



IAPD Report

THERESA MARIE SELL

CRD# 5432760

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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

THERESA MARIE SELL (CRD# 5432760)

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 **02/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	06/14/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	SECURITIES AMERICA ADVISORS, INC.	110518	MARQUETTE, MI	01/03/2023 - 06/14/2024
B	SECURITIES AMERICA, INC.	10205	MARQUETTE, MI	01/03/2023 - 06/14/2024
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	134139	Marquette, MI	12/13/2021 - 01/24/2023

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 5 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	06/14/2024
B	Michigan	Agent	Approved	06/14/2024
IA	Michigan	Investment Adviser Representative	Approved	06/14/2024
B	Minnesota	Agent	Approved	10/30/2025
B	Oregon	Agent	Approved	03/07/2025
B	Virginia	Agent	Approved	03/03/2026
B	Wisconsin	Agent	Approved	06/14/2024
IA	Wisconsin	Investment Adviser Representative	Approved	02/14/2025

Branch Office Locations

OSAIC WEALTH, INC.
101 W Washington St Ste 8
Marquette, MI 49855



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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	12/05/2007

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	01/23/2013
Uniform Securities Agent State Law Examination (S63)	Series 63	11/20/2007

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	01/03/2023 - 06/14/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	MARQUETTE, MI
B	01/03/2023 - 06/14/2024	SECURITIES AMERICA, INC.	CRD# 10205	MARQUETTE, MI
IA	12/13/2021 - 01/24/2023	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	Marquette, MI
B	12/13/2021 - 01/24/2023	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	Marquette, MI
IA	09/12/2017 - 02/10/2022	ON INVESTMENT MANAGEMENT CO	CRD# 105662	Marquette, MI
B	09/12/2017 - 12/17/2021	THE O.N. EQUITY SALES COMPANY	CRD# 2936	Marquette, MI
IA	01/25/2013 - 09/15/2017	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	Marquette, MI
B	12/06/2007 - 09/15/2017	THRIVENT INVESTMENT MANAGEMENT INC.	CRD# 18387	Marquette, 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
06/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	MARQUETTE, MI, United States
01/2023 - 06/2024	Securities America Advisors	IAR	Y	MARQUETTE, MI, United States
01/2023 - 06/2024	Securities America, Inc.	Registered Rep	Y	MARQUETTE, MI, United States
12/2021 - 12/2022	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
12/2021 - 12/2022	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
10/2017 - 12/2021	Onesco	IAR	Y	CINCINNATI, OH, United States
12/2007 - 10/2017	THRIVENT FINANCIAL	IAR	Y	MARQUETTE, MI, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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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) DBA - Elevation Capital and Retirement Strategies

2) DAVID CAMERON LLC

POSITION: Owner NATURE: David Cameron LLC I own a commercial property, which I have my business in. I also rent out space, to other organizations, that are never financial/conflicting businesses. DCL, receives rent and pays expenses for the building. INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 07/01/2013 ADDRESS: 702 Chippewa Sq, Marquette MI 49855 DESCRIPTION: I own a commercial property, which I have my business in. I also rent out space, to other organizations, that are never financial/conflicting businesses. DCL, receives rent and pays expenses for the building.

3) LIFE/HEALTH/FA SALES

POSITION: Writer NATURE: Life/Health/FA sales INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 12/01/2007 ADDRESS: 702 Chippewa Sq, Marquette MI 49855 DESCRIPTION: Sales of health/life/fa products

4) LADY BOSS COACHES/STRATEGIC BUSINESS RESULTS

POSITION: Owner/Coach/Consultant NATURE: Entrepreneurial/Business Coaching INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 5 START DATE: 01/01/2016 ADDRESS: 702 Chippewa Sq, Marquette MI 49855 DESCRIPTION: I work with entrepreneurs and business owners to help them with non-investment/insurance needs. The majority of the work I do, is in the area of structure and sustainability of their business. Increasing productivity and income, while decreasing number of hours worked.

5) SAA ADVISORY

POSITION: SAA advisory NATURE: SAA advisory INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 01/01/2023 ADDRESS: 702 Chippewa Sq, Marquette MI 49855 DESCRIPTION: SAA advisory

6) VOLUNTEER/BOARD OF DIRECTORS

POSITION: Volunteer/Board Member NATURE: Volunteer/Board of Directors work I volunteer with many organizations. I do not vote or advise on anything financial in these roles. INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 11/03/1979 ADDRESS: N1511 River Dr, Menominee MI 49858 DESCRIPTION: Volunteer/Board of Directors work I volunteer with many organizations. I do not vote or advise on anything financial in these roles.

7) A LIFE WORTH LIVING, LLC (DBA I AM THAT FRIEND)

POSITION: Influencer/Author NATURE: I have a website (iamthatfriend.life) and social media (Facebook, Instagram, and substack) which I post what I write and comment on other posts. The topic is personal experiences, emotional/mental trauma, CPTSD, and personal growth. This is a volunteer activity, but Facebook has recently monetized me, and will make a small payout around Oct 25th. INVESTMENT RELATED: No NUMBER OF HOURS: 40 SECURITIES TRADING HOURS: 5 START DATE: 10/25/2025 ADDRESS: N1511 River Dr, Menominee 49858, Menominee MI 49858, United States DESCRIPTION: Create graphics, write commentary, write narrative/illustrative non-fiction, post content, and other related duties.



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:	Thrivent Investment Management Inc.
Termination Type:	Voluntary Resignation
Termination Date:	09/08/2017
Allegations:	RR was under internal review at time of resignation for: 1) potentially conducting unapproved financial planning with customers; 2) possible incomplete disclosures regarding OBA's; and 3) potential violations of Firm charitable gift programs.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	Thrivent Investment Management Inc.
Termination Type:	Voluntary Resignation
Termination Date:	09/08/2017
Allegations:	RR was under internal review at time of resignation for: 1) potentially conducting unapproved financial planning with customers; 2) possible incomplete disclosures regarding OBA's; and 3) potential violations of Firm charitable gift programs.
Product Type:	No Product

Broker Statement

The firm did not try to review documents. My assistant, in my absence, asked them if they were looking for files or documents and they would not answer the question, or provide her what they were looking for. I disclosed all OBAs fully, in fact they had told me that I had over reported and they then removed some of what I reported I did not misuse internal gifting funds. Members are given mini grants to be able to use toward fundraising, service projects, or educational events. I did not have



access to their funds, nor did I use their funds. I was out of the office when they tried to complete their investigation. We scheduled a time for them to come back, and they did not come at that time. They made no further contact in an effort to complete an investigation. I only became aware of allegations when they were reported on my U5. My assistant tried to cooperate with any request they made, but they would not provide her with what information they were looking for.



End of Report

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