

## BrokerCheck Report

**KERRIE LYNN MORRIS**

CRD# 5839188

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 4
Registration and Employment History	6 - 8
Disclosure Events	9



When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

## 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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).

**KERRIE L. MORRIS**

CRD# 5839188

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

**IA OSAIC WEALTH, INC.**  
 2400 Ansys Drive  
 Suite 102  
 Canonsburg, PA 15317  
 CRD# 23131  
 Registered with this firm since: 07/23/2024

**B OSAIC WEALTH, INC.**  
 2400 Ansys Drive  
 Suite 102  
 Canonsburg, PA 15317  
 CRD# 23131  
 Registered with this firm since: 07/23/2024

## 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
- 10 U.S. states and territories

**This broker has passed:**

- 1 Principal/Supervisory Exam
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

### Registration History

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

- IA CETERA INVESTMENT ADVISERS LLC**  
 CRD# 105644  
 SCHAUMBURG, IL  
 08/2020 - 07/2024
- B CETERA INVESTMENT SERVICES LLC**  
 CRD# 15340  
 CANONSBURG, PA  
 06/2019 - 07/2024
- B FORESTERS FINANCIAL SERVICES, INC.**  
 CRD# 305  
 CANONSBURG, PA  
 10/2010 - 06/2019

### 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? **Yes**

**The following types of disclosures have been reported:**

Type	Count
Customer Dispute	1



## 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 10 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	07/23/2024
B	FINRA	Invest. Co and Variable Contracts	Approved	07/23/2024
B	FINRA	Investment Co./Variable Contracts Prin	Approved	07/23/2024

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	08/09/2024
B	Delaware	Agent	Approved	07/23/2024
B	Maryland	Agent	Approved	07/23/2024
B	Massachusetts	Agent	Approved	07/24/2024
B	Nevada	Agent	Approved	07/23/2024
B	Ohio	Agent	Approved	07/23/2024
B	Pennsylvania	Agent	Approved	07/23/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	07/23/2024
B	South Carolina	Agent	Approved	07/23/2024
B	Texas	Agent	Approved	07/23/2024

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	07/23/2024
B	West Virginia	Agent	Approved	07/23/2024

Branch Office Locations

OSAIC WEALTH, INC.  
2400 Ansys Drive  
Suite 102  
Canonsburg, PA 15317

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## 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> Investment Company Products/Variable Contracts Principal Examination	Series 26	07/14/2014

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> General Securities Representative Examination	Series 7TO	05/31/2023
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> Investment Company Products/Variable Contracts Representative Examination	Series 6	09/30/2010

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	08/08/2020
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	10/19/2010

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/](http://www.finra.org/brokerqualifications/registeredrep/).

## Broker Qualifications



## Professional Designations

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

No information reported.



## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>IA</b> 08/2020 - 07/2024	CETERA INVESTMENT ADVISERS LLC	105644	CANONSBURG, PA
<b>B</b> 06/2019 - 07/2024	CETERA INVESTMENT SERVICES LLC	15340	CANONSBURG, PA
<b>B</b> 10/2010 - 06/2019	FORESTERS FINANCIAL SERVICES, INC.	305	CANONSBURG, PA

### 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
07/2024 - Present	OSAIC	Registered Representative	Y	Canonsburg, PA, United States
06/2018 - Present	Moke's Martial Arts	Instructor	N	Charleroi, PA, United States
08/2020 - 07/2024	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	CANONSBURG, PA, United States
06/2019 - 07/2024	CETERA INVESTMENT SERVICES LLC	REGISTERED REP	Y	ST CLOUD, MN, United States
12/2017 - 07/2024	Transitions Health Care	Admissions/Marketing	N	Washington, PA, United States
04/2015 - 06/2019	Foresters Financial Services	REGISTERED REPRESENTATIVE	Y	CANONSBURG, PA, United States
07/2017 - 10/2017	BCAC Academy TKD	Instructor	N	Bentleyville, PA, United States
02/2003 - 04/2017	BCAC ACADEMY TKD	INSTRUCTOR	N	BENTLYVILLE, PA, United States





