



IAPD Report

BRENDA MARIE OLDHAM

CRD# 4092970

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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

BRENDA MARIE OLDHAM (CRD# 4092970)

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 **01/02/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CALTON & ASSOCIATES, INC.	CRD# 20999	01/31/2019
IA	IAMS WEALTH MANAGEMENT, LLC	CRD# 286085	02/05/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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	ELE ADVISORY SERVICES, LLC	148228	SOUTHFIELD, MI	03/24/2017 - 01/31/2019
B	ELE WEALTH ADVISORS, INC.	38931	Highland, MI	11/21/2016 - 01/31/2019
IA	MML INVESTORS SERVICES, LLC	10409	HIGHLAND, MI	03/13/2015 - 07/27/2016

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
Termination	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 6 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CALTON & ASSOCIATES, INC.**
Main Address: 2701 N. ROCKY POINT DRIVE
SUITE 1000
TAMPA, FL 33607
Firm ID#: 20999

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	01/31/2019
B FINRA	Investment Co./Variable Contracts Prin	Approved	01/31/2019
B Arizona	Agent	Approved	10/01/2025
B Florida	Agent	Approved	01/31/2019
B Michigan	Agent	Approved	01/31/2019
B Texas	Agent	Approved	01/10/2022
B Virginia	Agent	Approved	02/13/2019

Branch Office Locations

CALTON & ASSOCIATES, INC.
141 N Milford
Suite 101
Highland, MI 48357

Employment 2 of 2

Firm Name: **IAMS WEALTH MANAGEMENT, LLC**
Main Address: 18881 WEST DODGE ROAD
SUITE 180E
OMAHA, NE 68022
Firm ID#: 286085



Qualifications

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	10/01/2025
IA Louisiana	Investment Adviser Representative	Approved	01/02/2025
IA Michigan	Investment Adviser Representative	Approved	02/05/2019
IA Texas	Investment Adviser Representative	Restricted Approval	06/06/2022

Branch Office Locations

IAMS WEALTH MANAGEMENT, LLC

141 N. Milford
Ste. 101
Highland, MI 48357




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
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/11/2018

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/08/2003

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/18/2012
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/17/2003

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	03/24/2017 - 01/31/2019	ELE ADVISORY SERVICES, LLC	CRD# 148228	SOUTHFIELD, MI
B	11/21/2016 - 01/31/2019	ELE WEALTH ADVISORS, INC.	CRD# 38931	Highland, MI
IA	03/13/2015 - 07/27/2016	MML INVESTORS SERVICES, LLC	CRD# 10409	HIGHLAND, MI
B	02/19/2015 - 07/27/2016	MML INVESTORS SERVICES, LLC	CRD# 10409	HIGHLAND, MI
IA	07/30/2012 - 01/28/2015	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	HIGHLAND, MI
B	06/19/2012 - 01/28/2015	PRUCO SECURITIES, LLC.	CRD# 5685	HIGHLAND, MI
B	02/25/2010 - 06/18/2012	INVESTACORP, INC.	CRD# 7684	HIGHLAND, MI
B	09/24/2004 - 03/12/2010	LPL FINANCIAL CORPORATION	CRD# 6413	BLOOMFIELD HILLS, MI
B	07/26/2004 - 09/24/2004	USALLIANZ SECURITIES, INC.	CRD# 40875	MINNEAPOLIS, MN
B	10/09/2003 - 06/21/2004	INVESTORS CAPITAL CORP.	CRD# 30613	LYNNFIELD, MA
B	06/16/2000 - 03/05/2001	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	LINCOLN, NE

