



IAPD Report

RONALD CHARLES ELEVELD

CRD# 1019537

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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

RONALD CHARLES ELEVELD (CRD# 1019537)

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 **12/02/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FINANCIAL ADVANTAGE ADVISORS CO.	CRD# 117131	08/24/1994
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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
B	SECURITIES AMERICA, INC.	10205	WINDSOR, CT	09/18/2020 - 06/14/2024
B	SECURITIES SERVICE NETWORK, LLC	13318	KNOXVILLE, TN	02/01/2012 - 09/18/2020
B	SECURITIES AMERICA, INC.	10205	WINDSOR, CT	10/18/1993 - 02/01/2012

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



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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

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 Principal	Approved	06/14/2024
B	FINRA	General Securities Representative	Approved	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
B	Connecticut	Agent	Approved	06/14/2024
B	Florida	Agent	Approved	06/14/2024
B	Maine	Agent	Approved	08/27/2024
B	Massachusetts	Agent	Approved	06/14/2024
B	New Jersey	Agent	Approved	06/14/2024
B	New York	Agent	Approved	06/14/2024
B	Ohio	Agent	Approved	06/14/2024
B	Oregon	Agent	Approved	06/14/2024
B	Pennsylvania	Agent	Approved	06/14/2024



Qualifications

Regulator	Registration	Status	Date
B Rhode Island	Agent	Approved	06/14/2024
B South Carolina	Agent	Approved	06/14/2024
B Utah	Agent	Approved	06/14/2024
B Vermont	Agent	Approved	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
WINDSOR, CT

Employment 2 of 2

Firm Name: **FINANCIAL ADVANTAGE ADVISORS CO.**
Main Address: WINDSOR, CT
Firm ID#: 117131

Regulator	Registration	Status	Date
IA Connecticut	Investment Adviser Representative	Approved	08/24/1994

Branch Office Locations

FINANCIAL ADVANTAGE ADVISORS CO.
880 PALISADO AVENUE
WINDSOR, CT 06095




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, 2 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	12/01/1993

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	10/17/1981

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	10/20/1986

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
B	09/18/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	WINDSOR, CT
B	02/01/2012 - 09/18/2020	SECURITIES SERVICE NETWORK, LLC	CRD# 13318	KNOXVILLE, TN
B	10/18/1993 - 02/01/2012	SECURITIES AMERICA, INC.	CRD# 10205	WINDSOR, CT
B	09/25/1989 - 10/21/1993	BUELL SECURITIES CORP.	CRD# 1342	
B	11/16/1981 - 10/21/1993	BUELL SECURITIES CORP.	CRD# 1342	GLASTONBURY, CT
B	02/23/1988 - 09/28/1989	E. T. ANDREWS & CO., INC.	CRD# 1090	

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
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	WINDSOR, CT, United States
10/1996 - Present	ELEVELD & ASSOCIATES	OWNER OF COMPUTER-RELATED BUSINESS	N	WINDSOR, CT, United States
05/1995 - Present	FINANCIAL ADVANTAGE INSURANCE CO	INSURANCE AGENT / PRESIDENT / OWNER	Y	HARTFORD, CT, United States
05/1995 - Present	FINANCIAL ADVANTAGE TAX SERVICES	TAX PREPARER / PRESIDENT / OWNER	Y	WINDSOR, CT, United States
08/1994 - Present	THE FINANCIAL ADVANTAGE GROUP, LLC	PRESIDENT / FINANCIAL SERVICES / OWNER	Y	HARTFORD, CT, United States
09/2020 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	WINDSOR, CT, United States
02/2012 - 09/2020	SECURITIES SERVICE NETWORK	REGISTERED REPRESENTATIVE	Y	WINDSOR, CT, United States



Registration & Employment History



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. WINDSOR ROTARY CHARITABLE FUND, INC

-Treasurer NATURE:Charitable Foundation in support of Windsor/Windsor Locks Rotary Club,local/international service club.INVEST RELATED:N #HRS:2 SEC TRADE HRS:1 START: 7/24/17- P.O. Box 11, Windsor CT 06095 - Treasurer &Member o Board of Directors. Provide Counsel as requested & required.

