



IAPD Report

GWEN B GARRISON

CRD# 2956878

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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

GWEN B GARRISON (CRD# 2956878)

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 **03/31/2026**.

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 **8** 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	NEWNAN, GA	07/17/2020 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	NEWNAN, GA	07/17/2020 - 06/14/2024
IA	INVESTACORP ADVISORY SERVICES INC	109011	NEWNAN, GA	12/04/2014 - 07/17/2020

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 8 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 Alabama	Agent	Approved	06/14/2024
B Arizona	Agent	Approved	06/14/2024
B Florida	Agent	Approved	06/14/2024
B Georgia	Agent	Approved	06/14/2024
IA Georgia	Investment Adviser Representative	Approved	06/14/2024
B Kentucky	Agent	Approved	06/14/2024
B North Carolina	Agent	Approved	06/14/2024
B South Carolina	Agent	Approved	06/14/2024
IA Texas	Investment Adviser Representative	Restricted Approval	06/14/2024

Branch Office Locations

OSAIC WEALTH, INC.
NEWNAN, GA

OSAIC WEALTH, INC.
2011 COMMERCE DR N
PEACHTREE CITY, GA 30269



Qualifications

OSAIC WEALTH, INC.
2011 COMMERCE DR N
PEACHTREE CITY, GA 30269



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 1 state securities law exam.

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	12/15/1997

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	12/30/1997
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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	07/17/2020 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	NEWNAN, GA
B	07/17/2020 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	NEWNAN, GA
IA	12/04/2014 - 07/17/2020	INVESTACORP ADVISORY SERVICES INC	CRD# 109011	NEWNAN, GA
B	12/01/2014 - 07/17/2020	INVESTACORP, INC.	CRD# 7684	NEWNAN, GA
IA	01/08/2008 - 12/31/2014	RESOURCE HORIZONS INVESTMENT ADVISORY, INC.	CRD# 143384	NEWNAN, GA
B	09/26/2014 - 12/02/2014	KOVACK SECURITIES INC.	CRD# 44848	Newman, GA
B	01/02/2008 - 09/24/2014	RESOURCE HORIZONS GROUP LLC	CRD# 104368	NEWNAN, GA
IA	04/10/2003 - 12/31/2007	ESI FINANCIAL ADVISORS	CRD# 265	FAYETTEVILLE, GA
B	01/29/2001 - 12/31/2007	EQUITY SERVICES, INC.	CRD# 265	FAYETTEVILLE, GA
B	05/03/1999 - 01/23/2001	PARK AVENUE SECURITIES LLC	CRD# 46173	NEW YORK, NY
B	12/16/1997 - 05/03/1999	GUARDIAN INVESTOR SERVICES CORPORATION	CRD# 6635	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.	Mass Transfer	Y	PEACHTREE CITY, GA, United States
06/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	PEACHTREE CITY, GA, United States
07/2020 - 06/2024	SECURITIES AMERICA ADVISORS, INC.	IAR	Y	NEWNAN, GA, United States
07/2020 - 06/2024	SECURITIES AMERICA, INC.	REGISTERED REP	Y	NEWNAN, GA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2014 - 07/2020	INVESTACORP ADVISORY SERVICES	REGISTERED INVESTMENT ADVISOR	Y	MIAMI, FL, United States
12/2014 - 07/2020	INVESTACORP INC	REGISTERED REPRESENTATIVE	Y	MIAMI, 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. LIFEPLAN FINANCIAL ADVISORS, INC.

POSITION: President/Insurance Agent NATURE: Fixed Insurance and Annuity Sales INVESTMENT RELATED: Yes HOURS: 2 SECURITY TRADING HOURS: 2 START DATE: 09/30/2003 ADDRESS: 1 The Meadow Drive, Newnan, GA 30265 DESCRIPTION: As part of the financial planning and advisory process, I often discover clients have a need for life insurance, disability insurance, or long term care insurance. In addition, some of the investments may need to have guarantees- involving an annuity product.