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
11/2024 - Present	RAM Educational Business Solutions	Owner	N	Highland, MI, United States
01/2019 - Present	Calton & Associates, Inc.	Financial Advisor	Y	Highland, MI, United States
01/2019 - Present	IAMS WEALTH MANAGEMENT, LLC	Investment Adviser Representative	Y	OMAHA, NE, United States
11/2000 - Present	RAM INSURANCE & Financial SERVICES	INSURANCE AGENT	Y	HIGHLAND, MI, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2016 - 01/2019	ELE Wealth Advisors, Inc.	Financial Advisor	Y	Southfield, MI, United States
10/2016 - 01/2019	ELE Advisory Services, LLC	Financial Advisor	Y	Southfield, MI, United States
02/2015 - 07/2016	MML INVESTORS SERVICES	REGISTERED REPRESENTATIVE	Y	HIGHLAND, MI, United States
01/2015 - 07/2016	MASS MUTUAL LIFE INSURANCE COMPANY	AGENT	Y	HIGHLAND, 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) Name of Business: RAM Insurance Agency, DBA RAM Insurance & Financial Services. Non-Investment related. Address: 141 N Milford Suite 101, Highland MI 48357. Nature of Business: Auto, homeowners, commercial, property and casualty, health insurance, workers comp, liability insurance, long term care insurance, and annuities. Position/Title/Relationship: CEO/Owner. Start Date: 10/01/2001. Hours per month: 30. Hours per month during Securities trading hours: 15. Duties/Responsibilities: I am a licensed insurance agent to sell auto, home, life, health insurance and commercial insurance. Manage Insurance Agents at Agency.
- 2) Women In Insurance & Financial Services. Non-Investment related. Address: 136 Everett Albany, NY 12205. Nature of Business: To assist in. Position/Title/Relationship: Volunteer. Start Date: 11/01/2017. Hours per month: 6. Hours per month during Securities trading hours: 1. Duties/Responsibilities: Products and services are not offered. As the president of Michigan Women in Insurance and Financial Services. My job is to increase awareness of the need for women to be in the financial services industry.
- 3) Investment Advisor Representative. Investment related. Address: 141 N Milford Suite 101, Highland MI 48357. Nature of Business: Provide investment advisory services under the direction Insurance Agency Wealth Management. Position/Title/Relationship: Investment Advisor Representative for IAMS Wealth Management. Start Date: 02/01/2019. Hours per month: 60. Hours per month during Securities trading hours: 40. Duties/Responsibilities: Offer Investment Advisory.
- 4) Registered Representative. Investment related. Address: 141 N Milford Suite 101, Highland MI 48357. Nature of Business: Provides trading and investment product services under the direction Calton & Associates. Position/Title/Relationship: Registered Representative under Calton & Associates. Start Date: 01/01/2019. Hours per month: 60. Hours per month during Securities trading hours: 40.
- 5) Society of Financial Awareness. Non-Investment related. Address: Highland, MI. Nature of Business: Charitable Organization. Position/Title/Relationship: Educator. Start Date: 10/2020. Hours per month: 10. Hours per month during Securities trading hours: 2. Duties/Responsibilities: Provide educational seminars designed to educate and help attendees understand and address a variety of financial topics and concerns.
- 6) Author. Non-Investment related. Address: Highland, MI. Nature of Business: Author of novel on financial literacy - Grandma (Nana) Piggy Bank Money - Saving Tips. Position/Title/Relationship: Author. Start Date: 06/2024. Hours per month: 10. Hours per month during Securities trading hours: 2. Duties/Responsibilities: Author Financial Literacy Novel for Sale to the General Public.
- 7) Outsourced Estate Planning Software Services Through Legacy Lock; 05/2024; Non-Investment Related; Highland, MI; 5 hours per month, 2 of which are during securities trading hours.
- 8) National Financial Educator Council; Certified Financial Educator; Investment Related; Highland, MI; Educator Financial Wellness, teach positive changes in participant financial behavior; 7/1/2024; 10 hours per month; 5 of which are during trading hours.
- 9) RAM Educational Business Solutions; Owner/Business Coach; Non-Investment Related; Highland, MI; Conducts workshops



Registration & Employment History



OTHER BUSINESS ACTIVITIES

for small businesses and provides educational seminars/training financial literacy courses designed to educate and help attendees understand and address a variety of financial topics and concerns; 10/1/2024; 10 hours per month; 5 of which during securities trading hours.



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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Termination	1
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Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	MML Investors Services, LLC
Termination Type:	Discharged
Termination Date:	07/20/2016
Allegations:	terminated in connection with signature irregularities on multiple customer forms
Product Type:	Annuity-Variable Other: various account documents

Reporting Source:	Individual
Firm Name:	MML INVESTORS SERVICES
Termination Type:	Discharged
Termination Date:	07/20/2016
Allegations:	Terminated in connection with signature irregularities on multiple customer forms.
Product Type:	Annuity-Variable Other: Various account documents
Broker Statement	Representative statement: There are no signature irregularities on various forms. All paperwork of client signatures has always been obtained. The discharge/termination is not justifiable.



End of Report

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