IAPD Report

ELIZABETH ANN UPDIKE

CRD# 1290952

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 7
Disclosure Information	8

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

ELIZABETH ANN UPDIKE (CRD# 1290952)

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 **02/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025
IA	OSAIC WEALTH, INC.	CRD# 23131	01/24/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	OSAIC FA, INC.	3978	VIENNA, VA	11/01/2021 - 01/24/2025
B	OSAIC FA, INC.	3978	VIENNA, VA	10/21/2021 - 01/24/2025
B	WELLS FARGO CLEARING SERVICES, LLC	19616	HERNDON, VA	01/09/2015 - 10/29/2021

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
Financial	1

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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 **11** 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	01/24/2025
B	California	Agent	Approved	01/24/2025
B	Georgia	Agent	Approved	01/24/2025
B	Kentucky	Agent	Approved	01/24/2025
B	Maryland	Agent	Approved	01/24/2025
B	New Hampshire	Agent	Approved	01/24/2025
B	New Jersey	Agent	Approved	01/24/2025
B	New Mexico	Agent	Approved	01/24/2025
B	New York	Agent	Approved	01/24/2025
B	South Carolina	Agent	Approved	01/24/2025
B	Tennessee	Agent	Approved	01/24/2025
B	Virginia	Agent	Approved	01/24/2025
IA	Virginia	Investment Adviser Representative	Approved	01/24/2025

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Qualifications

Branch Office Locations

OSAIC WEALTH, INC.
8219 LEESBURG PIKE
SUITE 200
VIENNA, VA 22182

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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 0 principal/supervisory exams, 2 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	08/18/1984

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	12/13/2013
IA B Uniform Combined State Law Examination (S66)	Series 66	08/26/2008
B Uniform Securities Agent State Law Examination (S63)	Series 63	09/20/1984

PROFESSIONAL DESIGNATIONS

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

No information reported.

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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	11/01/2021 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	VIENNA, VA
B	10/21/2021 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	VIENNA, VA
B	01/09/2015 - 10/29/2021	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	HERNDON, VA
IA	01/09/2015 - 10/29/2021	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	HERNDON, VA
IA	12/16/2013 - 01/09/2015	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	HAMILTON, VA
B	09/18/2013 - 01/09/2015	BB&T INVESTMENT SERVICES, INC.	CRD# 33856	HAMILTON, VA
B	03/27/2013 - 09/17/2013	MML INVESTORS SERVICES, LLC	CRD# 10409	FAIRFAX, VA
B	05/14/2012 - 11/21/2012	W R RICE FINANCIAL SERVICES, INC.	CRD# 36700	BAY CITY, MI
B	11/08/2010 - 04/02/2012	RIVERSOURCE DISTRIBUTORS, INC.	CRD# 139135	MINNEAPOLIS, MN
B	11/10/2008 - 11/01/2010	ALLIANZ LIFE FINANCIAL SERVICES, LLC	CRD# 612	MINNEAPOLIS, MN
IA	08/25/2004 - 09/03/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	VIENNA, VA
B	06/11/2002 - 09/03/2008	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	VIENNA, VA
B	07/20/2001 - 02/20/2002	DIRECTED SERVICES, INC.	CRD# 21675	WEST CHESTER, PA
B	10/14/1998 - 07/26/2001	AETNA INVESTMENT SERVICES, LLC	CRD# 34815	WINDSOR, CT
B	09/08/1998 - 11/13/1998	TRANSAMERICA SECURITIES SALES CORPORATION	CRD# 17970	LOS ANGELES, CA
B	10/11/1996 - 05/19/1998	BISYS FUND SERVICES LIMITED PARTNERSHIP	CRD# 15634	PORTLAND, ME

