**BrokerCheck Report**

# TIMOTHY DALE ELZINGA

CRD# 2096593

## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**
- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.
- **Where did this information come from?**
- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
    - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
    - information that regulators report regarding disciplinary actions or allegations against firms or brokers.
- **How current is this information?**
- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.
- **What if I want to check the background of an investment adviser firm or investment adviser representative?**
- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at https://www.adviserinfo.sec.gov. In the alternative, you may search the IAPD website directly or contact your state securities regulator at http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414.
- **Are there other resources I can use to check the background of investment professionals?**
- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

**Thank you for using FINRA BrokerCheck.**

Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org

For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

# TIMOTHY D. ELZINGA

CRD# 2096593

**Currently employed by and registered with the following Firm(s):**

IA **OSAIC WEALTH, INC.**
2905 WILSON AVE STE 200C
GRANDVILLE, MI 49418
CRD# 23131
Registered with this firm since: 06/14/2024

B **OSAIC WEALTH, INC.**
2905 WILSON AVE STE 200C
GRANDVILLE, MI 49418
CRD# 23131
Registered with this firm since: 06/14/2024

# Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

## Broker Qualifications

**This broker is registered with:**

- 1 Self-Regulatory Organization
- 5 U.S. states and territories

**This broker has passed:**

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

## Registration History

**This broker was previously registered with the following securities firm(s):**

IA **SECURITIES AMERICA ADVISORS, INC.**
CRD# 110518
LA VISTA, NE
11/2014 - 06/2024

B **SECURITIES AMERICA, INC.**
CRD# 10205
GRANDVILLE, MI
11/2014 - 06/2024

IA **SUNSET FINANCIAL SERVICES, INC.**
CRD# 3538
KANSAS CITY, MO
01/2010 - 11/2014

## Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**

# Broker Qualifications

## Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 1 SRO and is licensed in 5 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**

Main Office Address: **18700 N. HAYDEN ROAD**
**SUITE 255**
**SCOTTSDALE, AZ 85255**

Firm CRD#: **23131**

| | SRO | Category | Status | Date |
|---|---|---|---|---|
| B | FINRA | General Securities Representative | Approved | 06/14/2024 |

| | U.S. State/ Territory | Category | Status | Date |
|---|---|---|---|---|
| B | Colorado | Agent | Approved | 06/14/2024 |
| B | Michigan | Agent | Approved | 06/14/2024 |
| IA | Michigan | Investment Adviser Representative | Approved | 06/14/2024 |
| B | Minnesota | Agent | Approved | 05/08/2025 |
| B | Pennsylvania | Agent | Approved | 06/14/2024 |
| B | Wisconsin | Agent | Approved | 06/14/2024 |

## Branch Office Locations

**OSAIC WEALTH, INC.**
2905 WILSON AVE STE 200C
GRANDVILLE, MI 49418

# Broker Qualifications

## Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

**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 |
|---|---|---|---|
| | No information reported. | | |

### General Industry/Product Exams

| | Exam | Category | Date |
|---|---|---|---|
| B | Securities Industry Essentials Examination | SIE | 10/01/2018 |
| B | General Securities Representative Examination | Series 7 | 09/26/1990 |

### State Securities Law Exams

| | Exam | Category | Date |
|---|---|---|---|
| IA | Uniform Investment Adviser Law Examination | Series 65 | 05/11/1992 |
| B | Uniform Securities Agent State Law Examination | Series 63 | 10/08/1990 |

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

# Broker Qualifications

## Professional Designations

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

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at http://www.nasaa.org

# Registration and Employment History

## Registration History

The broker previously was registered with the following firms:

