IAPD Report

JANE AN

CRD# 4683148

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

JANE AN (CRD# 4683148)

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 **05/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	09/11/2019
IA	NWF ADVISORY SERVICES INC	CRD# 110410	09/12/2019

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	VOYA FINANCIAL ADVISORS, INC.	2882	Newport Beach, CA	08/03/2016 - 09/11/2019
B	VOYA FINANCIAL ADVISORS, INC.	2882	Newport Beach, CA	08/01/2016 - 09/11/2019
IA	INVESTORS CAPITAL ADVISORY	30613	IRVINE, CA	03/16/2009 - 08/01/2016

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	2

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

Employment 1 of 2

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	09/11/2019
B	Alaska	Agent	Approved	09/18/2019
B	Arizona	Agent	Approved	09/16/2019
B	California	Agent	Approved	09/11/2019
B	Florida	Agent	Approved	04/27/2022
B	Idaho	Agent	Approved	08/06/2020
B	Michigan	Agent	Approved	08/08/2024
B	Nevada	Agent	Approved	09/16/2019
B	New Hampshire	Agent	Approved	09/16/2019
B	Texas	Agent	Approved	05/25/2026
B	Virginia	Agent	Approved	05/21/2026
B	Washington	Agent	Approved	09/27/2021
B	Wyoming	Agent	Approved	10/20/2021

Qualifications

Branch Office Locations

OSAIC WEALTH, INC.
4340 VON KARMAN AVENUE
SUITE 200
NEWPORT BEACH, CA 92660

Employment 2 of 2

Firm Name: **NWF ADVISORY SERVICES INC**

Main Address: 11835 W OLYMPIC BLVD
STE 1155 E.
LOS ANGELES, CA 90064

Firm ID#: 110410

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	09/12/2019

Branch Office Locations

NWF ADVISORY SERVICES INC
4340 Von Karman Ave. Suite 200
Newport Beach, CA 92660

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
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/16/2003

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	10/10/2003

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.

User Guidance

www.adviserinfo.sec.gov

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	08/03/2016 - 09/11/2019	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Newport Beach, CA
B	08/01/2016 - 09/11/2019	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	Newport Beach, CA
IA	03/16/2009 - 08/01/2016	INVESTORS CAPITAL ADVISORY	CRD# 30613	IRVINE, CA
B	03/13/2009 - 08/01/2016	INVESTORS CAPITAL CORP.	CRD# 30613	IRVINE, CA
B	10/17/2007 - 03/16/2009	LPL FINANCIAL CORPORATION	CRD# 6413	IRVINE, CA
IA	10/17/2007 - 03/16/2009	LPL FINANCIAL CORPORATION	CRD# 6413	IRVINE, CA
IA	10/13/2003 - 10/24/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	IRVINE, CA
B	09/17/2003 - 10/24/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	IRVINE, CA
B	09/17/2003 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
09/2019 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	NEWPORT BEACH, CA, United States
10/2007 - Present	Monolithe Wealth Planning Group	Owner	Y	Irvine, CA, United States
08/2016 - 09/2019	Voya Financial Advisors	Registered Rep	Y	Irvine, CA, United States
03/2009 - 08/2016	INVESTORS CAPITAL CORPORATION	REGISTERED REPRESENTATIVE	Y	LYNNFIELD, MA, United States

Registration & Employment History

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. Monolithe Wealth Planning Group
Position President; Nature LLC taxed as a S-Corp: Investment Related Yes; # of Hours 160 ; # of Security Hours 160; Start Date 09/01/2007; Address 4340 Von Karman Ave Suite 200 Suite 200, CA 92660 : Description Monolithe Wealth Planning Group is the DBA for my securities business. This is how I brand my business

2. NWF
POSITION: Investment Advisor Representative NATURE: IAR under NWF's RIA INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 09/11/2019
ADDRESS: 4340 Von Karman Ave, Suite 200, Newport Beach CA 92660, United States
DESCRIPTION: Investment Advisor

3. FOCUS REALTY LLC
POSITION: President NATURE: LLC for real estate INVESTMENT RELATED: Yes NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 03/08/2017
ADDRESS: 4340 Von Karman Ave, Suite 200, Newport Beach CA 92660, United States
DESCRIPTION: This is an LLC that holds the real estate holding

4. FIXED INSURANCE
POSITION: Insurance NATURE: Selling Fixed Insurance such as Term Insurance and Disability. There is no separate structure for this business. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 09/01/2007
ADDRESS: 4340 Von Karman Ave, Suite 200, Newport Beach CA 92660, United States
DESCRIPTION: Based on client's financial planning needs, we offer and provide fixed insurance needs.

5. BGJM PURA VIDA LLC
POSITION: Member NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 09/10/2020
ADDRESS: 4340 Von Karman Ave, Suite 200, Newport Beach CA 92660, United States
DESCRIPTION: The LLC is being created to hold real estate

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	2

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 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES INC

Allegations: THE CLIENT ALLEGED THE VARIABLE POLICY WAS UNSUITABLE. THE CLIENT DIDNOT HAVE A NEED FOR LIFE INSURANCE COVERAGE AND WAS UNABLE TO ADEQUATELY FUND THE POLICY.

