



IAPD Report

DIANNE PERRY ODOM

CRD# 3111823

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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

DIANNE PERRY ODOM (CRD# 3111823)

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 **10/21/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	J.W. COLE FINANCIAL, INC.	CRD# 124583	11/04/2016
IA	J. W. COLE ADVISORS, INC.	CRD# 112294	11/10/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **29** 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	CAPITAL GUARDIAN WEALTH MANAGEMENT, LLC	131631	IRMO, SC	07/23/2012 - 11/11/2016
B	CAPITAL GUARDIAN, LLC	137919	IRMO, SC	07/17/2012 - 11/11/2016
IA	WOODBURY FINANCIAL SERVICES, INC.	421	IRMO, SC	07/20/2007 - 07/20/2012

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	3



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 **29** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **J. W. COLE ADVISORS, INC.**
Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634
Firm ID#: 112294

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	01/04/2021
IA South Carolina	Investment Adviser Representative	Approved	11/10/2016
IA Texas	Investment Adviser Representative	Restricted Approval	10/22/2025

Branch Office Locations

J. W. COLE ADVISORS, INC.
7921 Broad River Road
Irmo, SC 29063

J. W. COLE ADVISORS, INC.
12500 Brantley Commons Ct
Ste #3
Fort Myers, FL 33907

Employment 2 of 2

Firm Name: **J.W. COLE FINANCIAL, INC.**
Main Address: 4301 ANCHOR PLAZA PARKWAY
SUITE 450
TAMPA, FL 33634
Firm ID#: 124583

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	11/04/2016
B Arizona	Agent	Approved	05/07/2024
B California	Agent	Approved	01/07/2021



Qualifications

Regulator	Registration	Status	Date
B Colorado	Agent	Approved	01/16/2019
B Connecticut	Agent	Approved	01/06/2021
B District of Columbia	Agent	Approved	01/06/2021
B Florida	Agent	Approved	11/05/2020
B Georgia	Agent	Approved	12/14/2020
B Idaho	Agent	Approved	08/07/2024
B Illinois	Agent	Approved	01/25/2021
B Kansas	Agent	Approved	09/15/2025
B Maryland	Agent	Approved	04/25/2024
B Massachusetts	Agent	Approved	03/04/2021
B Michigan	Agent	Approved	01/07/2021
B Minnesota	Agent	Approved	01/07/2021
B Mississippi	Agent	Approved	01/11/2021
B New Hampshire	Agent	Approved	01/06/2021
B New Jersey	Agent	Approved	03/20/2017
B New Mexico	Agent	Approved	11/04/2016
B New York	Agent	Approved	01/06/2021
B North Carolina	Agent	Approved	11/04/2016
B Ohio	Agent	Approved	01/06/2021



Qualifications

Regulator	Registration	Status	Date
B Pennsylvania	Agent	Approved	01/07/2021
B South Carolina	Agent	Approved	11/04/2016
B Tennessee	Agent	Approved	01/07/2021
B Texas	Agent	Approved	09/10/2020
B Virginia	Agent	Approved	09/26/2025
B Washington	Agent	Approved	01/06/2021
B West Virginia	Agent	Approved	01/19/2021
B Wisconsin	Agent	Approved	01/07/2021

Branch Office Locations

7921 Broad River Road
Irmo, SC 29063

12500 Brantley Commons Ct
Ste #3
Fort Myers, FL 33907



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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	11/08/2000
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	05/07/2001
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B Uniform Securities Agent State Law Examination (S63)	Series 63	01/11/1999
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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	07/23/2012 - 11/11/2016	CAPITAL GUARDIAN WEALTH MANAGEMENT, LLC	CRD# 131631	IRMO, SC
B	07/17/2012 - 11/11/2016	CAPITAL GUARDIAN, LLC	CRD# 137919	IRMO, SC
IA	07/20/2007 - 07/20/2012	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	IRMO, SC
B	07/03/2007 - 07/20/2012	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	IRMO, SC
IA	06/07/2001 - 07/16/2007	INTERSECURITIES, INC.	CRD# 16164	COLUMBIA, SC
B	11/09/2000 - 07/16/2007	INTERSECURITIES, INC.	CRD# 16164	COLUMBIA, SC

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
11/2016 - Present	J.W. Cole Advisors, Inc.	Investment Advisor Representative	Y	Tampa, FL, United States
11/2016 - Present	J.W. Cole Financial, Inc.	Registered Representative	Y	Tampa, FL, United States
09/1997 - Present	DIANNE P. ODOM, CPA LLC	OWNER	N	COLUMBIA, SC, United States
07/2012 - 11/2016	CAPITAL GUARDIAN WEALTH MANAGEMENT, LLC	FINANCIAL ADVISOR	Y	IRMO, SC, United States
07/2012 - 11/2016	CAPITAL GUARDIAN, LLC	REGISTERED REP	Y	IRMO, SC, 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. RENTAL PROPERTIES: 405 HARBISON BLVD UNIT 724, 728, 622, 516. STARTED 8/1999 NONINV RELATED: NO 1 HOURS A MONTH 100% OWNER