| | Registration Dates | Firm Name | CRD# | Branch Location |
|---|---|---|---|---|
| IA | 11/2014 - 06/2024 | SECURITIES AMERICA ADVISORS, INC. | 110518 | GRANDVILLE, MI |
| B | 11/2014 - 06/2024 | SECURITIES AMERICA, INC. | 10205 | GRANDVILLE, MI |
| IA | 01/2010 - 11/2014 | SUNSET FINANCIAL SERVICES, INC. | 3538 | GRAND RAPIDS, MI |
| B | 06/2007 - 11/2014 | SUNSET FINANCIAL SERVICES, INC. | 3538 | GRAND RAPIDS, MI |
| IA | 02/2005 - 06/2007 | FIFTH THIRD SECURITIES, INC. | 628 | GRANDVILLE, MI |
| B | 05/2001 - 06/2007 | FIFTH THIRD SECURITIES, INC. | 628 | GRANDVILLE, MI |
| B | 08/1996 - 05/2001 | OLD KENT FINANCIAL ADVISORS | 17039 | GRAND RAPIDS, MI |
| B | 06/1995 - 08/1996 | GNA SECURITIES, INC. | 10465 | GLEN ALLEN, VA |
| B | 07/1993 - 06/1995 | SMITH BARNEY INC. | 7059 | NEW YORK, NY |
| B | 09/1990 - 07/1993 | LEHMAN BROTHERS INC. | 7506 | NEW YORK, NY |

## Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

| Employment | Employer Name | Position | Investment Related | Employer Location |
|---|---|---|---|---|
| 06/2024 - Present | OSAIC WEALTH, INC. | Mass Transfer | Y | GRANDVILLE, MI, United States |
| 06/2024 - Present | OSAIC WEALTH, INC. | Mass Transfer | Y | GRANDVILLE, MI, United States |
| 11/2014 - 06/2024 | SECURITIES AMERICA ADVISORS, INC. | INVESTMENT ADVISOR REPRESENTATIVE | Y | GRANDVILLE, MI, United States |
| 11/2014 - 06/2024 | SECURITIES AMERICA, INC. | REGISTERED REPRESENTATIVE | Y | GRANDVILLE, MI, United States |

# Registration and Employment History

## Employment History, continued

## Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

MASTERS FINANCIAL GROUP OF MICHIGAN/AGENT - DBA

INVESTMENT ADVISORY COMMITTEE OF THE REFORMED CHURCH IN AMERICA (RCA)
POSITION: Committee Member NATURE: It is a 5+ member Investment Oversight Committee serving my church denomination. INVESTMENT RELATED: Yes NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 07/01/2020 ADDRESS: 4500 60th ST SE, Grand Rapids MI 49512 DESCRIPTION: Work with fellow committee members semiannually to review fixed income investments held in Operating Reserve Funds and equity and fixed income investments held in Endowment Funds. The committee also reviews the investments held in Retirement Funds for Ministers and denominational employees.

TD ELZINGA LLC
POSITION: Single Member NATURE: TD Elzinga LLC is a Limited Liability Corporation under which income from previously disclosed and approved Master's Financial Group and SAI generated income is held and from which business-related expenses are paid. A bank account is held under the ownership of the LLC for these purposes. INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 1 START DATE: 06/01/2007 ADDRESS: 2905 Wilson Ave SW, Suite 200C, Grandville MI 49418 DESCRIPTION: Described above. A single member LLC under which business income and expenses are processed.

TIMOTHY D. ELZINGA, ADVISORY REPRESENTATIVE
POSITION: Advisory Representative NATURE: SECURITIES AMERICA ADVISORS- INVESTMENT ADVISORY- IAR- INVESTMENT RELATED- START DATE: 11/2014 LOCATED AT 2905 WILSON AVE SW, SUITE 200C; GRANDVILLE, MI 49418 INVESTMENT RELATED: Yes NUMBER OF HOURS: null SECURITIES TRADING HOURS: null START DATE: 11/01/2014 ADDRESS: 2905 Wilson Ave, SW, Suite 200C, Grandville MI 49418 DESCRIPTION: Sales and servicing of advisory investment accounts and services.

MASTER'S FINANCIAL GROUP
POSITION: Self Employed Salesman NATURE: Life Insurance sales. INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 8 START DATE: 06/07/2007 ADDRESS: 2905 Wilson Ave SW, Suite 200C, Grandville MI 49418 DESCRIPTION: Life insurance and fixed annuity sales and service.

## End of Report

**This page is intentionally left blank.**