Group, LLC and HFG Advisors

POSITION: Other - Participant

NATURE: LLC

INVESTMENT RELATED: Yes

NUMBER OF HOURS: 20

SECURITIES TRADING HOURS: 20

START DATE: 02/01/2010

ADDRESS: 5659 WEST MICHIGAN, KALAMAZOO MI 94004

DESCRIPTION: This is the entity that I work for as a delegate of the MFA, Daniel Youngs. I am paid monthly through HFG Accounting & Quickbooks as of March 1, 2018. I am a delegate for Pathways Financial group also known as HFG Advisors.

## Registration and Employment History



### Other Business Activities, continued

#### 2. OSJ DELEGATE

POSITION: OSJ delegate NATURE: Osj delegate for order approval INVESTMENT RELATED: Yes NUMBER OF HOURS: 60 SECURITIES

TRADING HOURS: 10 START DATE: 12/31/2007

ADDRESS: 4900 Lakeview Dr., Leavenworth KS 66048, United States

DESCRIPTION: Transaction Review Preparation review, Transaction review supervision approval, account supervision approval, advisor mail approval

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## 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.
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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
Regulatory Event	0	1	0
Customer Dispute	0	2	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.

### Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Regulator
<b>Regulatory Action Initiated By:</b>	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.
<b>Sanction(s) Sought:</b>	
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	09/20/1996
<b>Docket/Case Number:</b>	C04960026
<b>Employing firm when activity occurred which led to the regulatory action:</b>	ANDOVER SECURITIES, INC.
<b>Product Type:</b>	
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision & Order of Offer of Settlement
<b>Resolution Date:</b>	12/23/1997
<b>Sanctions Ordered:</b>	Censure Monetary/Fine \$5,000.00



## Suspension

**Other Sanctions Ordered:****Sanction Details:****Regulator Statement**

[TOP] COMPLAINT NO. C04960026 FILED 9/20/96 BY DISTRICT NO. 4 AGAINST ANDOVER SECURITIES, INC., KENT WARREN MILLER, STEVEN JAMES REIMER, AND TARLTON SNEAD GOSNEY ALLEGING VIOLATIONS OF NASD RULES 2110, 2120, AND 3010 (FORMERLY ARTICLE III, SECTIONS 1, 18 AND 27 OF THE RULES OF FAIR PRACTICE) IN THAT, IN CONNECTION WITH A PRIVATE PLACEMENT, RESPONDENT MEMBER, ACTING THROUGH MILLER, CONTRAVENED SEC RULE 15c2-4 IN THAT THEY FAILED TO DEPOSIT INVESTOR FUNDS IN A SEPARATE BANK ACCOUNT OR AN ESCROW ACCOUNT; UTILIZED THE INSTRUMENTALITIES OF INTERSTATE COMMERCE TO CONDUCT A SECURITIES BUSINESS WHILE FAILING TO MAINTAIN ITS MINIMUM REQUIRED NET CAPITAL; RESPONDENT MEMBER, ACTING THROUGH MILLER, REIMER AND GOSNEY, SOLD AND/OR INDUCED THE SALE OF SHARES OF COMMON STOCK TO INVESTORS BY USE OF THE INSTRUMENTALITIES OF INTERSTATE COMMERCE OR THE MAILS, INTENTIONALLY OR RECKLESSLY EMPLOYED DEVICES TO DEFRAUD THESE INVESTORS BY OMITTING TO STATE MATERIAL FACTS NECESSARY TO MAKE THE STATEMENT MADE IN THE PRIVATE PLACEMENT MEMORANDUM NOT MISLEADING; MILLER FAILED TO ADEQUATELY AND PROPERLY SUPERVISE THE ACTIVITIES OF RESPONDENTS MEMBER AND REIMER IN THAT HE FAILED TO TAKE ADDITIONAL STEPS TO ENSURE THAT A PRIVATE PLACEMENT MEMORANDUM CONTAINED NO MISSTATEMENTS OR OMISSIONS OF MATERIAL FACT; AND, RESPONDENT MEMBER, ACTING THROUGH MILLER, FAILED TO ESTABLISH AND MAINTAIN ADEQUATE WRITTEN SUPERVISORY PROCEDURES. ON 12/23/97, THE DECISION AND ORDER OF ACCEPTANCE OF OFFER OF SETTLEMENT SUBMITTED BY RESPONDENTS MEMBER, MILLER AND GOSNEY WAS ISSUED; THEREFORE, RESPONDENT MEMBER IS CENSURED AND FINED \$20,000, MILLER IS CENSURED, FINED \$5,000, SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER IN ANY PRINCIPAL CAPACITY FOR FIVE BUSINESS DAYS. THE SUSPENSION WILL COMMENCE ON 2/17/98 AND WILL CONCLUDE 2/23/98.

