



IAPD Report

EDWARD LYNN WILLIAMS

CRD# 2166651

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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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

EDWARD LYNN WILLIAMS (CRD# 2166651)

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 **03/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

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	SECURITIES AMERICA ADVISORS, INC.	110518	PHOENIX, AZ	03/04/2020 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	PHOENIX, AZ	03/02/2020 - 06/14/2024
IA	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	611	Phoenix, AZ	10/14/2003 - 04/01/2020

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 **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	Invest. Co and Variable Contracts	Approved	06/14/2024
B	Arizona	Agent	Approved	06/14/2024
IA	Arizona	Investment Adviser Representative	Approved	06/14/2024
B	California	Agent	Approved	06/14/2024
B	Colorado	Agent	Approved	06/14/2024
B	Idaho	Agent	Approved	06/14/2024
B	Missouri	Agent	Approved	03/27/2026
B	Nevada	Agent	Approved	06/14/2024
B	New Mexico	Agent	Approved	06/14/2024
B	North Carolina	Agent	Approved	06/14/2024
B	Oregon	Agent	Approved	06/14/2024
B	Washington	Agent	Approved	06/14/2024

Branch Office Locations



Qualifications

OSAIC WEALTH, INC.
16421 N TATUM BLVD STE 207
PHOENIX, AZ 85032



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 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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/18/1991

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/18/2003
B Uniform Securities Agent State Law Examination (S63)	Series 63	10/04/1991



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](#).



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	03/04/2020 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	PHOENIX, AZ
B	03/02/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	PHOENIX, AZ
IA	10/14/2003 - 04/01/2020	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	CRD# 611	Phoenix, AZ
B	09/20/1991 - 04/01/2020	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	CRD# 611	Phoenix, AZ

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.	Registered Rep	Y	PHOENIX, AZ, United States
03/2020 - 06/2024	SECURITIES AMERICA ADVISORS	IAR	Y	PHOENIX, AZ, United States
03/2020 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	PHOENIX, AZ, United States
02/1991 - 03/2020	MUTUAL/UNITED OF OMAHA INSURANCE COMPANY	INSURANCE_AGENT - Insurance Agent	N	PHOENIX, AZ, United States
02/1991 - 02/2020	MUTUAL OF OMAHA INVESTOR SERVICES, INC.	NOT PROVIDED	Y	PHOENIX, AZ, 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. DBA: Calapooya Creek LLC

Calapooya Creek LLC--Owner--This LLC includes a ranch in Oregon--3601 Stearns Lane, Oakland Oregon 97462 and also is the name of my financial planning practice

2. SAA

POSITION: IAR NATURE: Advisory INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 120 START DATE: 02/17/2020 ADDRESS: 16421 N Tatum, #207, Phoenix AZ 85022 DESCRIPTION: Solicit based on client needs.

3. INSURANCE SALES



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: Agent NATURE: Insurance Sales INVESTMENT RELATED: Yes NUMBER OF HOURS: 12 SECURITIES TRADING HOURS: 12 START DATE: 02/17/2020 ADDRESS: 16421 N Tatum Blvd, #207, Phoenix AZ 85022 DESCRIPTION: Solicit based on client needs.

4. TAX PREP

POSITION: Tax Preparer NATURE: Tax Preparation INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 02/07/2020 ADDRESS: 16421 N Tatum Blvd. # 207, Phoenix AZ 85032 DESCRIPTION: I am not a licensed CPA but I am a CFP and I assist a number of older people organize and file their federal and state income taxes. Some of these people are my clients, but most are from my church. This is a service I provide to help people that otherwise might not be able to afford to have their taxes done. Most do not owe any taxes, but just feel they need to file as their patriotic duty. I do not do any returns that require any complicated calculations or anyone that itemizes on their federal return. I don't charge for this service.

5. OWNER - TSO DOS LLC DBA TEAM SPORTS OUTFITTERS

POSITION: Owner NATURE: The business sells retail Sporting Goods and Sports Apparel. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2010 ADDRESS: 3033 N 35th Ave, STE 4, Phoenix AZ 85017 DESCRIPTION: I am the Owner of the business. I bought the business July 1st, in 2010. The Business was the oldest Sporting Goods Store in Arizona founded in 1947 as Longs Drug. My son Beau is the general manager and runs the day to day operations. I have the ability to write checks and negotiate contracts.

6. EDWARD AND LAURI WILLIAMS RLT DATED 06/23/2000

POSITION: Trustee NATURE: Actually it is just my Revocable Living Trust INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 06/23/2000 ADDRESS: 15413 N 19th Street, Phoenix AZ 85022, United States DESCRIPTION: No duties at the present time.
I had an audit and was told that I need to report that I have a trust

7. OSAIC WEALTH

POSITION: IAR NATURE: Advisory INVESTMENT RELATED: Yes NUMBER OF HOURS: 120 SECURITIES TRADING HOURS: 120 START DATE: 06/14/2024 ADDRESS: 16421 N Tatum, #207, Phoenix AZ 85022, United States DESCRIPTION: Spend most of my day resubmitting paperwork and trying to get business approved.



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:	MUTUAL OF OMAHA INVESTOR SERVICES, INC.
Allegations:	CLIENT ALLEGES IN JUNE 2001, [CUSTOMER] REQUESTED A PAID UP LIFE INSURANCE POLICY. SHE HAS NOW DISCOVERED SHE PURCHASED A \$400,000 VARIABLE LIFE POLICY. CLIENT BELIEVES SHE SHOULD NOT LOSE ANY PORTION OF HER INITIAL INVESTMENT OF \$40,000. CLIENT BELIEVES THIS CAN BE ACCOMPLISHED THROUGH A REDUCTION IN THE FACE VALUE OF THE CONTRACT.
Product Type:	Insurance
Other Product Type(s):	VARIABLE LIFE POLICY
Alleged Damages:	\$18,400.00

Customer Complaint Information

Date Complaint Received:	10/03/2005
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	10/18/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement AMOUNT OF POTENTIAL LOSS TO THE CLIENT. ANY REDUCTION IN THE



FACE VALUE IS SUBJECT TO SURRENDER CHARGES. REP STATES HE NEVER INDICATED THIS POLICY WAS A PAID UP LIFE POLICY. CLIENT SELECTED VUL AFTER REVIEWING SEVERAL DIFFERENT PROPOSALS. POLICY WAS APPLIED FOR AND DELIVERED TO CLIENT. POLICY CLEARLY SHOWS IT IS A VUL.



End of Report

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