IAPD Report

MARIA REGINA BEDOYA

CRD# 2356229

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

MARIA REGINA BEDOYA (CRD# 2356229)

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 **06/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **18** 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	WOODBURY FINANCIAL SERVICES, INC.	421	JUNO BEACH, FL	03/01/2019 - 01/19/2024
IA	WOODBURY FINANCIAL SERVICES, INC.	421	JUNO BEACH, FL	03/01/2019 - 01/19/2024
B	QUESTAR CAPITAL CORPORATION	43100	JUNO BEACH, FL	12/01/2006 - 03/01/2019

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	2

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 **18** 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	01/19/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	01/19/2024
B	California	Agent	Approved	01/19/2024
B	Colorado	Agent	Approved	01/19/2024
B	District of Columbia	Agent	Approved	01/19/2024
B	Florida	Agent	Approved	01/19/2024
IA	Florida	Investment Adviser Representative	Approved	01/19/2024
B	Georgia	Agent	Approved	01/19/2024
B	Illinois	Agent	Approved	01/19/2024
B	Kentucky	Agent	Approved	05/03/2024
B	Maryland	Agent	Approved	01/19/2024
B	Massachusetts	Agent	Approved	01/19/2024
B	Michigan	Agent	Approved	06/24/2026

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	09/11/2025
B	North Carolina	Agent	Approved	01/19/2024
B	Pennsylvania	Agent	Approved	08/08/2025
B	Puerto Rico	Agent	Approved	01/19/2024
B	South Carolina	Agent	Approved	01/19/2024
B	Texas	Agent	Approved	01/19/2024
B	Virginia	Agent	Approved	01/19/2024
B	Washington	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
13700 US HIGHWAY 1
SUITE 202 D
JUNO BEACH, FL 33408

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
	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	06/16/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/16/1993

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/27/1997
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/06/1995

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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
B	03/01/2019 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	JUNO BEACH, FL
IA	03/01/2019 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	JUNO BEACH, FL
B	12/01/2006 - 03/01/2019	QUESTAR CAPITAL CORPORATION	CRD# 43100	JUNO BEACH, FL
IA	06/02/2006 - 03/01/2019	QUESTAR ASSET MANAGEMENT, INC.	CRD# 133358	JUNO BEACH, FL
B	04/25/2006 - 12/01/2006	USALLIANZ SECURITIES, INC.	CRD# 40875	JUNO BEACH, FL
B	04/19/2004 - 04/26/2006	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	ST. PAUL, MN
IA	04/19/2004 - 04/26/2006	SECURIAN FINANCIAL SERVICES, INC.	CRD# 15296	JUNO BEACH, FL
IA	06/22/1993 - 04/14/2004	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	NORTH PALM BEACH, F
B	06/17/1993 - 04/14/2004	PRUCO SECURITIES, LLC.	CRD# 5685	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
01/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	JUNO BEACH, FL, United States
03/2004 - Present	RB FINANCIAL ADVISORS INC	OWNER	Y	JUNO BEACH, FL, United States
02/2002 - Present	MARCIA REGINA BEDOYA	AGENT	Y	JUNO BEACH, FL, United States
03/2019 - 01/2024	WOODBURY FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	JUNO BEACH, FL, United States
03/2019 - 01/2024	WOODBURY FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	JUNO BEACH, FL, United States
12/2006 - 03/2019	QUESTAR CAPITAL CORPORATION	REGISTERED REPRESENTATIVE	Y	MINNEAPOLIS, MN, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2006 - 03/2019	QUESTAR ASSET MANAGEMENT	INVESTMENT ADVISOR REP	Y	MINNEAPOLIS, MN, 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. MARIA REGINA BEDOYA
POSITION: Insurance Agent NATURE: Sale of fixed insurance products. INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 10 START DATE: 08/01/1993
ADDRESS: 13700 US 1, Suite 202D, Juno Beach FL 33408, United States
DESCRIPTION: Meet with clients to find out about their insurance needs, make proper recommendations, manage underwriting process and service policies once issued.

2. MARIA REGINA BEDOYA
POSITION: Divorce Financial Coach NATURE: sole proprietorship INVESTMENT RELATED: No NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 6 START DATE: 01/01/2004
ADDRESS: 13700 US 1, Suite 202D, Juno Beach FL 33408, United States
DESCRIPTION: Financial coaching to individuals going through divorce

3. DIOCESE OF PALM BEACH
POSITION: Member of the Investment Advisory Council NATURE: Non profit religious organization (Catholic Church) INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 06/01/2005
ADDRESS: 9995 N. Military Trail, Palm Beach Gardens FL 33410, United States
DESCRIPTION: We provide investment recommendations to the Finance Council for final approval on the retirement and other investment accounts owned by the Diocese. It is a purely advisory role with no authority to effect change on policy or procedures.

