

BrokerCheck Report

FRANCIS WILLIAM MCROBERTS

CRD# 812207

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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.



FRANCIS W. MCROBERTS

CRD# 812207

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

IA OSAIC WEALTH, INC.
328 ULUNIU STREET
SUITE 202
KAILUA, HI 96734
CRD# 23131
Registered with this firm since: 11/26/2013

B OSAIC WEALTH, INC.
328 ULUNIU STREET
SUITE 202
KAILUA, HI 96734
CRD# 23131
Registered with this firm since: 01/31/1997

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
- 27 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):

- B KEOGLER, MORGAN & COMPANY, INC.**
CRD# 16546
ATLANTA, GA
05/1995 - 01/1997
- B FSC SECURITIES CORPORATION**
CRD# 7461
ATLANTA, GA
04/1995 - 05/1995
- B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
CRD# 7691
NEW YORK, NY
02/1994 - 03/1995

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



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 27 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	General Securities Principal	Approved	01/31/1997
B	FINRA	General Securities Representative	Approved	01/31/1997

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	10/05/2005
B	California	Agent	Approved	01/31/1997
IA	California	Investment Adviser Representative	Approved	11/26/2013
B	Colorado	Agent	Approved	08/12/2002
B	Florida	Agent	Approved	12/07/2015
B	Georgia	Agent	Approved	02/09/1998
B	Hawaii	Agent	Approved	01/31/1997
IA	Hawaii	Investment Adviser Representative	Approved	12/13/2013
B	Illinois	Agent	Approved	07/22/2024
B	Iowa	Agent	Approved	05/29/1998
B	Kansas	Agent	Approved	04/25/2013



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Massachusetts	Agent	Approved	06/22/1999
B	Michigan	Agent	Approved	07/29/1998
B	Missouri	Agent	Approved	07/14/2021
B	Montana	Agent	Approved	02/24/2015
B	Nevada	Agent	Approved	05/08/2009
B	New Jersey	Agent	Approved	01/04/2002
B	New Mexico	Agent	Approved	09/07/2010
B	New York	Agent	Approved	08/29/2021
B	North Carolina	Agent	Approved	06/24/1999
B	Ohio	Agent	Approved	08/16/2020
B	Oklahoma	Agent	Approved	05/10/2012
B	Oregon	Agent	Approved	10/22/1998
B	South Carolina	Agent	Approved	01/31/1997
B	Texas	Agent	Approved	01/21/1998
IA	Texas	Investment Adviser Representative	Restricted Approval	11/03/2017
B	Utah	Agent	Approved	05/04/2021
B	Virginia	Agent	Approved	06/17/2013
B	Washington	Agent	Approved	01/31/1997
B	Wyoming	Agent	Approved	11/07/2014

Branch Office Locations

Broker Qualifications



Employment 1 of 1, continued

OSAIC WEALTH, INC.

328 ULUNIU STREET

SUITE 202

KAILUA, HI 96734



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	05/05/1984

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	10/16/1982
B Registered Representative Examination	Series 1	09/05/1975

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	12/04/1993
B Uniform Securities Agent State Law Examination	Series 63	03/06/1982

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 **2** professional designation(s).

Certified Financial Planner
Chartered Financial Consultant

This representative holds or did hold **2** 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
B 05/1995 - 01/1997	KEOGLER, MORGAN & COMPANY, INC.	16546	ATLANTA, GA
B 04/1995 - 05/1995	FSC SECURITIES CORPORATION	7461	ATLANTA, GA
B 02/1994 - 03/1995	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
B 08/1989 - 12/1993	FIRST AFFILIATED SECURITIES	23737	LA JOLLA, CA
B 07/1987 - 08/1989	PFG SECURITIES, INC.	15401	
B 03/1983 - 07/1987	AMERICAN PACIFIC SECURITIES CORPORATION	5003	
B 09/1975 - 11/1983	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	
B 02/1982 - 10/1982	E. A. BUCK CO., INC.	8587	
B 09/1975 - 03/1982	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	2580	

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
01/1997 - Present	ROYAL ALLIANCE ASSOCIATES, INC.	OTHER - REPRESENTATIVE	Y	KAILUA, HI, 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.



Registration and Employment History

Other Business Activities, continued

1. F. WILLIAM MCROBERTS

POSITION: Statutory Agent - NATURE: Sole Proprietorship - INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 01/01/1973

ADDRESS: 328 Uluniu Street Suite 202, Kailua HI 96734, United States

DESCRIPTION: I have been an agent or general agent for life and health insurance since 1973 (agent) I run all my new business, which is minimal through the broker dealer. There may be some mention of insurance sales on my web site.

