IAPD Report

REGINA M BEATTY

CRD# 1974773

Section Title	Page(s)

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

REGINA M BEATTY (CRD# 1974773)

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 **04/28/2026**.

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 **17** 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	GREENSBURG, PA	12/11/2008 - 01/24/2025
B	OSAIC FA, INC.	3978	GREENSBURG, PA	12/10/2008 - 01/24/2025
IA	SPC	110692	GREENSBURG, PA	09/26/2003 - 12/08/2008

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

©2026 FINRA. All rights reserved. Report about REGINA M BEATTY.

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 **17** 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	FINRA	Invest. Co and Variable Contracts	Approved	01/24/2025
B	California	Agent	Approved	01/24/2025
B	Delaware	Agent	Approved	02/27/2025
B	Florida	Agent	Approved	01/24/2025
IA	Florida	Investment Adviser Representative	Approved	01/24/2025
B	Indiana	Agent	Approved	01/24/2025
B	Maine	Agent	Approved	01/24/2025
B	Maryland	Agent	Approved	01/24/2025
B	Michigan	Agent	Approved	01/24/2025
B	Missouri	Agent	Approved	01/24/2025
B	New Jersey	Agent	Approved	01/24/2025
B	New York	Agent	Approved	01/24/2025

©2026 FINRA. All rights reserved. Report about REGINA M BEATTY.

Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	01/24/2025
B	Ohio	Agent	Approved	01/24/2025
B	Pennsylvania	Agent	Approved	01/24/2025
IA	Pennsylvania	Investment Adviser Representative	Approved	01/24/2025
B	South Carolina	Agent	Approved	01/24/2025
B	Texas	Agent	Approved	01/24/2025
IA	Texas	Investment Adviser Representative	Approved	01/24/2025
B	Virginia	Agent	Approved	01/24/2025
B	West Virginia	Agent	Approved	01/24/2025

Branch Office Locations

OSAIC WEALTH, INC.
6151 Lake Osprey Drive
Suite 300
Sarasota, FL 34240

OSAIC WEALTH, INC.
LAKEWOOD RANCH, FL

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
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	02/12/1997

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	03/12/2002
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/14/1989

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/19/2003
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/31/1990

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

©2026 FINRA. All rights reserved. Report about REGINA M BEATTY.

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	12/11/2008 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	GREENSBURG, PA
B	12/10/2008 - 01/24/2025	OSAIC FA, INC.	CRD# 3978	GREENSBURG, PA
IA	09/26/2003 - 12/08/2008	SPC	CRD# 110692	GREENSBURG, PA
B	02/09/2002 - 12/08/2008	SAMMONS SECURITIES COMPANY, LLC	CRD# 115368	GREENSBURG, PA
B	09/08/1997 - 02/09/2002	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	08/16/1989 - 06/11/1997	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ
B	08/16/1989 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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	GREENSBURG, PA, United States
01/2021 - 01/2025	LINCOLN FINANCIAL ADVISORS CORP	FINANCIAL PROFESSIONAL	Y	SARASOTA, FL, United States
12/2008 - 01/2021	LINCOLN FINANCIAL ADVISORS CORP	REGISTERED REPRESENTATIVE	Y	GREENSSBURG, PA, 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) REGINA BEATTY DBA HERITAGE FINANCIAL CONSULTANTS-THE BEATTY GROUP ONE NORTHGATE SQUARE GREENSBURG PA 15601
CATEGORY: INSURANCE
INVESTMENT RELATED: YES
TITLE: SOLE PROPRIETOR
DUTIES: OFFER PROPERTY & CASUALTY INSURANCE, ACCIDENT AND HEALTH INSURANCE, FIXED ANNUITIES, AND

©2026 FINRA. All rights reserved. Report about REGINA M BEATTY.

Registration & Employment History

OTHER BUSINESS ACTIVITIES

TRADITIONAL LIFE INSURANCE VIA VARIOUS CARRIERS
START DATE:8/1/1997
HOURS PER MONTH: 80 HOURS PER MONTH
DURING TRADING HOURS: 80

2) MATHEWS STREET LLC
POSITION: 1 % owner NATURE: Peter Dochinez and John Dickson (who are NOT clients) formed Mathews Street LLC to buy a commercial building. They would like to me have one voting share (no value) of the management piece to serve as a "tiebreaker" in the event of disagreement. INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 05/01/2014
ADDRESS: 126 Mathews Street, Greensburg PA 15601, United States
DESCRIPTION: Only sit in an owner meeting in the event that there is disagreement - to be the deciding vote (tie-breaker) between Peter Dochinez and John Dickson (who are NOT clients)