## Registration and Employment History

### 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.

1) DEN LEADER FOR CUB SCOUT PACK 1542 IN FINLEYVILLE, 2/HRS/MO

2) LIGHT OF CHRIST FULL GOSPEL CHURCH, TREASURER, CHECKBOOK REQUIRES DUAL SIGNERS, 5HRS/WK

3) TAE KWON DO INSTRUCTOR AND MOKES MARTIAL ARTS; 8 HRS/WK

4) FINLEYVILLE BOY SCOUTS TROOP 1542

POSITION: Committee chair NATURE: this is a branch of the Boy scouts of America -ages 6-11 usually referred to as Cub Scouts INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2923

ADDRESS: 3595 Washington ave, Finleyville PA 15332, United States

DESCRIPTION: I assist the Cub Master in keeping track of the forms for those attending camp, becoming new cubs and planning meeting for the boys.

5) LIGHT OF CHRIST FULL GOSPEL CHURCH

POSITION: Secretary NATURE: Church INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0 START DATE: 07/23/2024

ADDRESS: 106 Gibson Ave, Washington PA 15330, United States

DESCRIPTION: I have been asked to function as secretary. I will take notes during the board meetings and type them up passing them along to Pastor.

6) MOKE'S MARTIAL ARTS

POSITION: Senior Instructor NATURE: Martial Arts School focused on Tae Kwon Do INVESTMENT RELATED: No NUMBER OF HOURS: 25 SECURITIES TRADING HOURS: 0 START DATE: 03/01/2018

ADDRESS: 301 Fallowfield avenue, Charleroi PA 15022, United States

DESCRIPTION: My primary duty is the lead instructor for the 3-5 year old class. I assist during the other classes of the evening. I am part of the panel for testing for students, assist parents with any questions they may have regarding classes or upcoming tournaments, assist other instructors with any class needs.

7) TRIPOINT WEALTH ADVISORS

POSITION: Insurance Agent NATURE: The business is an LLC INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 10 START DATE: 07/23/2024

ADDRESS: 2400 Ansys Drive, canonsburg PA 15317, United States

DESCRIPTION: I meet with clients and assist them in finding the best insurance coverage to meet their needs.

8. RINGGOLD WRESTLING BOOSTERS

POSITION: Concession Stand Organizer NATURE: The Boosters help organize fund raisers for the wrestling team. I have been asked to be in charge of the concession stand during home matches and tournaments held at the high school. INVESTMENT RELATED: No NUMBER OF HOURS: 15 SECURITIES TRADING HOURS: 0 START DATE: 10/30/2024

ADDRESS: 1 Ram Drive, Monongahela PA 15063, United States

DESCRIPTION: I open the concession stand before the junior varsity matches. I make sure that the items we have for sale are out, pizzas are ordered, nachos and cheese are out and that the drinks have been added to the cooler. I encourage parents to help and sign up for times in 30

**Registration and Employment History**



**Other Business Activities, continued**  
minute increments.

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## Disclosure Events



### What you should know about reported disclosure events:

1. 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.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
  - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
  - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - A "pending" event involves allegations that have not been proven or formally adjudicated.
    - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" event has been concluded and its resolution is not subject to change.
  - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	1	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	Foresters Financial Services, Inc ("FFS")
<b>Allegations:</b>	Among other things, the client alleged that she was not informed of certain charges and penalties associated with her variable life insurance purchase. The activity dates are 4/23/15-4/18/16.
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$200,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

## Customer Complaint Information

<b>Date Complaint Received:</b>	04/18/2016
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	05/11/2016



Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Broker Statement	After investigating the allegations set forth in the client's complaint, FFS denied the complaint in its entirety.

## End of Report



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