



IAPD Report

MONICA Salaiz NARVAEZ

CRD# 1790398

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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

MONICA Salaiz NARVAEZ (CRD# 1790398)

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 **02/04/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	OSAIC ADVISORY SERVICES, LLC	CRD# 171070	08/30/2019
B	OSAIC WEALTH, INC.	CRD# 23131	08/23/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	09/20/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	TRIAD ADVISORS LLC	25803	El Paso, TX	08/30/2019 - 08/23/2024
B	M HOLDINGS SECURITIES, INC.	43285	El Paso, TX	04/15/2016 - 08/30/2019
IA	M HOLDINGS SECURITIES, INC.	43285	El Paso, TX	04/15/2016 - 08/30/2019

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 **14** 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 Representative	Approved	08/23/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	08/23/2024
B	Arizona	Agent	Approved	08/23/2024
B	California	Agent	Approved	08/23/2024
B	Florida	Agent	Approved	08/23/2024
IA	Florida	Investment Adviser Representative	Approved	09/23/2024
B	Idaho	Agent	Approved	08/23/2024
B	Illinois	Agent	Approved	08/23/2024
B	Louisiana	Agent	Approved	09/27/2024
B	Minnesota	Agent	Approved	11/20/2025
B	Missouri	Agent	Approved	11/17/2025
B	New Jersey	Agent	Approved	08/23/2024
B	New Mexico	Agent	Approved	08/23/2024



Qualifications

Regulator	Registration	Status	Date
B Ohio	Agent	Approved	08/23/2024
B Texas	Agent	Approved	08/23/2024
IA Texas	Investment Adviser Representative	Approved	09/20/2024
B Virginia	Agent	Approved	09/24/2024
B Washington	Agent	Approved	01/05/2026

Branch Office Locations

OSAIC WEALTH, INC.

123 W. Mills Ave
Suite 200
El Paso, TX 79901

Employment 2 of 2

Firm Name: **OSAIC ADVISORY SERVICES, LLC**
Main Address: 2300 WINDY RIDGE PARKWAY
SUITE 750
ATLANTA, GA 30339
Firm ID#: 171070

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	09/06/2019
IA California	Investment Adviser Representative	Approved	08/30/2019
IA Florida	Investment Adviser Representative	Approved	09/04/2019
IA Idaho	Investment Adviser Representative	Approved	09/03/2019
IA Illinois	Investment Adviser Representative	Approved	09/12/2019
IA New Jersey	Investment Adviser Representative	Approved	09/03/2019
IA New Mexico	Investment Adviser Representative	Approved	09/05/2019



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	09/04/2019
IA Virginia	Investment Adviser Representative	Approved	03/09/2022

Branch Office Locations

OSAIC ADVISORY SERVICES, LLC

123 W Mills Ave
Suite 200
El Paso, TX 79901



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	11/09/1999
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/27/1988

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/30/1997
B Uniform Securities Agent State Law Examination (S63)	Series 63	02/06/1988

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** 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 & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	08/30/2019 - 08/23/2024	TRIAD ADVISORS LLC	CRD# 25803	El Paso, TX
B	04/15/2016 - 08/30/2019	M HOLDINGS SECURITIES, INC.	CRD# 43285	El Paso, TX
IA	04/15/2016 - 08/30/2019	M HOLDINGS SECURITIES, INC.	CRD# 43285	El Paso, TX
IA	08/28/2009 - 05/02/2016	INVESTORS CAPITAL ADVISORY	CRD# 30613	EL PASO, TX
B	08/28/2009 - 05/02/2016	INVESTORS CAPITAL CORP.	CRD# 30613	EL PASO, TX
IA	09/07/1988 - 08/26/2009	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	EL PASO, TX
B	09/02/1988 - 08/26/2009	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	EL PASO, TX

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
08/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	El Paso, TX, United States
08/2019 - Present	Triad Hybrid Solutions	Investment Advisor	Y	El Paso, TX, United States
08/2009 - Present	Strategic Wealth Advisors	Associate	Y	Portland, OR, United States
11/2006 - Present	JDW INSURANCE	BROKER	N	EX PASO, TX, United States
09/2006 - Present	FREELIFE	SALESPERSON	Y	EL PASO, TX, United States
08/1987 - Present	MINNESOTA LIFE	AGENT	Y	ST PAUL, MN, United States
08/2019 - 08/2024	Triad Advisors LLC	Registered Representative	Y	El Paso, TX, United States
04/2016 - 08/2019	M Holdings Securities, Inc.	REGISTERED REPRESENTATIVE	Y	Portland, OR, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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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) Strategic WA LLC; investment related; 600 Sunland Dr, Ste 1-100, El Paso, TX 79912; dba; partner; 4/2009; 160 hrs/month; 6.5 hrs during trading; dba, provide financial advice and offer/sell commission products

