

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

ANNUAL REPORTS
FORM X-17A-5
PART III

OMB APPROVAL OMB Number: 3235-0123 Expires: Oct. 31, 2023 Estimated average burden hours per response: 12
SEC FILE NUMBER 8-48467

FACING PAGE

Information Required Pursuant to Rules 17a-5, 17a-12, and 18a-7 under the Securities Exchange Act of 1934

FILING FOR THE PERIOD BEGINNING 01/01/2022 AND ENDING 12/31/2022
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF FIRM: ELE Wealth Solutions, Inc.

TYPE OF REGISTRANT (check all applicable boxes):

- Broker-dealer Security-based swap dealer Major security-based swap participant
 Check here if respondent is also an OTC derivatives dealer

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use a P.O. box no.)

18700 W 10 Mile Road, Suite 100

(No. and Street)

Southfield

Michigan

48075

(City)

(State)

(Zip Code)

PERSON TO CONTACT WITH REGARD TO THIS FILING

Tammie Moore Parran

248-728-4283

tpran@eleadvisors.com

(Name)

(Area Code – Telephone Number)

(Email Address)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose reports are contained in this filing*

Jennifer Wray CPA PLLC

(Name – if individual, state last, first, and middle name)

800 Bonaventure Way, Suite 168

Sugar Land

Texas

77479

(Address)

(City)

(State)

(Zip Code)

11/30/2016

6328

(Date of Registration with PCAOB)(if applicable)

(PCAOB Registration Number, if applicable)

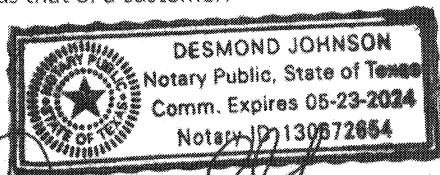
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* Claims for exemption from the requirement that the annual reports be covered by the reports of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis of the exemption. See 17 CFR 240.17a-5(e)(1)(ii), if applicable.

Persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

OATH OR AFFIRMATION

I, Tammie Moore Parran, swear (or affirm) that, to the best of my knowledge and belief, the financial report pertaining to the firm of ELE Wealth Advisors, Inc., as of 2022, is true and correct. I further swear (or affirm) that neither the company nor any partner, officer, director, or equivalent person, as the case may be, has any proprietary interest in any account classified solely as that of a customer.



Desmond Johnson
Notary Public

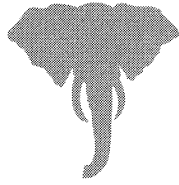
Signature: Tammie Parran

Title:
CFO/FinOp

This filing** contains (check all applicable boxes):

- (a) Statement of financial condition.
- (b) Notes to consolidated statement of financial condition.
- (c) Statement of income (loss) or, if there is other comprehensive income in the period(s) presented, a statement of comprehensive income (as defined in § 210.1-02 of Regulation S-X).
- (d) Statement of cash flows.
- (e) Statement of changes in stockholders' or partners' or sole proprietor's equity.
- (f) Statement of changes in liabilities subordinated to claims of creditors.
- (g) Notes to consolidated financial statements.
- (h) Computation of net capital under 17 CFR 240.15c3-1 or 17 CFR 240.18a-1, as applicable.
- (i) Computation of tangible net worth under 17 CFR 240.18a-2.
- (j) Computation for determination of customer reserve requirements pursuant to Exhibit A to 17 CFR 240.15c3-3.
- (k) Computation for determination of security-based swap reserve requirements pursuant to Exhibit B to 17 CFR 240.15c3-3 or Exhibit A to 17 CFR 240.18a-4, as applicable.
- (l) Computation for Determination of PAB Requirements under Exhibit A to § 240.15c3-3.
- (m) Information relating to possession or control requirements for customers under 17 CFR 240.15c3-3.
- (n) Information relating to possession or control requirements for security-based swap customers under 17 CFR 240.15c3-3(p)(2) or 17 CFR 240.18a-4, as applicable.
- (o) Reconciliations, including appropriate explanations, of the FOCUS Report with computation of net capital or tangible net worth under 17 CFR 240.15c3-1, 17 CFR 240.18a-1, or 17 CFR 240.18a-2, as applicable, and the reserve requirements under 17 CFR 240.15c3-3 or 17 CFR 240.18a-4, as applicable, if material differences exist, or a statement that no material differences exist.
- (p) Summary of financial data for subsidiaries not consolidated in the statement of financial condition.
- (q) Oath or affirmation in accordance with 17 CFR 240.17a-5, 17 CFR 240.17a-12, or 17 CFR 240.18a-7, as applicable.
- (r) Compliance report in accordance with 17 CFR 240.17a-5 or 17 CFR 240.18a-7, as applicable.
- (s) Exemption report in accordance with 17 CFR 240.17a-5 or 17 CFR 240.18a-7, as applicable.
- (t) Independent public accountant's report based on an examination of the statement of financial condition.
- (u) Independent public accountant's report based on an examination of the financial report or financial statements under 17 CFR 240.17a-5, 17 CFR 240.18a-7, or 17 CFR 240.17a-12, as applicable.
- (v) Independent public accountant's report based on an examination of certain statements in the compliance report under 17 CFR 240.17a-5 or 17 CFR 240.18a-7, as applicable.
- (w) Independent public accountant's report based on a review of the exemption report under 17 CFR 240.17a-5 or 17 CFR 240.18a-7, as applicable.
- (x) Supplemental reports on applying agreed-upon procedures, in accordance with 17 CFR 240.15c3-1e or 17 CFR 240.17a-12, as applicable.
- (y) Report describing any material inadequacies found to exist or found to have existed since the date of the previous audit, or a statement that no material inadequacies exist, under 17 CFR 240.17a-12(k).
- (z) Other: _____

