



IAPD Report

TODD ALLEN WERLING

CRD# 2816649

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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

TODD ALLEN WERLING (CRD# 2816649)

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 **11/07/2025**.

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 **13** 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	Fairfield, NJ	07/27/2006 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	FAIRFIELD, NJ	09/30/2004 - 06/14/2024
B	PARK AVENUE SECURITIES LLC	46173	NEW YORK, NY	05/03/1999 - 10/04/2004

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
Criminal	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 **13** 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
B California	Agent	Approved	06/14/2024
B Connecticut	Agent	Approved	06/14/2024
B Delaware	Agent	Approved	06/14/2024
B Florida	Agent	Approved	06/14/2024
B Maine	Agent	Approved	06/14/2024
B Maryland	Agent	Approved	06/14/2024
B Massachusetts	Agent	Approved	06/14/2024
B New Jersey	Agent	Approved	06/14/2024
IA New Jersey	Investment Adviser Representative	Approved	06/14/2024
B New York	Agent	Approved	06/14/2024
B North Carolina	Agent	Approved	06/14/2024



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	06/14/2024
B Texas	Agent	Approved	11/08/2025
IA Texas	Investment Adviser Representative	Restricted Approval	11/08/2025

Branch Office Locations

OSAIC WEALTH, INC.
124 LITTLE FALLS ROAD, UNIT C-2
FAIRFIELD, NJ 07004



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
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	01/17/1997

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	07/14/2006
 Uniform Securities Agent State Law Examination (S63)	Series 63	04/19/1999

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
IA	07/27/2006 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	Fairfield, NJ
B	09/30/2004 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	FAIRFIELD, NJ
B	05/03/1999 - 10/04/2004	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
B	11/02/1998 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	NEW YORK, NY
B	01/20/1997 - 11/06/1998	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	01/20/1997 - 11/06/1998	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

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 REPRESENTATIVE	Y	FAIRFIELD, NJ, United States
03/2018 - Present	TRUSTED WEALTH FINANCIAL	FINANCIAL ADVISOR	Y	Fairfield, NJ, United States
09/2004 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REPRESENTATIVE	Y	FAIRFIELD, NJ, United States
10/2004 - 03/2018	FINANCIAL PRINCIPLES, LLC	INSURANCE AGENT & MORTGAGE LOAN SOLICITOR	Y	FAIRFIELD, NJ, United States
10/2004 - 03/2018	TODD WERLING	INSURANCE AGENT - LIFE & HEALTH PRODUCTS	Y	FAIRFIELD, NJ, 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.

***WCCR



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POSITION: coach NATURE: Volunteer coach for my kids sports team in the town of West Caldwell, NJ INVESTMENT RELATED: No NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 0 START DATE: 12/01/2018 ADDRESS: 30 Clinton Road, West Caldwell NJ 07006 DESCRIPTION: I volunteer my time to coach basketball and baseball rec for the town.

***ROLLIN IN THE DOUGH WOOD BURNING PIZZA

POSITION: Member of the LLC NATURE: Forming a business with my 2 other people. The business is a mobile wood burning pizza catering business INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 0 START DATE: 11/06/2020 ADDRESS: 3 Fairmount Rd, West Caldwell NJ 07006 DESCRIPTION: We will make and provide wood burning pizza at parties. I will be in charge of the books. We will have a separate business account for this business.

***TRUSTED WEALTH FINANCIAL, LLC

POSITION: Insurance agent NATURE: Trusted Wealth Financial, LLC - INSURANCE SALES - AGENT - INVESTMENT RELATED - START DATE: 4/2018 - LOCATED AT 124 Little Falls Road Suite C-2 Fairfield, NJ 07004 INVESTMENT RELATED: No NUMBER OF HOURS: null SECURITIES TRADING HOURS: null START DATE: 04/01/2018 ADDRESS: 124 Little Falls Road, Suite C-2, Fairfield NJ 07004 DESCRIPTION: Insurance agent



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
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Criminal	1
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Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	HOBOKEN MUNICIPAL COURT Not Provided
Charge Date:	11/04/1995
Charge Details:	I WAS ORIGINALLY CHARGED WITH AGGREGATED ASSAULT AND RESISTING ARREST ON OVE 4, 1995, ON NOVE 6, 1995 ASSISTANT HUDSON COUNTY PROCESUCTOR WINSLOW AMENDED TH CHANGE TO SIMPLE ASSAULT AND OBSTRUCTING THE ADMINISTRATION OF LAW. THE NJ CODE OF CRIMINAL JUSTICE GRADES BOTH AMENDED CHARGES AS "DISORDERLY PERSONS OFFENSES"
Felony?	Yes
Current Status:	Final
Status Date:	01/01/1996
Disposition Details:	THE SIMPLE ASSAULT CHARGE WAS AMENDED TO HOBOKEN LOCAL ORDINANCE 145-1 DISTURBING THE PEACH. THE SECOND AMENDED CHARGE WAS DISMISSED BY MERGER THIS MEANS THAT THE TWO AMENDED CHARGES WERE "MERGED" INTO ONE CHARGE WHICH WAS FOR THE AMENDED TO THE VIOLATION OF A LOCAL ORDINANCE THE FINE WAS \$450 AND 4 DAYS OF COMMUNITY SERVICE. BASICALLY THE CONVICTION WAS DISTURBING THE PEACH, A LOCAL HOBOKEN ORDANCE
Broker Statement	Not Provided



End of Report

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