



IAPD Report

KATHLEEN HELEN WILLIAMS

CRD# 1014152

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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.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

KATHLEEN HELEN WILLIAMS (CRD# 1014152)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	11/03/2023
IA	OSAIC WEALTH, INC.	CRD# 23131	11/03/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	FSC SECURITIES CORPORATION	7461	OKLAHOMA CITY, OK	08/22/2002 - 11/03/2023
B	FSC SECURITIES CORPORATION	7461	OKLAHOMA CITY, OK	07/17/2002 - 11/03/2023
IA	MULTI-FINANCIAL SECURITIES CORPORATION	10299	DENVER, CO	07/02/2002 - 07/19/2002

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1
Termination	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **10** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	11/03/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	11/03/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	11/03/2023
B	California	Agent	Approved	11/03/2023
IA	California	Investment Adviser Representative	Approved	11/03/2023
B	Georgia	Agent	Approved	11/22/2023
IA	Georgia	Investment Adviser Representative	Approved	11/22/2023
B	Illinois	Agent	Approved	11/03/2023
IA	Indiana	Investment Adviser Representative	Approved	03/27/2025
B	Indiana	Agent	Approved	03/30/2025
B	Minnesota	Agent	Approved	11/03/2023
IA	Minnesota	Investment Adviser Representative	Approved	11/03/2023
B	Missouri	Agent	Approved	11/03/2023



Qualifications

Regulator	Registration	Status	Date
IA Missouri	Investment Adviser Representative	Approved	11/03/2023
B North Carolina	Agent	Approved	11/03/2023
IA North Carolina	Investment Adviser Representative	Approved	11/03/2023
B Oklahoma	Agent	Approved	11/03/2023
IA Oklahoma	Investment Adviser Representative	Approved	11/03/2023
B Pennsylvania	Agent	Approved	11/03/2023
IA Pennsylvania	Investment Adviser Representative	Approved	11/03/2023
B Texas	Agent	Approved	11/03/2023
IA Texas	Investment Adviser Representative	Restricted Approval	11/03/2023

Branch Office Locations

OSAIC WEALTH, INC.
ADVANCE FINANCIAL LIGHTHOUSE, INC.
4334 NW EXPRESSWAY SUITE 268
OKLAHOMA CITY, OK 73116

OSAIC WEALTH, INC.
OKLAHOMA CITY, OK




Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/08/2002

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/25/2008
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/29/1983

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	03/31/1998
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/19/1988

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	08/22/2002 - 11/03/2023	FSC SECURITIES CORPORATION	CRD# 7461	OKLAHOMA CITY, OK
B	07/17/2002 - 11/03/2023	FSC SECURITIES CORPORATION	CRD# 7461	OKLAHOMA CITY, OK
IA	07/02/2002 - 07/19/2002	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	DENVER, CO
B	04/04/1996 - 07/19/2002	MULTI-FINANCIAL SECURITIES CORPORATION	CRD# 10299	GREENWOOD VILLAGE
B	06/30/1983 - 01/09/1996	EQUICO SECURITIES, INC.	CRD# 6627	NEW YORK, NY
B	06/30/1983 - 01/09/1996	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2023 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	OKLAHOMA CITY, OK, United States
12/1995 - Present	ADVANCE FINANCIAL LIGHTHOUSE, INC	OTHER - OWNER/AGENT	N	OKLAHOMA CITY, OK, United States
07/2002 - 11/2023	FSC SECURITIES CORPORATION	REGISTERED REP	Y	OKLAHOMA CITY, OK, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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. ADVANCE FINANCIAL LIGHTHOUSE, INC

POSITION: Owner - NATURE: Corporation - INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 01/01/2011

ADDRESS: 4334 NW Expressway, suite 268, Oklahoma City OK 73116, United States

DESCRIPTION: This is my DBA name I use to conduct business through FSC Securities. I hold my RIA with FSC, I am not my own RIA. Most business conducted would be insurance with Blue Cross Blue Shield or seminars/speaking engagements that would be approved through FSC.

2. KATHY INSPIRES



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: Coaching/ speaker/author NATURE: To Inspire and motivate people, teach organizational leadership development to corporations. The goal is to help people believe they are capable of reaching higher heights, and become leaders in their own lives, in order to become effective leaders in corporations, and in their communities. Possible Products are: Motivational and inspirational speaking, leadership development, life coaching services, book in progress, INVESTMENT RELATED: No NUMBER OF HOURS: 48 SECURITIES TRADING HOURS: 10 START DATE: 08/01/2025

ADDRESS: 4334 NW Expressway, Ste 268, Oklahoma City OK 73116, United States

DESCRIPTION:

Marketing,
visionary

teach organizational leadership

Speaking & Engagements

Delivering motivational talks and keynote presentations centered on personal growth, overcoming adversity, and empowerment away from scarcity mindset

Coaching & Mentorship: Guiding women through transformational coaching programs that help them align their values, finances, and life goals.