2. LIFEPLAN FINANCIAL ADVISORS, INC. (1)

POSITION: President/Financial Advisor NATURE: Financial Planning/Investment Advisory work INVESTMENT RELATED: Yes HOURS: 150 SECURITY TRADING HOURS: 150 START DATE: 09/30/2003 ADDRESS: 1 The Meadows Drive, Newnan, GA 30265 DESCRIPTION: Financial planning and providing managed accounts

3. GWEN GARRISON

-INVESTMENT RELATED, CONDUCTED FROM WWW.LIFEPLANFIN.COM NEWNAN, GA 30265. THE NATURE OF THE OUTSIDE BUSINESS ACTIVITY (OBA) IS SOLICITOR OF LTAM'S IADVICE SYMBIL, MY POSITION IN THE ORGANIZATION IS SOLICITOR, MY ROLE AS A SOLICITOR IS RESTRICTED ONLY TO REFERRING PROSPECTIVE CLIENTS TO LTAM'S IADVICE WEBSITE AND I AM NOT INVOLVED IN MAKING AN ADVISORY RECOMMENDATIONS OR EFFECTING ANY TRANSACTIONS. IN RETURN, I AM COMPENSATED A .20% REFERRAL FEE BY LTAM THROUGH INVESTACORP. I DO NOT OFFER ANY PRODUCTS OR SERVICES IN THIS ROLE. 03/2016 WAS THE START OF THE RELATIONSHIP WITH THE OTHER BUSINESS AND 1 HOURS ARE DEVOTED TO THE OTHER BUSINESS PER WEEK AND 0 OF HOURS ARE DEVOTED TO THE OTHER BUSINESS DURING SECURITIES TRADING HOURS PER MONTH.

4. SYMBIL

POSITION: Solicitor NATURE: I am a Solicitor for the Symbil Robo Advisor from Ladenburg Asset Management INVESTMENT RELATED: Yes NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 15 START DATE: 04/15/2016 ADDRESS: 640 5th Ave., 4th Floor, New York NY 10019 DESCRIPTION: If I come across a client with a small account that would be best served by Symbil, I will tell them about it and share the link for them to check it out.

5. LIFEPLAN FINANCIAL ADVISORS, INC.

POSITION: Solicitor NATURE: I am a Solicitor for the \$ymbil Robo Advisor from Ladenburg Asset Management. I began working with them in 2016 and the product has just been re-released this week. As Ladenburg had inactivated the \$ymbil website while the product was being updated and revamped, I have done very little with it except service existing clients for the last few years. However, I intend to refresh our marketing efforts with the new URL links and actively promote this product again because it provides an important solution for clients with small accounts. INVESTMENT



Registration & Employment History



OTHER BUSINESS ACTIVITIES

RELATED: Yes NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 04/15/2016

ADDRESS: 1 The Meadows Drive, Newnan GA 30265, United States

DESCRIPTION: If I come across a client with a small account that would be best served by \$ymbil, I will tell them about it and share the link for them to check it out.



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:	RESOURCE HORIZONS GROUP, L.L.C.
Allegations:	THE CLIENT'S DAUGHTER WHO IS ALSO THE EXECUTOR OF HER ESTATE, REQUESTED THE RETURN OF THE SURRENDER PENALTY ON A FIXED ANNUITY EXCHANGE THE CLIENT DID BEFORE HER DEATH. THE DAUGHTER CLAIMS THE MOTHER WAS NOT AWARE OF THE SURRENDER CHARGE AND THE EXCHANGE WAS NOT SUITABLE.
Product Type:	Annuity-Fixed
Alleged Damages:	\$43,750.00
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:	01/07/2010
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	11/18/2010
Settlement Amount:	



Individual Contribution Amount:

Broker Statement

THE CLIENT WAS AWARE OF THE SURRENDER CHARGE ASSOCIATED WITH THE EXCHANGE. THE CLIENT RECEIVED A MARKET VALUE ADJUSTMENT BY SURRENDERING/EXCHANGING THE ANNUITY THAT RESULTED IN A GAIN OF \$8,622.25, NOT A LOSS AS THE DAUGHTER CLAIMS. THE CLIENT ALSO RECEIVED A HIGHER INTEREST RATE ON THE NEW ANNUITY AND AN UPFRONT ADDITIONAL INTEREST BONUS.
THE ESTATE REALIZED THERE WERE NO LOSSES WITH THIS TRANSACTION AND DID NOT PROCEED WITH THE COMPLAINT.



End of Report

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