IAPD Report

TERESA LYNN MCCLELLAND-SARGENT

CRD# 3137092

Section Title	Page(s)
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	7 - 8
Disclosure Information	9

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

TERESA LYNN MCCLELLAND-SARGENT (CRD# 3137092)

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 **08/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	02/26/1999
IA	OSAIC WEALTH, INC.	CRD# 23131	01/05/2010

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **32** 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	FINANCIAL PLANNING ADVISORY CORP	117448	FLINT, MI	03/05/2010 - 11/11/2016

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 **32** 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	02/26/1999
B	FINRA	General Securities Principal	Approved	09/22/1999
B	FINRA	Municipal Securities Principal	Approved	04/27/2012
B	FINRA	Municipal Securities Representative	Approved	04/27/2012
B	Alabama	Agent	Approved	08/08/2001
B	Alaska	Agent	Approved	08/12/2026
B	Arizona	Agent	Approved	03/28/2000
B	Arkansas	Agent	Approved	04/29/2022
IA	Arkansas	Investment Adviser Representative	Approved	04/29/2022
B	California	Agent	Approved	01/08/2008
IA	California	Investment Adviser Representative	Approved	01/27/2012
B	Colorado	Agent	Approved	12/07/2011
IA	Colorado	Investment Adviser Representative	Approved	07/28/2016

Qualifications

	Regulator	Registration	Status	Date
B	Connecticut	Agent	Approved	03/24/2026
B	Florida	Agent	Approved	03/29/2000
IA	Florida	Investment Adviser Representative	Approved	01/30/2012
B	Georgia	Agent	Approved	08/08/2001
B	Illinois	Agent	Approved	02/21/2007
IA	Illinois	Investment Adviser Representative	Approved	05/16/2024
B	Indiana	Agent	Approved	08/11/2003
IA	Indiana	Investment Adviser Representative	Approved	05/16/2024
B	Kentucky	Agent	Approved	06/04/2002
B	Louisiana	Agent	Approved	01/16/2013
B	Massachusetts	Agent	Approved	08/11/2003
IA	Massachusetts	Investment Adviser Representative	Approved	08/01/2016
B	Michigan	Agent	Approved	02/26/1999
IA	Michigan	Investment Adviser Representative	Approved	01/05/2010
B	Minnesota	Agent	Approved	08/13/2003
B	Missouri	Agent	Approved	08/12/2003
B	Nevada	Agent	Approved	12/07/2011
B	New Hampshire	Agent	Approved	09/14/2020
IA	New Hampshire	Investment Adviser Representative	Approved	09/14/2020

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	02/22/2012
B	New York	Agent	Approved	10/19/2006
B	North Carolina	Agent	Approved	08/08/2001
IA	North Carolina	Investment Adviser Representative	Approved	04/30/2019
B	Ohio	Agent	Approved	08/09/2001
IA	Ohio	Investment Adviser Representative	Approved	01/30/2012
B	Oregon	Agent	Approved	02/23/2010
IA	Oregon	Investment Adviser Representative	Approved	07/28/2016
B	Pennsylvania	Agent	Approved	08/11/2003
B	South Carolina	Agent	Approved	12/07/2011
B	Tennessee	Agent	Approved	10/19/2006
B	Texas	Agent	Approved	02/21/2007
IA	Texas	Investment Adviser Representative	Approved	06/03/2024
B	Utah	Agent	Approved	03/28/2000
IA	Utah	Investment Adviser Representative	Approved	01/31/2024
B	Vermont	Agent	Approved	10/11/2024
B	Virginia	Agent	Approved	08/08/2001
IA	Virginia	Investment Adviser Representative	Approved	01/31/2024
B	Washington	Agent	Approved	10/19/2006

Qualifications

	Regulator	Registration	Status	Date
IA	Washington	Investment Adviser Representative	Approved	11/01/2016

Branch Office Locations

OSAIC WEALTH, INC.
G-4080 MILLER ROAD
FLINT, MI 48507

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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Securities Principal Examination (S53)	Series 53	04/26/2012
B	General Securities Principal Examination (S24)	Series 24	09/21/1999

General Industry/Product Exams

	Exam	Category	Date
B	Municipal Securities Representative Examination (S52TO)	Series 52TO	09/25/2025
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	02/24/1999

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	11/30/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/01/1999

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
IA	03/05/2010 - 11/11/2016	FINANCIAL PLANNING ADVISORY CORP	CRD# 117448	FLINT, MI

