



IAPD Report

ELIZABETH C BERTELSEN

CRD# 2253105

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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 C BERTELSEN (CRD# 2253105)

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 **12/17/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ACCURATE WEALTH MANAGEMENT, LLC	CRD# 298137	09/04/2019

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	AAG CAPITAL, INC	188	Sarasota, FL	05/19/2021 - 12/31/2025
B	INTERVEST INTERNATIONAL EQUITIES CORPORATION	20289	Sarasota, FL	04/22/2019 - 09/04/2019
IA	INTERVEST INTERNATIONAL, INC.	111516	Sarasota, FL	04/22/2019 - 09/04/2019

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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ACCURATE WEALTH MANAGEMENT, LLC**

Main Address: 2211 ASHLEY OAKS CIRCLE
WESLEY CHAPEL, FL 33544

Firm ID#: 298137

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	09/04/2019
IA South Carolina	Investment Adviser Representative	Approved	08/24/2023

Branch Office Locations

ACCURATE WEALTH MANAGEMENT, LLC

783 S. ORANGE AVE., 205
SARASOTA, FL 34239



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
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	03/02/1994

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	04/15/1994
B Uniform Securities Agent State Law Examination (S63)	Series 63	01/21/1994

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	05/19/2021 - 12/31/2025	AAG CAPITAL, INC	CRD# 188	Sarasota, FL
B	04/22/2019 - 09/04/2019	INTERVEST INTERNATIONAL EQUITIES CORPORATION	CRD# 20289	Sarasota, FL
IA	04/22/2019 - 09/04/2019	INTERVEST INTERNATIONAL, INC.	CRD# 111516	Sarasota, FL
IA	06/14/2013 - 04/23/2019	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	CRD# 132070	SARASOTA, FL
B	06/14/2013 - 04/17/2019	G.F. INVESTMENT SERVICES, LLC	CRD# 132939	Sarasota, FL
IA	01/16/2009 - 06/18/2013	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	SARASOTA, FL
B	12/19/2008 - 06/18/2013	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	SARASOTA, FL
B	02/21/2006 - 12/23/2008	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	SARASOTA, FL
IA	02/21/2006 - 12/23/2008	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	SARASOTA, FL
IA	06/25/1999 - 02/21/2006	LEGG MASON WOOD WALKER INC	CRD# 6555	SARASOTA, FL
B	06/25/1999 - 02/21/2006	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	BALTIMORE, MD
B	03/03/1994 - 07/17/1999	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	ST. PETERSBURG, FL

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
07/2019 - Present	Accurate Wealth Management, LLC	Investment Adviser Representative	Y	Sarasota, FL, United States
04/2019 - 07/2019	Intervest International Equities Corp	IAR, REG. REP.	Y	Colorado Springs, CO, United States
06/2013 - 04/2019	GF INVESTMENT SERVICES, LLC	IAR, REG. REP.	Y	SARASOTA, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
06/2013 - 04/2019	GLOBAL FINANCIAL PRIVATE CAPITAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SARASOTA, FL, 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) OWNER/ARTIST - NON-INVESTMENT RELATED - SELL FUSED GLASS, PAINTINGS, AND JEWELRY TO SMALL BOUTIQUES, ON EBAY, ON ETSY, AND POTENTIALLY TO ART WHOLESALERS START DATE - 2007, APPROX 25 HOURS PER MONTH - 0 HOURS DURING SECURITIES TRADING HOURS

2) BERTELSEN ASSET MANAGEMENT, LLC - ESTABLISHED 7/10/2013. SELLING OF INSURANCE FIXED ANNUITIES. COMPENSATION IS FROM RENEWAL FEES, TRAILS AND COMMISSIONS. INSURANCE LICENSING START DATE 02/24/2003. - SEMINARS, MARKETING AND INSURANCE SALES OF LIFE AND FIXED ANNUITIES - INVESTMENT-RELATED - SPEND 10 HOURS PER WEEKS