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<b>Reporting Source:</b>	Broker
<b>Regulatory Action Initiated By:</b>	NASD DBCC DISTRICT 4
<b>Sanction(s) Sought:</b>	
<b>Other Sanction(s) Sought:</b>	
<b>Date Initiated:</b>	09/20/1996
<b>Docket/Case Number:</b>	C04960026
<b>Employing firm when activity occurred which led to the regulatory action:</b>	ANDOVER SECURITIES, INC.
<b>Product Type:</b>	
<b>Other Product Type(s):</b>	
<b>Allegations:</b>	VIOLATIONS OF NASD CONDUCT RULES 2110, 2120 & 3010
<b>Current Status:</b>	Final
<b>Resolution:</b>	Decision & Order of Offer of Settlement
<b>Resolution Date:</b>	12/23/1997
<b>Sanctions Ordered:</b>	Censure Monetary/Fine \$5,000.00 Suspension
<b>Other Sanctions Ordered:</b>	
<b>Sanction Details:</b>	\$5,000.00 FINE, 5 DAY SUSPENSION OF PRINCIPAL CAPACITY
<b>Broker Statement</b>	Not Provided



## Customer Dispute - Award / Judgment

This type of disclosure event involves a final, consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the broker that resulted in an arbitration award or civil judgment for the customer.

### Disclosure 1 of 2

<b>Reporting Source:</b>	Regulator
<b>Employing firm when activities occurred which led to the complaint:</b>	ANDOVER SECURITIES, INC.
<b>Allegations:</b>	SUITABILITY; MISREPRESENTATION; OMISSION OF FACTS; BRCH OF FIDUCIARY DT
<b>Product Type:</b>	
<b>Alleged Damages:</b>	\$303,000.00
<b>Arbitration Information</b>	
<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	<a href="#">NASD - CASE #94-03867</a>
<b>Date Notice/Process Served:</b>	10/04/1994
<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Other
<b>Disposition Date:</b>	06/30/1997
<b>Disposition Detail:</b>	AWARD AGAINST PARTY ACTUAL/COMPENSATORY DAMAGES, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT \$72,000.00 JOINTLY AND SEVERALLY; ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST HAS BEEN DENIED IN FULL; ACTUAL/COMPENSATORY DAMAGES, RELIEF REQUEST HAS BEEN DENIED IN FULL; INTEREST, RELIEF REQUEST HAS BEEN DENIED IN FULL; PUNITIVE/EXEMPLARY DAMAGES, RELIEF REQUEST HAS BEEN DENIED IN FULL; OTHER COSTS, RELIEF REQUEST HAS BEEN DENIED IN FULL

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<b>Reporting Source:</b>	Broker
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**Employing firm when activities occurred which led to the complaint:** ANDOVER SECURITIES, INC.

**Allegations:** LACK OF SUITABILITY AND FAILURE TO SUPERVISE  
\$303,000.00

**Product Type:**

**Alleged Damages:** \$303,000.00

### Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No

**Status:** Arbitration/Reparation

**Status Date:**

**Settlement Amount:**

**Individual Contribution Amount:**

### Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 94-03867](#)

**Date Notice/Process Served:** 10/04/1994

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 06/30/1997

**Monetary Compensation Amount:** \$226,000.00

**Individual Contribution Amount:**

**Broker Statement** APPEAL DENIED JUDGEMENT OF 226,000 + 9% INTEREST AFFIRMED.  
ARBITRATION WAS AGAINST ANDOVER SECURITIES IN IT'S SUPERVISORY CAPACITY. I WAS NAMED AS ONE OF THE PRINCIPALS INCLUDED. BECAUSE ANDOVER IS NO LONGER IN BUSINESS, I HAD NO CHOICE BUT TO FILE A CHAPTER 7 BANKRUPTCY ON MAY 8, 1998



## Disclosure 2 of 2

**Reporting Source:** Regulator

**Employing firm when activities occurred which led to the complaint:** ANDOVER SECURITIES, INC.

**Allegations:** MISREPRESENTATION

**Product Type:**

**Alleged Damages:** \$150,000.00

## Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [NASD - CASE #91-00183](#)

**Date Notice/Process Served:** 07/02/1991

**Arbitration Pending?** No

**Disposition:** Other

**Disposition Date:** 01/08/1993

**Disposition Detail:** AWARD AGAINST PARTY ACTUAL/COMPENSATORY DAMAGES, RELIEF HAS BEEN AWARDED (PARTIAL OR FULL), AWARD AMOUNT \$127,321.00 JOINTLY AND SEVERALL

**Reporting Source:** Broker

**Employing firm when activities occurred which led to the complaint:** ANDOVER SECURITIES, INC.

**Allegations:** MISREPRESENTATION \$175,000.00

**Product Type:**

**Alleged Damages:** \$150,000.00

## Customer Complaint Information

**Date Complaint Received:**

**Complaint Pending?** No



**Status:** Arbitration/Reparation

**Status Date:**

**Settlement Amount:**

**Individual Contribution  
Amount:**

### Arbitration Information

**Arbitration/Reparation Claim  
filed with and Docket/Case  
No.:** [National Association of Securities Dealers, Inc.; 91-00183](#)

**Date Notice/Process Served:** 07/02/1991

**Arbitration Pending?** No

**Disposition:** Award to Customer

**Disposition Date:** 01/08/1993

**Monetary Compensation  
Amount:** \$127,321.00

**Individual Contribution  
Amount:**

**Broker Statement** \$127,000.00  
PAID THE ENTIRE AMOUNT AS OF OCTOBER 28, 1993.

## End of Report



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