

**Form ADV 2B – Brochure Supplement**  
**Osaic Advisory Services, LLC**

SEC File No. 801- 80075  
2300 Windy Ridge Pkwy, Suite 750  
Atlanta, GA 30339  
678-387-3088

**Christopher Beard**  
242 South Pleasantburg Drive  
Greenville, SC 29607  
864-626-4380

04/01/2024

This brochure provides information about Christopher Beard (“Advisory Representative”) that supplements the Osaic Advisory Services, LLC (“the Firm”) brochure. You should have received a copy of that brochure. Please contact Osaic Advisory Services, LLC at (866) 580-8219 if you did not receive the brochure or if you have any questions about the contents of this supplement. Additional information about Advisory Representative and Osaic Advisory Services, LLC is available on the SEC (Securities and Exchange Commission) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Information of any disciplinary history for the advisor can be found through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck website; [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

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## Item 2 – Educational and Business Experience

### Christopher Beard

Year of Birth: 1972

#### Education:

Clemson University	Bachelor of Science-Finance	1994
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#### Business Background:

Professional Planning and Wealth	Financial Advisor	03/2020-Present
Osaic Advisory Services, LLC	Investment Adviser Representative	06/2020-Present
Triad Advisors, LLC	Registered Representative	06/2020-Present
Raymond James Financial Services, Inc.	Financial Advisor	08/2002-06/2020

**Professional Designations-** Christopher Beard holds the following professional designations:

#### CFP - Certified Financial Planner

**Issued by:** Certified Financial Planner Board of Standards, Inc.

**Prerequisites:** Candidate must meet the following requirements:

- A bachelor’s degree (or higher) from an accredited college or university, and
- Three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time).

**Education Requirements:** Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration

- Attorney's License

**Exam Type:** Final certification examination

**Continuing Education:** 30 hours every two years

### **CPFA - Certified Plan Fiduciary Advisor**

**Issued by:** National Association of Plan Advisors

**Prerequisites:** None

**Exam Type:** Final certification exam proctored, closed book)

**Continuing Education:** 10 hours each year

## **Item 3 - Disciplinary Information**

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

## **Item 4 - Other Business Activities**

Registered Investment Advisors are also required to disclose all material facts regarding any other business activities that would be material to your evaluation of each supervised person providing investment advice.

Advisory Representative is also a registered representative of an affiliate company, Triad Advisors, LLC ("Triad"). Triad as broker-dealer and your Advisor will be compensated on the normal and customary commission schedule for general securities business. Clients should be aware that these services involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. In the capacity as a registered representative, one may receive distribution or service ("trail") fees from the sale of certain mutual funds (including money market funds pursuant to a 12(b)-1 distribution plan or other such plan as compensation for distribution or administrative services which are distributed from the fund's total assets). These fee arrangements will be disclosed upon request of a client and are available in the applicable fund's prospectus. Thus, the Advisor will receive more compensation if the client purchases certain investments, such as mutual funds, private funds or new issues that pay fees to Triad Advisors, LLC. Clients may also open brokerage accounts with Triad Advisors, LLC, which are not the Firm advisory accounts and would receive compensation in connection with trades executed in these accounts. Your Advisor has a conflict of interest and an incentive to recommend investment products based on the compensation received rather than on a client's needs.

Advisory Representative is engaged in offering and servicing insurance products as an insurance agent through Abraham & Co. Advisor may offer fixed annuities, variable, and/or non-variable insurance including, but not limited to, life, accident, health, auto, disability income, property and casualty and long-term care. A portion of time each week is dedicated to insurance and insurance sales, and the financial advisor can earn commissions.

Christopher Beard operates under dba name Professional Planning and Wealth. Professional Planning and Wealth is not a separately registered investment adviser and is a business entity only providing support services to Christopher Beard acting as an investment adviser representative of Osaic Advisory Services, LLC. Checks for investment products should only be

made payable to our qualified custodian or directly to the product sponsor company. Investment checks should never be made payable to your investment adviser representative or his/her business entity. Furthermore, you should not make a personal loan to your investment adviser representative or invest in his/her business entity. Please contact Osaic Advisory Services, LLC at 866-580-8219 if you have any questions.

### **Item 5 - Additional Compensation**

Other than the compensation described above Christopher Beard does not receive an economic benefit for providing advisory services other than a portion of the advisory fees paid by clients.

### **Item 6 – Supervision**

The Firm reviews the advisory activities of Christopher Beard on an ongoing daily, monthly, and quarterly basis. These reviews are triggered through the normal review of advisory business and may focus on asset allocation, diversification, account suitability, concentration, trading activity and performance. The individual responsible for supervising Christopher Beard is Gloria Koester Supervision Regional VP. Gloria Koester may be reached at 678-387-3075.