3) ACCURATE WEALTH MANAGEMENT; INVESTMENT RELATED; 2211 ASHLEY OAKS CIR, WESLEY CHAPEL, FL 33544; INSURANCE AGENT; ADVISOR; ADVISOR; 07/2019; 180 HOURS; 5 HOURS; INSURANCE ANNUITY PRODUCTS, PROVIDE INVESTMENT ADVICE AND FINANCIAL PLANNING SERVICES

4) VIATICAL INSURANCE / Self-Appoint as a Viatical Settlement Broker in Florida - Likely for 1 single case with Abacus / 783 S ORANGE AVE, STE. 205 SARASOTA FLORIDA 34236 / Self-Appoint as a Viatical Settlement Broker in Florida / COMMISSION FROM ABACUS / Agent / February 24, 2025 / 4 hours per month / 4 hours per month during trading hours / Agent of Record.



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:	RAYMOND JAMES & ASSOCIATES, INC.
Allegations:	MISREPRESENTATION; ACTIVITY DATE 3/1/2013.
Product Type:	CD
Alleged Damages:	\$5,151.00
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:	05/19/2014
Complaint Pending?	No
Status:	Denied
Status Date:	06/23/2014
Settlement Amount:	
Individual Contribution Amount:	



Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	RAYMOND JAMES / GF INVESTMENT SERVICES, LLC
Allegations:	CLIENT SOLD CD PRIOR TO MATURITY AGAINST REPRESENTATIVES ADVICE AND LOST SOME PRINCIPAL. TRADE WAS UNSOLICITED AND NOW CLIENT IS COMPLAINING. BOTH FIRMS IMMEDIATELY DENIED THE CLAIM AND THE CASE IS NOW CLOSED.
Product Type:	CD
Alleged Damages:	\$20,000.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT ALLEGES \$18,000-\$20,000 BUT THE FIRM HAS LOOKED AT THIS CASE AND IT APPEARS TO BE MORE LIKE \$3000. HIS COMPLAINT TO RAYMOND JAMES IS FOR JUST OVER \$5000 SO THE CLIENT APPEARS VERY CONFUSED.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No
Arbitration/Reparation forum or court name and location:	N/A
Docket/Case #:	N/A
Filing date of arbitration/CFTC reparation or civil litigation:	

Customer Complaint Information

Date Complaint Received: 05/11/2014

Complaint Pending? No

Status: Closed/No Action

Status Date: 06/16/2014

Settlement Amount:

Individual Contribution Amount:

Broker Statement

MS. BERTELSEN WAS ON A LEGAL MEDICAL DISABILITY AND NOT ONLY DIDN'T SOLICIT THE INITIAL PURCHASE BUT WASN'T EVEN AT THE FIRM AT THE TIME OR ALLOWED TO CONDUCT BUSINESS DURING THAT PERIOD OF TIME. MS. BERTELSEN TRANSFERRED THE ACCOUNT OVER TO GF INVESTMENT SERVICES WHERE THE LIQUIDATION TOOK PLACE. THE CLIENT WAS MADE AWARE THAT IF HE HELD THE CD TO MATURITY HE WOULD GET ALL HIS MONEY BACK ASSUMING THE BANK DIDN'T GO BANKRUPT. IN THE EVENT THE BANK WOULD GO BANKRUPT, FDIC INSURANCE WOULD KICK IN. THE CLIENT CHOSE TO SELL THE CD WHICH WAS AN UNSOLICITED TRANSACTION. THE COMPLAINT IS COMPLETELY BASELESS AND IF THE CLIENT TRULY FELT HE HAD A CASE, HE WOULD OBTAIN LEGAL REPRESENTATION WHICH HE HAS NOT DONE. THE COMPLAINT HAS BEEN DENIED BY THE FIRM AND THE CASE HAS BEEN CLOSED. THE COMPLAINT IS NO LONGER PENDING.



End of Report

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