**To request confidential treatment of certain portions of this filing, see 17 CFR 240.17a-5(e)(3) or 17 CFR 240.18a-7(d)(2), as applicable.



ELE WEALTH SOLUTIONS, INC.
REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM,
FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION
REQUIRED BY SEC RULE 17A-5

YEAR ENDED DECEMBER 31, 2022

ELE WEALTH SOLUTIONS, INC.

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REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the members of
ELE Wealth Solutions, Inc.

Opinion on the Financial Statements

We have audited the accompanying statement of financial condition of ELE Wealth Solutions Inc. as of December 31, 2022, the related statements of income, changes in Shareholder's equity, and cash flows for the year ended December 31, 2022, and the related notes and schedules. In our opinion, the financial statements present fairly, in all material respects, the financial position of ELE Wealth Solutions Inc. as of December 31, 2022 and the results of its operations and its cash flows for the year ended December 31, 2022 in conformity with accounting principles generally accepted in the United States of America.

Basis for Opinion

These financial statements are the responsibility of ELE Wealth Solutions Inc.'s management. Our responsibility is to express an opinion on ELE Wealth Solutions Inc.'s financial statements based on our audit. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) (PCAOB) and are required to be independent with respect to ELE Wealth Solutions Inc. in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audit in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. Our audit included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audit also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion.

Auditor's Report on Supplemental Information

The supplementary information contained in Schedules I, II & III have been subjected to audit procedures performed in conjunction with the audit of ELE Wealth Solutions Inc.'s financial statements. The supplemental information is the responsibility of ELE Wealth Solutions Inc.'s management. Our audit procedures included determining whether the supplemental information reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming our opinion on the supplemental information, we evaluated whether the supplemental information, including its form and content, is presented in conformity with 17 C.F.R. §240.17a-5. In our opinion, the Supplementary schedule is fairly stated, in all material respects, in relation to the financial statements as a whole.

Jennifer Wray CPA PLLC



We have served as ELE Wealth Solutions Inc.'s auditor since 2021.
Sugar Land, Texas
March 29, 2023

ELE WEALTH SOLUTIONS, INC.
STATEMENT OF FINANCIAL CONDITION
DECEMBER 31, 2022

ASSETS

Assets	
Cash and cash equivalents	\$ 188,850
Accounts receivable	5,515
Prepaid expenses	3,713
Right of Use Asset	<u>63,566</u>
Total Assets	<u>\$ 261,644</u>

LIABILITIES AND SHAREHOLDER'S EQUITY

Liabilities	
Accounts payable	\$ 4,968
Lease Liability	63,566
Other Liabilities	<u>24,568</u>
Total current liabilities	<u>93,102</u>
Shareholder's Equity	
Common stock, \$0.001 par value, 60,000 shares authorized, zero shares issued and outstanding, 60,000 shares to be issued	60
Additional paid in capital	26,903
Retained earnings	<u>141,579</u>
Total shareholder's equity	<u>168,542</u>
Total liabilities and shareholder's equity	<u>\$ 261,644</u>

See accompanying notes to financial statements.

ELE WEALTH SOLUTIONS, INC.
STATEMENT OF OPERATIONS AND CHANGES IN SHAREHOLDER'S EQUITY
FOR THE YEAR ENDED DECEMBER 31, 2022

Commissions and Fees Revenue	<u>\$ 348,191</u>
Operating Expenses	
Commissions	189,748
Accounting and audit fees	7,074
Professional liability insurance	8,298
Rent	9,186
Professional fees	1,198
Regulatory fees	23,111
Business license and permits	3,634
Bank service fees	203
Donations	50,000
Computer and internet expenses	5,286
Interest expense	2,814
Administrative services	<u>7,200</u>
Total operating expenses	<u>307,752</u>
Other Income	<u>0</u>
Net Income before federal tax expenses	<u>40,439</u>
Federal income tax expense	<u>7,727</u>
Net Income	32,712

See accompanying notes to financial statements.