3) Fixed insurance-various carriers; not investment related; 600 Sunland Dr, Ste 1-100, El Paso, TX 79912; fixed insurance sales; representative, agent; 4/2016; 20 hrs/month; 4 hrs during trading; offer/sell life insurance, ltd, disability to meet client overall financial needs

4) Monica S Narvaez, CFP LLC; not investment related; 600 Sunland Dr, Ste 1-100, El Paso, TX 79912; solely for tax purposes; managing member; 12/2018; 0 hrs/month; 0 hrs during trading; solely for tax purposes

5) Fusion Financial Network/Paso Del Norte; not investment related; 600 Sunland, Ste 1-100, El Paso, TX 79912; marketing organization; partner; 11/13/2009; 0 hrs/month; 0 hrs during trading; solely used for marketing purposes

6) El Paso Symphony Orchestra; not investment related; 1 Civic Center Plz, El Paso, TX 79901; orchestra concerts, educational & outreach; board member; 10/2021; 5-10 hrs/month; 0-1 hr during trading; volunteer to give direction and guidance on business matters, concerts and outreach programs

7) EMERGENCE HEALTH NETWORK

POSITION: board member NATURE: Non Profit. Largest provider for mental health, intellectual/development disabilities & substance abuse treatment services in El Paso, TX. INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 3 START DATE: 12/15/2021

ADDRESS: 201 E Main St, El Paso TX 79901, United States

DESCRIPTION: Board Member - volunteer to give direction and guidance on business matters.

8) M FINANCIAL GROUP

POSITION: Representative/Member firm NATURE: M Financial Group is a national insurance organization structured as a corporation that develops and distributes proprietary life insurance products through its member firms and affiliated producers. INVESTMENT RELATED: Yes NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 10 START DATE: 04/01/2016

ADDRESS: 1125 N.W. Couch Street, Ste 900, Portland OR 97209, United States

DESCRIPTION: My duties with M Financial Group involve offering and selling their approved fixed life insurance products when appropriate for client needs. This includes evaluating product features, presenting suitable options, assisting with applications, and coordinating required documentation. I do not engage in any variable product activity, product design, underwriting, or supervisory functions. My involvement is strictly limited to the fixed-insurance products permitted by my broker-dealer, Osaic.

9) STRATEGIC WA LLC

POSITION: Member Associate NATURE: Strategic WA LLC is a member-managed limited liability company that serves as the operating entity for its licensed and registered representatives. It collects revenue to cover shared business overhead, including payroll, employment taxes, office space, staffing, and administrative expenses. The LLC provides the structure through which its members conduct their advisory and insurance-related business activities. I am one of three members. INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 8 START DATE: 04/01/2009

ADDRESS: 123 W. Mills Av., Ste 200, El Paso TX 79901, United States

DESCRIPTION: As a Member Associate, I share responsibility with the other LLC members for operational and administrative



Registration & Employment History



OTHER BUSINESS ACTIVITIES

functions. This includes contributing my portion of overhead, participating in oversight of banking, bookkeeping, employment tax matters, annual tax preparation, and supervising staff. These duties support the LLC's operations and are separate from my advisory role.



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: Regulator

Employing firm when activities occurred which led to the complaint: INVESTORS CAPITAL CORP.

Allegations: CHURNING; MISREPRESENTATIONS AND OMISSION OF FACTS

Product Type: Other: ANNUITIES

Alleged Damages: \$14,837.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [FINRA - CASE #13-01930](#)

Date Notice/Process Served: 06/26/2013

Arbitration Pending? No

Disposition: Award

Disposition Date: 12/11/2013

Disposition Detail: NARVAEZ IS LIABLE AND SHALL PAY CLAIMANTS \$100 IN COMPENSATORY DAMAGES.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INVESTORS CAPITAL CORP.



Allegations: REPRESENTATIVE DID NOT EXPLAIN AT TIME OF PURCHASE (10/14/2011) ALL FEATURES AND BENEFITS OF RECOMMENDED VARIABLE ANNUITIES, SPECIFICALLY THAT EARLY WITHDRAWALS EFFECT LIVING BENEFIT GUARANTEES. ALSO, THEY WERE UNAWARE THAT THERE WAS A SURRENDER CHARGE ON THEIR OLD CONTRACTS.

Product Type: Annuity-Variable

Alleged Damages: \$14,837.37

Alleged Damages Amount Explanation (if amount not exact): APPROXIMATE AMOUNT.

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: 02/28/2013

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 07/08/2013

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: [13-01930](#)

Date Notice/Process Served: 07/08/2013

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 12/11/2013

Monetary Compensation Amount: \$100.00

Individual Contribution Amount: \$100.00



End of Report

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