3) WOMEN'S WEALTH CONVERSATIONS - AUTHOR
POSITION: Owner, President NATURE: Collecting a series of white papers and interviews from women on some of their experiences that could subsequently become an ebooks that will bear the name of Women's Wealth Conversations "CreatingClarity and Empowering Women to Become Engaged in their Financial Lives".The book would be marketed and would also be distributed where appropriately at the time....Amazon and/or other outlets, including marketing through social media. The purpose is to present on financial planning topics from a consumerand/or advisor's perspective, to help women become more engaged in their financial planning. INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2016
ADDRESS: 6151 Lake Osprey Drive, Ste 300, Sarasota FL 34240, United States
DESCRIPTION: Gather information, archive and eventually put the information with narrative into a book format.

4) WOMEN'S WEALTH CONVERSATIONS - NEWSLETTERS
POSITION: Owner,President NATURE: Creating a newsletter and other marketing material that will bear the name of Women's Wealth Conversations "Creating Clarity and Empowering Women to Become Engaged in their Financial Lives".The e-newsletter will be distributed as registered for on Linked In or Website Sign-UpThe purpose is to present on financial planning topics from a consumer and/or advisor's perspective, to help women become more engaged in their financial planning. INVESTMENT RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2016
ADDRESS: 6151 Lake Osprey Dr, Ste 300, Sarasota FL 34240, United States
DESCRIPTION: Will distribute newsletter, most likely quarterly in the beginning at no charge. Start writing a series of e-books with topics as well. Eventually, charge a subscription fee, and to also do speaking events some with fee/some at no charge.

5) HERITAGE FINANCIAL CONSULTANTS - THE BEATTY GROUP
POSITION: Self NATURE: Market fixed life, health and property & casualty products through various carriers. INVESTMENT RELATED: No NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 80 START DATE: 08/01/1997
ADDRESS: 6151 Lake Osprey Dr, Ste 300, Sarasota FL 34240, United States
DESCRIPTION: Market above products to clients that have a need for that type of insurance

6) REGINA BEATTY
POSITION: Sole Proprietor NATURE: As needed, solicit equity indexed annuities from Lincoln's approved carrier list. INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 12/18/2008
ADDRESS: 6151 Lake Osprey Drive, Ste 300, Sarasota FL 34202, United States
DESCRIPTION: As needed, solicit equity indexed annuities to prospective clients from Lincoln's approved carrier list.

©2026 FINRA. All rights reserved. Report about REGINA M BEATTY.

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: Firm

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES LLC

Allegations: REGARDING THE 1993 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING PREMIUMS.

Product Type: Insurance

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 09/12/2007

Complaint Pending? No

Status: Denied

Status Date: 09/14/2007

Settlement Amount:

Individual Contribution Amount:

Firm Statement THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR ADDRESSING CLAIMS FOR POLICIES INCLUDED IN THE CLASS HAVE

©2026 FINRA. All rights reserved. Report about REGINA M BEATTY.

CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUCO SECURITIES LLC

Allegations: REGARDING THE 1993 PURCHASE OF A VARIABLE APPRECIABLE LIFE INSURANCE POLICY, THE CLIENT ALLEGED MISREPRESENTATION CONCERNING PREMIUMS.

Product Type: Insurance

Alleged Damages: $0.00

Customer Complaint Information

Date Complaint Received: 09/12/2007

Complaint Pending? No

Status: Denied

Status Date: 09/14/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement THIS CONCERNS A POLICY INCLUDED IN THE CLASS OF POLICIES THAT WAS THE SUBJECT OF A NATIONWIDE CLASS ACTION SETTLEMENT IN WHICH PRUDENTIAL, ITS INSURANCE AFFILIATES AND PERSONNEL WERE RELEASED CONCERNING LIFE INSURANCE SALES PRACTICES. THE CLASS ACTION SETTLEMENT REMEDIATION PROCESSES FOR ADDRESSING CLAIMS FOR POLICIES INCLUDED IN THE CLASS HAVE CONCLUDED. BECAUSE THE COMPANY AND THE REPRESENTATIVE(S) WERE RELEASED FROM ANY FURTHER LIABILITY OR OBLIGATION WITH RESPECT TO CLAIMS LIKE THOSE MADE BY THE POLICYHOLDER, THE COMPANY IS NOT REVIEWING THIS INQUIRY AND IS MAKING NO FINDING OR FURTHER FILING REGARDING THIS INQUIRY.

©2026 FINRA. All rights reserved. Report about REGINA M BEATTY.

End of Report

This page is intentionally left blank.

©2026 FINRA. All rights reserved. Report about REGINA M BEATTY.