4. MILLION DOLLAR ROUND TABLE
POSITION: Past President NATURE: I now serve as Past President of the organization and as such will volunteer as an Ambassador who promotes the benefits of MDRT to its members. No remuneration will be provided and represents volunteer service. INVESTMENT RELATED: No NUMBER OF HOURS: 3 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2021
ADDRESS: 325 West Touhy Avenue, Park Ridge IL 60068, United States
DESCRIPTION: I will serve as a volunteer if needed by mentoring members, providing advice to aspirants, and attending annual meetings as a volunteer leader.

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	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Questar Capital Corporation
Allegations:	client alleged she was not sufficiently informed of fees and other charges associated with the purchase of two variable annuities and one fixed index annuity in 2017 and the registered representative was not acting in her best interests.
Product Type:	Annuity-Fixed Annuity-Variable
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	the firm is unable to determine damages would be less than $5,000
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:	06/21/2018
Complaint Pending?	No
Status:	Denied
Status Date:	09/20/2018

Settlement Amount:

Individual Contribution Amount:

Broker Statement Recommendations were based on thorough knowledge of the client through multiple meetings and fact finding. The client was seeking protection of principal and advised she would not need access to the funds prior to the age of 59 1/2. Additional assets and earned income were more than adequate for stated needs and the client asserted strong financial background and understanding of the risks and rewards of the recommendations made.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: QUESTAR CAPITAL CORPORATION

Allegations: CLIENT ALLEGES THAT 2 IRA ANNUITIES WERE IMPROPERLY ESTABLISHED GIVEN THAT FUNDS WERE INHERITED FROM A NON-SPOUSE AND ERRONEOUSLY RELEASED BY MORGAN STANLEY AND TRANSFERRED THROUGH MY BROKER DEALER TO ING AND ALLIANZ AS TRADITIONAL IRA'S - INSTEAD OF TRIGGERING DISTRIBUTIONS AS REQUIRED BY IRS RULES. ANNUITIES WERE ESTABLISHED IN JANUARY 2007 AND CLIENT'S CPA REALIZED ERROR IN EARLY 2009. CLIENT CONTACTED US IN JUNE 2009 TO REQUEST THAT ING AND ALLIANZ RECTIFY THE ERRORS, AFTER THE CLIENT REALIZED MORGAN STANLEY WOULD NOT ASSUME RESPONSIBILITY. CLIENT ALSO ALLEGES FIDUCIARY RESPONSIBILITIES ASSOCIATED WITH IAR AND DUAL AGENCY ROLES.

Product Type: Annuity-Variable
Other: EQUITY INDEXED ANNUITY

Alleged Damages: $33,000.00

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: 02/19/2010

Complaint Pending? No

Status: Settled

Status Date: 07/14/2010

Settlement Amount: $44,966.31

Individual Contribution Amount: $8,856.90

Broker Statement CLIENT'S CPA WAS AWARE OF INHERITANCE AND FAILED TO RECOGNIZE MORGAN STANLEY'S FAILURE TO FILL OUT PROPER ELECTION FORMS IN EARLY 2006 AND TO PROVIDE REQUIRED DISTRIBUTIONS TO THE CLIENT IN 2006. FURTHERMORE, THE NEW BUSINESS DEPARTMENTS OF QUESTAR CAPITAL, ING, AND ALLIANZ DID NOT PROPERLY REVIEW PRODUCT SUITABILITY THAT WOULD HAVE DETECTED THE ERROR. I DID

NOT ACT IN A FIDUCIARY OR DUAL AGENCY ROLE IN THIS CASE; NO FEES WERE PAID BY THE CLIENT. THE CLIENT WAS TOLD IN OUR FIRST MEETING THAT I DO NOT PROVIDE TAX OR LEGAL ADVICE. THE CLIENT CLEARLY UNDERSTOOD THE ROLE I PLAYED, HER CPA PLAYED, AND HER ATTORNEY PLAYED ASSISTING HER WITH HER VARIOUS FINANCIAL, TAX, AND LEGAL NEEDS.

End of Report

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