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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	08/15/1995 - 10/16/1996	DIRECTED SERVICES, INC.	CRD# 21675	WEST CHESTER, PA
B	01/04/1991 - 04/05/1995	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	02/03/1988 - 10/30/1990	PENN MUTUAL EQUITY SERVICES, INC.	CRD# 4031	CONSHOHOCKEN, PA
B	01/08/1986 - 02/08/1988	CHUBB SECURITIES CORPORATION	CRD# 3870	
B	08/21/1984 - 11/06/1985	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	

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
01/2025 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	VIENNA, VA, United States
11/2016 - 01/2025	WELLS FARGO CLEARING SERVICES, LLC	REGISTERED REP	Y	MCLEAN, VA, United States
01/2015 - 11/2016	WELLS FARGO ADVISORS, LLC	REGISTERED REP	Y	MCLEAN, VA, 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. ELIZABETH UPDIKE
POSITION: Owner NATURE: Sole Proprietorship INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2025
ADDRESS: 5827 Ridgecrest Ave, Warrenton VA 20187, United States
DESCRIPTION: I am renting the basement apartment of my primary residence at 5827 Ridgecrest Ave Warreton, Virginia through Furnished Finders

2. THE DOROTHY EVELYN UPDIKE REVOCABLE LIVING TRUST
POSITION: Trustee NATURE: Mother who is age 87 has set up a Revocable Living Trust and named adult daughter as Trustee INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 08/25/2022
ADDRESS: 8219 Leesburg Pike Ste 200, Vienna VA 22182, United States
DESCRIPTION: Act as trustee for investment management of the account, process the required minimum distributions and offer investment advice in the best interest of the trust

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Registration & Employment History

OTHER BUSINESS ACTIVITIES

3. POA FOR DOROTHY EVELYN UPDIKE
POSITION: POA for Mother NATURE: POA for Mother INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2020
ADDRESS: 5827 Ridgecrest Ave, Warrenton VA 20187, United States
DESCRIPTION: POA for Mother

4. GREATER MCLEAN REPUBLICAN WOMEN'S CLUB
POSITION: Recording Secretary NATURE: A non profit volunteer organization INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 0 START DATE: 01/29/2026
ADDRESS: Post Office Box, 417, McLean VA 22101, United States
DESCRIPTION: Voluntary position to record the minutes for the Executive Board Meeting and the Membership Meetings each month. Keeping a file and permanent record of the Club's minutes for purposes of record keeping for the Club

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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.

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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
Financial	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:	BB&T INVESTMENT SERVICES, INC.
Allegations:	CLIENT ALLEGES THAT THE RECOMMENDATION WAS NOT SUITABLE FOR HER SITUATION AND THAT SHE WAS MISINFORMED ON SEVERAL LEVELS.
Product Type:	Annuity-Variable Unit Investment Trust
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGED DAMAGES DETERMINED TO BE IN EXCESS OF $5,000.00.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/27/2015
Complaint Pending?	No
Status:	Settled

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Status Date:	03/10/2015
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Firm Statement	CORRECTED CLIENT'S ACCOUNT

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	BB&T INVESTMENT SERVICES, INC.
Allegations:	CLIENT ALLEGES THAT THE RECOMMENDATION WAS NOT SUITABLE FOR HER SITUATION AND THAT SHE WAS MISINFORMED ON SEVERAL LEVELS.
Product Type:	Annuity-Variable Unit Investment Trust
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGED DAMAGES DETERMINED TO BE IN EXCESS OF $5,000.00.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/27/2015
Complaint Pending?	No
Status:	Settled
Status Date:	03/10/2015
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	CORRECTED CLIENT'S ACCOUNT

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Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 13
Action Date:	06/24/2019
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	US Bankruptcy Court
Location of Court:	Eastern Alexandria, VA
Docket/Case #:	1912075
Action Pending?	No
Disposition:	Discharged
Disposition Date:	02/21/2020
Broker Statement	Utilized the Chapter 13 Bankruptcy Code to organize payment plan of all debts while real estate sale closing was pending. All debts paid in full with no compromise or charge off and Chapter 13 Bankruptcy discharged

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End of Report

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