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. RENTAL PROPERTY 301 FARMHOUSE LOOP LEXINGTON SC 29072 STARTED: APRIL 2007 RENTAL: 1 HOUR A MONTH 100% OWNER
3. INDEPENDENT INSURANCE AGENT. 7921 BROAD RIVER ROAD, IRMO, SC 29063. INVESTMENT RELATED: 1/2002. SALE OF FIXED INSURANCE PRODUCTS. TIME SPENT VARIES 10-20 HOURS PER MONTH.
4. DIANNE P. ODOM CPA, LLC. 7921 BROAD RIVER ROAD, Irmo SC 29063. 100% OWNER 9/1997. 5 HRS A MONTH
5. DIANNE P ODOM, CPA, LLC; NONINV RELATED; 107 OAK PARK DR STE A IRMO, CA: PREPARE IND/CORP TAX RETURNS; OWNER/PRESIDENT; 01/01/2001; 80HR/MON; 4HR/MON
6. RENTAL PROPERTY / NON-INVESTMENT RELATED / 1304 REDWOOD DRIVE WEST COLUMBIA, SC 29169 / 12/12/2018 / OWNER OF RENTAL HOME / 1 HOUR PER MONTH / 0 DURING TRADING HOURS
7. 525 PROPERTIES, LLC / 7921 BROAD RIVER ROAD, IRMO, SC 29363 / OFFICE BUILDING OWNER OCCUPIED / 8/1/2018 / OFFICER, PARTNER / 2 HOURS PER MONTH / 2 DURING TRADING HOURS / PAY BILLS, FILE RETURNS, ACCOUNTING
8. DPO WEALTH MANAGEMENT / DBA NAME FOR FINANCIAL PLANNING / 7921 BROAD RIVER ROAD, IRMO, SC 29063 / 8/1/2018 / PRESIDENT / 160 HOURS PER MONTH / 160 DURING TRADING HOURS
9. ONE TIER LLC.; INVESTMENT RELATED; CORP ESTABLISHED FOR TAX PURPOSES; 12525 NEW BRITTANY BLVD, FT. MYERS, FL 33907; DBA SCHLAGER, SCHLAGER AND LEVIN; FINANCIAL SERVICES
10. INDEPENDENT INVESTMENT ADVISORS, LLC; INVESTMENT RELATED; 12500 Brantley Commons Ct, Suite 3, FORT MYERS, FL 33907; FINANCIAL PLANNING; OWNER AND FINANCIAL ADVISOR; 10 HOURS PER MONTH



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	J.W. COLE FINANCIAL, INC.
Allegations:	Customer alleges registered representative did not follow instructions regarding variable annuity subaccount transactions thus causing market value to fall.
Product Type:	Annuity-Variable
Alleged Damages:	\$55,000.00
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:	07/14/2022
Complaint Pending?	No
Status:	Closed/No Action
Status Date:	09/06/2022
Settlement Amount:	

Individual Contribution Amount:

Broker Statement It was determined that there was no error on the part of the representative. The



annuity company made a processing error at the time of the transaction which resulted in funds within the account being placed into the markets when they should not have been. This caused the value of the annuity to fall. The annuity company corrected their error which resulted in no losses to the client.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: Woodbury Financial Services, Inc.

Allegations: The customer alleged that the benefit of a policy rider was misrepresented.

Product Type: Annuity-Variable

Alleged Damages: \$355,169.00

Alleged Damages Amount Explanation (if amount not exact): The complaint asked that the product sponsor guarantee that the account value would equal a specific amount two years in the future.

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: 10/19/2015

Complaint Pending? No

Status: Denied

Status Date: 11/18/2015

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court: State Court

Name of Court: Court of Common Pleas

Location of Court: County of Lexington, tate of South Carolina

Docket/Case #: 2016-CP-32-00107

Date Notice/Process Served: 01/11/2016

Litigation Pending? No

Disposition: Settled

Disposition Date: 02/26/2021

Monetary Compensation Amount: \$30,000.00

Individual Contribution Amount: \$5,000.00

Firm Statement The Firm's records indicate the matter was settled. A recent disclosure was made



The FINRA records indicate the matter was settled. A recent disclosure was made by J.W. Cole Financial, Inc., reporting that a settlement was entered into in the matter between unknown parties.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: Woodbury Financial Services

Allegations: Client alleges benefit of policy rider was misrepresented.

Product Type: Annuity-Variable

Alleged Damages: \$350,000.00

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: 10/19/2015

Complaint Pending? No

Status: Denied

Status Date: 11/18/2015

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court: State Court

Name of Court: Court of Common Pleas

Location of Court: County of Lexington, State of South Carolina

Docket/Case #: 2016-cp-32-00107

Date Notice/Process Served: 01/11/2016

Litigation Pending? No

Disposition: Settled

Disposition Date: 05/12/2017

Monetary Compensation Amount: \$30,000.00

Individual Contribution Amount: \$5,000.00

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NONE - NOT REGISTERED



Allegations: CLIENT ALLEGED AN UNREGISTERED CPA SOLICITED, URGED AND ADVISED CUSTOMER TO INVEST IN HIGH YIELD PROMISSORY NOTE IN 1998

Product Type: Penny Stock(s)

Other Product Type(s): PROMISSORY NOTE

Alleged Damages: \$50,000.00

Customer Complaint Information

Date Complaint Received: 06/19/2000

Complaint Pending? No

Status: Litigation

Status Date: 06/19/2000

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Civil Litigation Information

Court Details: CIVIL ACTION NO. 00-CP-40-2403 COURT OF COMMON PLEAS/STATE OF SC/COUNTY OF RICHLAND

Date Notice/Process Served: 06/19/2000

Litigation Pending? No

Disposition: Settled

Disposition Date: 07/25/2001

Monetary Compensation Amount: \$15,000.00

Individual Contribution Amount: \$15,000.00

Broker Statement COMPLAINT SETTLED WITHOUT ANY ADMISSION OF WRONG DOING OR ADMISSION OF THE VALIDITY OF ANY CLAIM OR CAUSE OF ACTION MADE. IT HAS COME TO OUR ATTENTION THAT THIS INITIAL DRP FILING WAS INCORRECT BY PREVIOUS B/D.



End of Report

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