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
08/2002 - Present	OSAIC WEALTH, INC.	INVESTMENT ADVISORY REP	Y	FLINT, MI, United States
01/2002 - Present	FINANCIAL & TAX PLANNING OF FLINT, INC	PRESIDENT, CFO	Y	FLINT, MI, United States
08/1998 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTITIVE	Y	FLINT, MI, United States
01/2002 - 11/2016	FINANCIAL PLANNING ADVISORY CORP OF FLINT	PRESIDENT, INVESTMENT ADVISORY REP	Y	FLINT, MI, 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) FINANCIAL & TAX PLANNING INC., INVESTMENT RELATED, G-4080 MILLER ROAD, FLINT, MI 48507, OWNER, START DATE 4-6-1999, 10-HRS/MTH, 10 DURING SECURITY HOURS, AGENT FOR VARIOUS INSURANCE COMPANIES INCLUDING LIFE, DISABILITY, FIXED AND VARIABLE ANNUITIES.

2) MCSARG RENTAL
POSITION: Sole member NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/30/2018
ADDRESS: G4080 Miller Rd, Flint MI 48506, United States; DESCRIPTION: This is the shell company that owns the office building.

3) BACK TO THE BRICKS INC; POSITION: Chairman NATURE: Chair the meeting INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 11/07/2018; ADDRESS: 6452 Marble Lane, Flushing MI 48433, United States; DESCRIPTION: Chair the meeting.

4) TERESA MCCLELLAND-SARGENT
POSITION: Attorney in Fact NATURE: Attorney in Fact for Jason Brown INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 03/18/2019
ADDRESS: 4080 Miller Rd, Flint MI 48507, United States
DESCRIPTION: I am attorney in fact for my son Jason Brown

Registration & Employment History

OTHER BUSINESS ACTIVITIES

5) TERESA MCCLELLAND-SARGENT
POSITION: Attorney in fact NATURE: Self - Father in law POA INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 10/25/2010
ADDRESS: 4080 Miller Rd, Flint MI 48507, United States
DESCRIPTION: POA for Frank Sargent

6) TERESA MCCLELLAND-SARGENT
POSITION: Attorney in Fact NATURE: Self POA Rosalia Louise Sargent INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 10/09/2009
ADDRESS: 4080 Miller Rd, Flint MI 48506, United States
DESCRIPTION: POA - Rosalia Louise Sargent

7) 164 REAL PROPERTY
POSITION: 50% owner NATURE: LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 05/28/2020
ADDRESS: 700 Byram Lake Rd, Linden MI 48451, United States
DESCRIPTION: Vacant land owner for family recreational use. No clients are involved in the purchase

8) TERESA MCCLELLAND-SARGENT
POSITION: Notary NATURE: Notary in Alcona County INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 11/29/2019
ADDRESS: 5197 Pine Grove Dr., Spruce MI 48762, United States
DESCRIPTION: Notarize signatures

9) ATTORNEY- IN-FACT
POSITION: Attorney-In-Fact NATURE: Legal INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 04/15/2013
ADDRESS: 5846 Augusta Lane, Grand Blanc, MI 48439
DESCRIPTION: POA for father

10) ATORNEY-IN-FACT
POSITION: Attorney-In-Fact NATURE: Legal INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 02/06/2015
ADDRESS: 5846 Augusta Lane, Grand Blanc, MI 48439
DESCRIPTION: POA for husband.

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:	ROYAL ALLIANCE ASSOCIATES, INC.
Allegations:	CLIENTS ALLEGE MISREPRESENTATION IN THE SALE OF MUTUAL FUNDS ON OR ABOUT MAY 1998. TERESA WAS NOT REGISTERED IN THE SECURITIES FIELD UNTIL 9/98.
Product Type:	Mutual Fund(s)
Alleged Damages:	$5,000.00

Customer Complaint Information

Date Complaint Received:	07/30/2002
Complaint Pending?	No
Status:	Denied
Status Date:	09/23/2002
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	GOOD FAITH DETERMINATION MADE THAT THE ALLEGED COMPENSATORY DAMAGE AMOUNT FROM THE ALLEGED CONDUCT WOULD BE MORE THAN $5,000.00. HOWEVER, CLIENTS COMPLAINT DENIED AS NOT EVIDENCE CORROBORATING ALLEGATIONS FOUND.

End of Report

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