Content Development: Creating original inspirational content, tools to help others live intentionally and with courage.

Brand Building: Shaping the voice, message, and impact of Kathy Inspires across digital platforms, social media, and upcoming product lines.

Business Strategy & Development: Designing future offerings such as books, courses, and products while nurturing community engagement and collaboration



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1
Termination	1

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint:

Allegations: CUSTOMER ALLEGED SHE DID NOT SIGN THE APPLICATION FOR LIFE INSURANCE.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/30/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE POLICY WAS RESCINDED PER THE INSURED'S REQUEST. A FURTHER EXAMINATION OF THE AGENT'S ACTIVITIES LEAD TO THE FIRM'S DECISION TO TERMINATE HER ON 12/15/95.



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: CLIENT ALLEDGED SHE DID NOT SIGN THE APPLICATION FOR LIFE INSURANCE.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 10/30/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE POLICY WAS RESCINDED PER THE INSURED'S REQUEST.
THE OWNER OF THE POLICY ON [CUSTOMER] HAD KNOWLEDGE THAT I SIGNED [CUSTOMER] NAMED ON THE APPLICATION, ALSO [CUSTOMER] HAD FULL KNOWLEDGE AND DISCLOSURE OF THE INSURANCE, IT WAS A STUPID MOVE ON MY PART TO SIGN HER NAME. MY RELATIONSHIP WITH THE OWNER OF THE POLICY [FAMILY MEMBER] WAS OVER 10 YEARS, AND OUR CLOSE RELATIONSHIP MADE ME MAKE A WRONG DECISION WHICH I REGRET AFTER A 15 1/2 YEAR CAREER ONE COMPANY [CUSTOMER] AND HER FATHER ARE ESTRANGED
BECAUSE OF THIS INCIDENT. [FAMILY MEMBER] (THE FATHER OF THE INSURED) FEELS [CUSTOMER] INITIATED THE COMPLAINT BECAUSE SHE WAS
IN NEED OF MONEY, AND ALSO BECAUSE SHE DID NOT GET WHAT SHE WANTED WHICH WAS TO OWN THE POLICY IN QUESTION AND TO CHANGE THE BENEFICIARY ARRANGEMENT. I REALIZE I WAS WRONG, AND IT WAS WRONG JUDGEMENT. THIS INCIDENT WOULD NEVER HAPPEN AGAIN.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Individual

Firm Name: Equico Securities/Equitable Life

Termination Type: Permitted to Resign

Termination Date: 12/15/1995

Allegations: CLIENT ALLEDGED SHE DID NOT SIGN THE APPLICATION FOR LIFE INSURANCE.

Product Type: Insurance

Broker Statement THE POLICY IN QUESTION WAS RESCINDED PER THE INSURED'S REQUEST. THE OWNER OF THE POLICY WAS THE INSURED'S FATHER AND HAD FULL KNOWLEDGE OF APPLICATION FOR LIFE INSURANCE, AS DID THE (INSURED[CUSTOMER]). THE INSURED/CUSTOMER AND OWNER OF POLICY COMPLETED APPLICATION FOR LIFE INSURANCE WITH SIGNATURES. THE INSURED/CUSTOMER COMPLETED THE MEDICAL EXAM REQUIREMENTS. AS ACTING; FINANCIAL ADVISOR I WAS INVOLVED IN A FAMILY DISPUTE BETWEEN INSURED/CUSTOMER; (DAUGHTER OF OWNER) AND OWNER (FATHER OF INSURED/CUSTOMER). AFTER THE APPLICATION FOR LIFE INSURANCE WAS ISSUED THE DISPUTE BEGAN. IT WAS REGARDING WHO WAS GOING TO BE THE BENEFICIARY OF SAID INSURANCE? WHEN I TOLD INSURED I COULDN'T CHANGE THE BENEFICIARY BECAUSE INSURED/CUSTOMER WAS NOT THE OWNER OF LIFE INSURANCE POLICY HER COMPLAINT WAS TO HAVE POLICY RECINDED ALLEDGING SHE DID NOT SIGN THE APPLICATION FOR LIFE INSURANCE. CLIENT SIGNED THE APPLICATION FOR LIFE INSURANCE. HOWEVER SHE DID NOT SIGN AN ADDITIONAL AMENDMENT FORM REQUIREMENT. I ADMITTED TO SIGNING THIS FORM TO MANAGEMENT. I WAS INVESTIGATED WITH NO FINE. THIS INCIDENT OCCURRED OVER 20 YEARS AGO WITH NO FURTHER INCIDENT. THIS EXPERIENCE TAUGHT ME A VALUABLE LESSON. ONE I WILL LIVE WITH THE REST OF MY CAREER. THE LESSON LEARNED - NEVER SIGN FOR ANOTHER; EVEN WHEN REQUESTED AND OBEY ALL REGULATIONS.



End of Report

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