2.WINDSOR-WINDSOR LOCKS ROTARY CLUB

-Treasurer & Board Member NATURE:Community Service Club associated with Rotary International. We do charitable works in community and worldwide. INVEST RELATED:N #HRS:6 SEC TRADE HRS:1 START:1/1/95-P.O. Box 11, Windsor CT 06095 - Treasurer &Member of Board of Directors and Sergeant at arms,arrange meeting locations &settlement of weekly costs, other duties I am asked to assist in. No financial duties. I have been asked to be member of Board of Directors of organization for 1 year term ending 07/21

3.ELEVELD AND ASSOCIATES

-owner of sole proprietorship-business owns several websites for familial purposes #HRS 1 SEC TRADE HRS 1 -1/1/00 -880 Palisado Ave Windsor CT 06095

4. DBA - The Financial Advantage Group, LLC

5.WINDSOR, CT, TOWN COUNCIL

-Elected Town Councilor -Windsor, CT, Town Council #HRS 8 -11/8/21-275 Broad St Windsor CT 06095 -member of elected Town Governance team or Town Council

6.WASHINGTON LODGE #70, AF & AM

POSITION:Member/Volunteer NATURE: A fraternal organization INVESTMENT RELATED:No NUMBER OF HRS:2 SECURITIES TRADING HS:1 START DATE:10/15/1992 ADDRESS:153 Broad Street, PO Box 202, Windsor CT 06095 DESCRIPTION: Manage charitable works, ie. Blood Drives Widows Event& activities as needed

7.NOTARY PUBLIC

POSITION:Notary Public NATURE:Notarization of Client and others' Documents, if appropriate. INVESTMENT RELATED:No NUMBER OF HRS:0 SECURITIES TRADING HRS:0 START DATE:06/15/1980 ADDRESS:880 Palisado Avenue, Windsor CT 06095 DESCRIPTION:For KNOWN individuals I will Notarize documents at no cost to individual.I do not advertise this service

8.JUSTICE OF PEACE

POSITION:Justice of Peace NATURE: Officiate weddings.INVESTMENT RELATED:No NUMBER OF HRS:0 SECURITIES TRADING HRS:0 START DATE:01/01/2025 ADDRESS:880 Palisado Avenue, Windsor CT 06095 DESCRIPTION:Officiate at Weddings

9.CREC FOUNDATION, INC

POSITION:Chairman of Board NATURE:Charitable Foundation INVESTMENT RELATED: No NUMBER OF HRS:1 SECURITIES TRADING HRS:1 START DATE:04/28/2014 ADDRESS:C/O Capitol Region Education Council, 111 Charter Oak Ave, Hartford6 CT 06106 DESCRIPTION:Member CREC Foundation Board of Directors. This position does not touch or handle monies of Org. CREC Foundation is associated with Capitol Region Education Council that has over 3,000 employees and an operational Financial Department that I am not involved in Recently elected to Chairman of Board, I run meeting and set agenda, professional staff manages organization

10.THE FINANCIAL ADVANTAGE GROUP, LLC (TFAG) D/B/A FINANCIAL ADVANTAGE TAX SERVICE (FATS)



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION:Principal NATURE: Tax Preparation Services INVESTMENT RELATED:No NUMBER OF HRS:4 SECURITIES
TRADING HRS:0 START DATE:10/15/1993
ADDRESS:880 Palisado Avenue, Windsor CT 06095
DESCRIPTION:We are doing less than 10 returns/ year for compensation

11.THE FINANCIAL ADVANTAGE GROUP, LLC (TFAG) D/B/A FINANCIAL ADVANTAGE INSURANCE AGENCY (FAIC)
POSITION:Principal NATURE:CT licensed insurance agency INVESTMENT RELATED: Yes NUMBER OF HRS:5 SECURITIES
TRADING HRS:0 START DATE:02/01/2004
ADDRESS:880 Palisado Avenue, Windsor CT 06095
DESCRIPTION: It is available to handle typically Straight(non variable/indexed) insurance products. Authorities: Life,Accident,
Health, Sickness,Variable Life &Variable Annuity,CreditTravel

12.THE FINANCIAL ADVANTAGE GROUP, LLC (TFAG) D/B/A FINANCIAL ADVANTAGE ADVISORS COMPANY (FAAC)
POSITION:Principal NATURE:CT State Registered Investment Advisor INVESTMENT RELATED:Yes NUMBER OF HRS:30
SECURITIES TRADING HRS:6 START DATE:10/15/1993
ADDRESS:880 Palisado Avenue, Windsor CT 06095
DESCRIPTION:state Registered Investment Advisory Firm.



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

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:	Individual
Employing firm when activities occurred which led to the complaint:	SECURITIES AMERICA, INC
Allegations:	CLIENT ALLEGES MUTUAL FUND PURCHASES WERE UNSUITABLE REGARDING HER INVESTMENT OBJECTIVE.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$14,000.00

Customer Complaint Information

Date Complaint Received:	11/17/2003
Complaint Pending?	No
Status:	Denied
Status Date:	12/15/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER INVESTIGATING MS. MARRO'S ALLEGATIONS WE FOUND THEM TO BE UNFOUNDED AND WITHOUT MERIT. MR. ELEVELD ACTED PROFESSIONAL IN ACCEPTING THE CLIENT WRITTEN INSTRUCTIONS.



End of Report

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