Product Type: Other

Other Product Type(s): VARIABLE UNIVERSAL LIFE IV ES INSURANCE

Alleged Damages: $6,000.00

Customer Complaint Information

Date Complaint Received: 02/04/2008

Complaint Pending? No

Status: Settled

Status Date: 02/18/2008

Settlement Amount: $6,405.44

Individual Contribution Amount: $0.00

Firm Statement THE FIRM CONFIRMED THE POLICY WAS UNSUITABLE. THE FIRM REFUNDED THE PREMIUMS AND WAIVED THE SURRENDER CHARGE.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES INC.
Allegations:	THE CLIENT ALLEGED THE VARIABLE POLICY WAS UNSUITABLE. THE CLIENT DID NOT HAVE A NEED FOR LIFE INSURANCE COVERAGE AND WAS UNABLE TO ADEQUATELY FUND THE POLICY.
Product Type:	Other
Other Product Type(s):	VARIABLE UNIVERSAL LIFE IV ES INSURANCE
Alleged Damages:	$6,000.00

Customer Complaint Information

Date Complaint Received:	02/04/2008
Complaint Pending?	No
Status:	Settled
Status Date:	02/18/2008
Settlement Amount:	$6,405.44
Individual Contribution Amount:	$0.00
Broker Statement	THE FIRM CONFIRMED THE POLICY WAS UNSUITABLE. THE FIRM REFUNDED THE PREMIUMS AND WAIVED THE SURRENDER CHARGE.

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES INC
Allegations:	THE CLIENTS ALLEGED ON 2/16/07 THEIR ADVISORS HAD THEM SIGN A ONE PAGE FORM STATING IT WOULD ALLOW THEM TO MANAGE THEIR MONEY. THE FORM WAS AN ANNUITY SIGNATURE PAGE AND AN ANNUITY WAS OPENED WITHOUT THEIR INSTRUCTION. THE ANNUITY WAS FUNDED FROM UNAUTHORIZED MUTUAL FUND SALES. Update: THE CLIENTS ATTORNEY CONTACTED AMERIPRISE FINANCIAL SERVICES INC TO REVISIT PREVIOUS RESOLUTION AND SETTLEMENT OFFER. THE CLIENTS NO LONGER WISHED TO PURSUE THE TAX LIABLITIES ASSOCIATED WITH THE MUTUAL FUND SALES, HOWEVER, THE CLIENTS WISHED TO CANCEL THE ANNUITY PURCHASED (PURCHASE DATE OF MARCH 1, 2007) AND RECEIVE A REFUND OF THE PREMIUMS PAID.
Product Type:	Mutual Fund
Alleged Damages:	$60,000.00
Alleged Damages Amount Explanation (if amount not exact):	Clients original alleged compensatory damages were $8,200. Damages provided include allegations of tax consequence damages.
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:	01/28/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/07/2009
Settlement Amount:	$42,428.82
Individual Contribution Amount:	$0.00
Firm Statement	WE FOUND THE CLIENTS CLAIMS TO BE FOUNDED,HOWEVER,AS THE CLIENTS HAD ASKED FOR COMPENSATION FOR THE TAX CONSEQUENCES OF THE NQ MUTUAL FUND SALES,WE REQUESTED THEIR 2007 STATE AND FEDERAL RETURNS. THE CLIENTS DO NOT PLAN TO FILE UNTIL OCTOBER 2008. WE REQUESTED THE CLIENTS PROVIDE THE TAX INFORMATION WHEN AVAILABLE AND WE WOULD PREPARE OUR OFFER. Update: THE CLIENTS TOOK ACTION TO ACCEPT THE FIRM'S PREVIOUS OFFER ASSOCIATED WITH THE SUBSTANTIATED CLAIMS OF THE ANNUITY PURCHASE. THE CLIENTS NO LONGER WISHED TO PURSUE A REFUND OF THE TAX LIABILITIES ASSOCIATED WITH THE MUTUAL FUND SALES. THE FIRM CANCELLED THE ANNUITY PURCHASE AND RETURN THE PREMIUMS PAID.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERIPRISE FINANCIAL SERVICES, INC.
Allegations:	THE CLIENTS ALLEGED ON 02/16/07 THEIR ADVISORS HAD THEM SIGN A ONE PAGE FORM STATING IT WOULD ALLOW THEM TO MANAGE THEIR MONEY. THE FORM WAS AN ANNUITY SIGNATURE PAGE AND AN ANNUITY WAS OPENED WITHOUT THEIR INSTRUCTIONS. THE ANNUITY WAS FUNDED FROM UNAUTHORIZED MUTUAL FUND SALES. Update - The clients attorney contacted Ameriprise Financial Services Inc. to revisit previous resolution and settlement offer. The clients no longer wished to pursue the tax liabilities associated with the mutual fund sales, however, the clients wished to cancel the annuity purchased (purchase date of March 1, 2007) and receive a refund of the premiums paid.
Product Type:	Mutual Fund
Alleged Damages:	$60,000.00
Alleged Damages Amount Explanation (if amount not exact):	Clients originally alleged compensatory damages were $8,200. Damages provided include allegations of tax consequence damages.
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:	01/28/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/07/2009
Settlement Amount:	$42,428.82
Individual Contribution Amount:	$0.00
Broker Statement	WE FOUND THE CLIENTS CLAIMS TO BE FOUNDED, HOWEVER, AS THE CLIENTS HAD ASKED FOR COMPENSATION FOR THE TAX CONSEQUENCES OF THE NQ MUTUAL FUND SALES, WE REQUESTED THEIR 2007 STATE AND FEDERAL RETURNS. THE CLIENTS DO NOT PLAN TO FILE UNTIL OCTOBER 2008. WE REQUESTED THE CLIENTS PROVIDE THE TAX INFORMATION WHEN AVAILABLE AND WE WOULD PREPARE OUR OFFER. Update: The clients took action to accept the firm's previous offer associated with the substantiated claims of the annuity purchase. The clients no longer wished to pursue a refund of the tax liabilities associated with the mutual fund sales. The Firm cancelled the annuity purchase and returned the premiums paid.

End of Report

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