ELE WEALTH SOLUTIONS, INC.
STATEMENT OF SHAREHOLDER'S EQUITY
DECEMBER 31, 2022

Balance at December 31, 2021	\$ 135,830
Capital contributes by shareholder	
Net Income	<u>32,712</u>
Balance at December 31, 2022	<u>\$ 168,542</u>

See accompanying notes to financial statements

ELE WEALTH SOLUTIONS, INC.
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2022

CASH FLOWS FROM OPERATING ACTIVITIES:

Net income	\$ 32,712
Changes in operating assets and liabilities:	
Accounts receivable	10,303
Accounts payable	(8,814)
Other current liabilities	7,444
Prepaid expense	<u>1,177</u>
Net Cash Provided by Operating Activities	<u>42,822</u>

CASH FLOWS FROM INVESTING ACTIVITIES:

-

CASH FLOWS FROM FINANCING ACTIVITIES:

Capital Contribution	
Net Cash Provided by Financing Activities	<u> </u>
Increase in cash	42,822
Cash and cash equivalents at beginning of year	146,028
Cash and cash equivalents at end of year	<u>\$ 188,850</u>

NON-CASH INVESTING AND FINANCING:

Change in right-of-use asset and operating lease liability	<u>\$ 63,566</u>
------------------------------------------------------------	------------------

See accompanying notes to financial statements.

ELE WEALTH SOLUTIONS, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022

NOTE 1 - NATURE OF OPERATIONS

ELE Wealth Solutions, Inc. (the "Company") is a registered broker-dealer with the Securities and Exchange Commission (SEC) and a member of the Financial Industry Regulatory Authority, Inc. (FINRA). The Company is a Michigan corporation, with one shareholder formed in December 2012, and provides investment products to individuals and closely held businesses. The sole shareholder owns 100% of the Company. The Company is exempt from Rule 15c3-3 of the SEC under Paragraph (k)(1) of that rule.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting policies applied in the preparation of the accompanying financial statements is as follows:

Basis of accounting

The Company maintains its books and records on the accrual basis of accounting for financial reporting purposes which is in accordance with U.S generally accepted accounting principles and is required by the SEC and FINRA.

Cash and cash equivalents

For purposes of the statement of cash flows the Company considers cash in banks and all highly liquid debt instruments with maturity of three months or less at the date of purchase to be cash equivalents. The Company may maintain its cash in bank deposit accounts which at times may exceed federally insured limits. The Company has not experienced any losses in such accounts. The Company believes it is not exposed to any significant credit risk on cash.

Use of accounting estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of certain assets and liabilities and disclosures. Accordingly, the actual amounts could differ from those estimates. Any adjustments applied to the estimated amounts are recognized in the year in which such adjustments are determined.

Fair value measurements

The Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 820, Fair Value Measurement, defines fair value, establishes a framework for measuring fair value in accordance with U.S. generally accepted accounting principles, and requires certain disclosures about fair value measurements. In general, fair values of financial instruments are

ELE WEALTH SOLUTIONS, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022

based upon quoted market prices, where available. If such quoted market prices are not available, fair value is based upon internally developed models that primarily use, as inputs, observable market-based parameters. Valuation adjustments may be made to ensure that financial instruments are recorded at fair value. These adjustments may include amounts to reflect counterparty credit quality and the customer's creditworthiness, among other things, as well as unobservable parameters. Any such valuation adjustments are applied consistently over time.

Fair value of financial instruments

In accordance with the reporting requirements of ASC Topic 825, Financial Instruments, the Company calculates the fair value of its assets and liabilities which qualify as financial instruments under this standard and includes this additional information in the notes to the financial statements when the fair value is different than the carrying value of those financial instruments. The estimated fair value of cash and accounts payable approximate their carrying amounts due to the nature and short maturity of these instruments.

Recent Accounting Pronouncements

Effective January 1, 2019, the Company adopted the provisions of ASU 2016-02, Leases (Topic 842), which superseded the existing guidance for lease accounting. ASU 2016-02 requires a modified retrospective approach for all leases existing at, or entered into after, the date of initial application that have a lease term greater than 12 months at lease commencement. The Company evaluated its existing vendor agreements, including its expense sharing agreement for the recognition criteria under this guidance. It was determined that as of December 31, 2022 the Company is a lessee in an operating lease for office space subject to ASC 842, as disclosed in Note 4. As of December 31, 2022, the Company's right-of-use asset and related lease liability totaled \$64,298.

Revenue recognition and accounts receivable

The Company recognizes revenues from commissions generated from variable annuities and mutual funds sales on behalf of its clients. Revenues are recognized when earned. In the event of a commission chargeback, the Company reduces client commissions earned in the amount of the chargeback. Accounts and commissions receivable are carried at cost. No allowance for uncollectable accounts is required at December 31, 2022 as management does not believe it is exposed to any risk of loss based upon its historical experience.