2. MCROBERTS AND ASSOCIATES

POSITION: Owner - NATURE: Sole Proprietorship - INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 01/01/1979

ADDRESS: 328 Uluniu Street Suite 202, Kailua HI 96734, United States

DESCRIPTION: As disclosed before we prepare tax returns and assist people in the financial aspects of divorce settlement. I couldn't really tell you when I prepared my first tax return or took on my first divorce case.

3. FRANCIS W MCROBERTS

POSITION: SOLE PROPRIETOR NATURE: SOLE PROPRIETORSHIP INVESTMENT RELATED: NO NUMBER OF HOURS: 1 INVESTMENT RELATED HOURS: 1 START DATE: 10/29/2014

ADDRESS: 328 ULUNI STREET SUITE 202, KAILUA HI 96734

DESCRIPTION: I BOUGHT A KANGEN WATER MACHINE AND SIGNED UP TO GET REFERRAL INCOME SHOULD ANYONE USE MY NAME AS THE PERSON REFERRING THEM AND THEY BUY PRODUCTS. I DON'T ANTICIPATE THAT THIS WILL RESULT IN MUCH IF ANY INCOME. I AM SIMPLY EXCITED ABOUT THE TREATED WATER THAT I AM NOW USING AND MY ENTHUSIASM MAY RESULT IF SOMEONE BUYING THE PRODUCETS THEMSELVES. MY YOUNGER BROTHER IS BATTLING [REDACTED] AND I BOUGHT A MACHINE FOR HIM WITH THE HOPE THAT THE WATER WILL HELP HIM. I BELIEVE THAT I WILL GET A REFERRAL FEE FOR THAT PURCHASE.

4. FRANCIS W MCROBERTS

POSITION: Owner NATURE: Sole Proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 03/31/2020

ADDRESS: 328 Uluniu Street Suite 202, Kailua HI 96734, United States

DESCRIPTION: This is actually an add on to the life coaching we are doing with clients. As financial advisors we have the opportunity to help clients with more than securities business and such.

We help folks craft a forward vision of the life they would love to live and of course part of that is managing financial assets.

The process of helping people with those visions seems to fall under the generic heading of life planning. We are not currently charging for these added services.

Self-talk is what we say to ourselves constantly. It can be out loud or silently thought. What is apparent is we have all been programed since birth and the results of these programs shows up as self-talk.

What the training addresses is how to consciously take charge of what is wired in our brains and make changes where warranted. My job is to help people recognize what is running in their heads and then make changes.

5. FRANCIS W. MCROBERTS

POSITION: Owner NATURE: Sole Proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 0 START DATE: 05/17/2021

ADDRESS: 328 Uluniu Street Suite 202, Kailua HI 96734, United States

DESCRIPTION: I took the Lifebook program last summer and loved it. The organization is now offering a "leader" Program which I am in training

Registration and Employment History



Other Business Activities, continued

for. This program is all about creating a vision of your future based on present beliefs and preferences. I will be facilitating workshops and the cost is \$500 (what I paid) to the participants. I pay \$250 of that to the Lifebook group for the use of their materials and keep the balance as a commission. My view is that everyone would benefit from the experience, and I am excited to be able to share this with whoever is interested. My role is more of a coach and facilitator, and I will not be promoting my "day job".

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



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

Reporting Source:	Broker
Regulatory Action Initiated By:	STATE OF HAWAII-DEPARTMENT OF COMMERCE AFFAIRS
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	05/01/1984
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	NOT REALLY AN ALLEGATION: I CALLED THE DEPARTMENT TO ASK A QUESTION AND THEY ADVISED ME THAT MY LICENSE EXPIRED AT THE END OF 1983. AS IT TURNED OUT, WHEN I BECAME MY OWN PRINCIPAL, MY OLD PRINCIPAL HAD PUT THROUGH A CANCELLATION THAT NEITHER MYSELF NOR THE BROKER-DEALER WAS AWARE OF.
Current Status:	Final



Resolution:	Settled
Resolution Date:	05/01/1984
Sanctions Ordered:	
Other Sanctions Ordered:	
Sanction Details:	I HAD TO SEND RESISSION LETTER OF ALL CLIENTS WHICH WHOM I HAD SECURITIES TRANSACTIONS FROM JANUARY 1984 TO MAY 1984. NO CLIENT RESCINDED AND MY LICENSE WAS REINSTATED.
Broker Statement	Not Provided

End of Report



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