IAPD Report

MICHAEL TODD WASHER

CRD# 3219011

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

MICHAEL TODD WASHER (CRD# 3219011)

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 **01/26/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERITAS INVESTMENT COMPANY, LLC	CRD# 14869	02/21/2012
IA	AMERITAS ADVISORY SERVICES, LLC	CRD# 317245	01/26/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	ONEAMERICA SECURITIES, INC.	4173	MANASSAS, VA	01/04/2006 - 02/10/2012
B	ING FINANCIAL PARTNERS, INC.	2882	CHANTILLY, VA	01/01/2004 - 01/05/2006
B	LOCUST STREET SECURITIES, INC.	1703	DES MOINES, IA	03/24/2003 - 01/01/2004

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

Employment 1 of 2

Firm Name: **AMERITAS ADVISORY SERVICES, LLC**
Main Address: 5900 O STREET
LINCOLN, NE 68510
Firm ID#: 317245

	Regulator	Registration	Status	Date
IA	Virginia	Investment Adviser Representative	Approved	01/26/2026

Branch Office Locations

AMERITAS ADVISORY SERVICES, LLC
THE PLAINS, VA

Employment 2 of 2

Firm Name: **AMERITAS INVESTMENT COMPANY, LLC**
Main Address: 5900 "O" STREET
LINCOLN, NE 68510-2234
Firm ID#: 14869

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	02/21/2012
B	FINRA	Investment Co./Variable Contracts Prin	Approved	02/21/2012
B	Alabama	Agent	Approved	10/05/2018
B	California	Agent	Approved	02/09/2017
B	Connecticut	Agent	Approved	07/16/2019
B	District of Columbia	Agent	Approved	03/07/2018
B	Florida	Agent	Approved	03/13/2012

Qualifications

	Regulator	Registration	Status	Date
B	Indiana	Agent	Approved	08/20/2014
B	Louisiana	Agent	Approved	09/12/2019
B	Maryland	Agent	Approved	04/16/2012
B	Missouri	Agent	Approved	10/14/2015
B	New York	Agent	Approved	04/04/2024
B	North Carolina	Agent	Approved	07/17/2019
B	Pennsylvania	Agent	Approved	11/03/2025
B	Virginia	Agent	Approved	02/21/2012
B	Washington	Agent	Approved	01/16/2026
B	West Virginia	Agent	Approved	02/21/2012

Branch Office Locations

AMERITAS ADVISORY SERVICES
6479 MAIN ST
THE PLAINS, VA 20198

AMERITAS ADVISORY SERVICES
6802 Paragon Pl Ste 210
Richmond, VA 23230

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/04/2010

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/20/2003

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	01/23/2026
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/02/2003

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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	01/04/2006 - 02/10/2012	ONEAMERICA SECURITIES, INC.	CRD# 4173	MANASSAS, VA
B	01/01/2004 - 01/05/2006	ING FINANCIAL PARTNERS, INC.	CRD# 2882	CHANTILLY, VA
B	03/24/2003 - 01/01/2004	LOCUST STREET SECURITIES, INC.	CRD# 1703	DES MOINES, IA

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
01/2026 - Present	AMERITAS ADVISORY SERVICES, LLC	IAR	Y	LINCOLN, NE, United States
08/2022 - Present	GROUP UNDERWRITERS AGENCY INC	CEO	Y	CHARLOTTESVILLE, VA, United States
01/2017 - Present	ICS Financial Group, Inc.	Partner	Y	The Plains, VA, United States
02/2012 - Present	AMERITAS INVESTMENT COMPANY, LLC	REGISTERED REPRESENTATIVE	Y	LINCOLN, NE, United States
02/2012 - Present	AMERITAS LIFE INSURANCE CORP	AGENT	Y	LINCOLN, NE, United States
08/1997 - Present	ICS FINANCIAL, INC.	OWNER	Y	THE PLAINS, VA, 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.

LICENSED AS AN INDEPENDENT INSURANCE AGENT TO SELL FIXED INSURANCE PRODUCTS; * ICS FINANCIAL, INC.; SAME AS BRANCH; INV REL; PERSONALLY PRODUCE AND RECRUIT AGENTS TO SELL AND MARKET FIXED LIFE INSURANCE AND ANNUITIES AS WELL AS SUPPLEMENTAL INSURANCE (LONG TERM CARE, MED SUPS AND DI); OWNER; START DATE=08/1997; HRS/MO=20; TRADING HRS/MO=20; PERSONALLY PRODUCE AND RECRUIT AGENTS TO SELL FIXED LIFE INSURANCE AND ANNUITIES AS WELL AS SUPPLEMENTAL INSURANCE (LONG TERM CARE, MED SUPS AND DI); * ICS Financial Group, Inc.; same as branch; inv rel; receive direct override commissions from sales of insurance (non-registered) products that are sold by closely affiliated agents of ICS Financial; Partner; start date=01/2017; hrs/mo=0; trading hrs/mo=0; no duties * ICS Financial Properties, LLC; same as branch; non-inv rel; owns the building where my practice and business is located and operated from; Member; start date=04/2019; hrs/mo=1; trading hrs/mo=0; collect rent from ICS Financial, Inc. and pay mortgage, taxes and utilities to appropriate entities * Rosemary Farm Corp.; 3916 Lea Rd, Marshall VA 20115; non-inv rel; entity that owns family farm; Partner; start date=12/2016; hrs/mo=0; trading hrs/mo=0; no duties * Group

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Underwriters Agency Inc; 505 Faulconer Dr Ste 2A, Charlottesville, VA 22903; inv rel; company sells property & casualty ins, group health & employment benefits and life & disability insurance; CEO; start date=08/2022; hrs/mo=10; trading hrs/mo=10; provide marketing, HR & operations guidance to company, financial decisions for organization to maintain profitability * ICS Financial Properties, LLC; non inv rel; same as branch; owns the building where my practice and business is located and operated from; Member; start date=4/2019; hrs/mo=1; trading hrs/mo=0; collect rent from ICS Financial, Inc and other tenants of other properties and pay mortgage, taxes and utilities to appropriate entities

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
Criminal	1

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:	DEA-FEDERAL DRUG ENFORCEMENT AGENCY ; UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF LOUISIANA DOCKET NO. 91-00342
Charge Date:	02/01/1990
Charge Details:	CONSPIRACY TO DISTRIBUTE 5000 UNITS OF MDMA, A CONTROLLED SUBSTANCE UNDER THE TITLE 21, UNITED STATES CODE SECTION 841(A)(1) AND TITLE 21, UNITED STATES CODE, SECTION 846.
Felony?	Yes
Current Status:	Final
Status Date:	02/27/1992
Disposition Details:	TWENTY-ONE MONTHS FEDERAL PRISON; OF WHICH 11 1/2 MONTHS WERE SERVED.SEVEN MONTHS SERVED UNDER SUPERVISED RELEASE, THE REMAINDER DROPPED FOR "GOOD BEHAVIOR". FIVE YEARS PROBATION RELEASED SIX MONTHS EARLY FOR "GOOD BEHAVIOR".$5000 FINE, PAID IN FULL-THIS WAS A FELONY CONVICTION!
Broker Statement	DURING MY FIRST 2 YEARS OF COLLEGE, I ASSISTED IN THE PURCHASE OF MDMA (ECSTASY)FOR A FEW FRIENDS.DISCONTINUED ACTIVITIES WHEN I WAS 19 YRS OLD AND WAS CHARGED WITH THE CRIME 1 1/2 YRS LATER.

End of Report

This page is intentionally left blank.