ELE WEALTH SOLUTIONS, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022

Customer concentrations

For the year ended December 31, 2022, the Company had the following customer concentrations with respect to its revenues:

	<u>Percentage of Revenue</u>
Customer 1	24%
Customer 2	20%
Customer 3	18%
Customer 4	15%

Account receivable concentrations

For the year ended December 31, 2022, the Company had the following concentrations with respect to its account receivables:

	<u>Percentage of Receivables</u>
Customer 1	33%
Customer 2	31%
Customer 3	9%

Income Taxes

Deferred tax assets and liabilities are recognized for the tax effects of differences between the financial statement and tax basis of assets and liabilities. A valuation allowance is established to reduce deferred tax assets if it is more likely than not that a deferred tax asset will not be realized. The Company does not have a deferred tax asset as of December 31, 2022.

The Company follows FASB ASC 740, Accounting for Uncertainty in Income Taxes (“ASC 740”). ASC 740 creates a single model to address accounting for the uncertainty in income tax positions and prescribes a minimum recognition threshold a tax position must meet before recognition in the financial statements. The Company does not have a tax position meeting the criteria specified in ASC 740. The Company remains subject to examination by U.S. federal and state jurisdictions for years subsequent to 2013, and upon completion of these examinations (if undertaken by the taxing jurisdictions) tax adjustments may be necessary and retroactive to all open tax years.

ELE WEALTH SOLUTIONS, INC.
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022

NOTE 3 - CAPITAL REQUIREMENTS

The Company is subject to the Uniform Net Capital Rule (Rule 15c3-1) under the Securities Exchange Act of 1934, which requires that aggregate indebtedness (as defined) shall not exceed fifteen times net capital (as defined). Rule 15c3-1 also provides that equity capital may not be withdrawn, or cash dividends paid if the resulting net capital ratio would exceed ten to one.

The following is a summary of the Company's net capital position on December 31, 2022.

Net capital	\$164,829
Excess of net capital over requirements	\$159,829
Aggregate indebtedness to net capital	54.89%

NOTE 4 - RELATED PARTY TRANSACTIONS

The Company renewed its lease agreement with ELE Properties, Inc, an entity commonly owned by the sole shareholder, on March 1, 2022. The Company will pay \$1,000 monthly for office space through February 29, 2028. The Company paid \$9,186 in occupancy expense and amortized interest expense of 2,814, notated on the accompanying statement of operations, to ELE Properties, Inc in 2022.

The company made a donation of \$50,000 to ELE Cares Foundation.

The Company entered into an agreement with ELE Advisory Services, Inc., an entity commonly owned by the sole shareholder, on August 25, 2015, to pay \$600 per month for the use of personnel to provide administrative services to the Company, beginning April 2016. The Company paid \$7,200 for administrative services in 2022, reflected on the statement of operations.

The Company entered into a separate agreement with ELE Advisory Services, Inc, an entity commonly owned by the sole shareholder, on December 31, 2022, to pay reimbursement of the following expenses for the entity's cost of: \$1,815 in expenses related to errors and omissions coverage through The Hartford noted as professional liability insurance on the statement of operations; \$193, noted as professional fees consulting; and \$427 paid to National Compliance Consultants for compliance consultation services.

The Company entered into a separate agreement with ELE Advisory Services, Inc, an entity commonly owned by the sole shareholder, on December 31, 2022, to receive reimbursement of the entity's cost of coverage for email archiving through Global Relay. The reimbursement was determined based on overall revenues divided by the amount of business conducted by each entity to determine the use of the expense item. In 2022, The Company was reimbursed \$224 by

ELE WEALTH SOLUTIONS, INC
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2022

ELE Advisory Services, Inc., noted as computer and internet expenses on the statement of operations.

NOTE 5 - SUBORDINATED LIABILITIES

There were no liabilities subordinated to claims of general creditors at any time during the year ended December 31, 2022. Therefore, the statement of changes in liabilities subordinated to claims of general creditors specified by rule 17a-5(d)(2) has not been presented for the year ended December 31, 2022.

NOTE 6- COMMITMENTS AND CONTINGENCIES

The Company has evaluated commitments and contingencies in accordance with Accounting Standards Codification 450, Contingencies (ASC 450) and Accounting Standards Codification 440, Commitments (ASC 440). Management has determined that no significant commitments and contingencies exist as of December 31, 2022.

NOTE 7 - SUBSEQUENT EVENTS

There are no subsequent events to report.

ELE WEALTH SOLUTIONS, INC

SCHEDULE I
 COMPUTATION OF NET CAPITAL UNDER RULE 15c3-1
 AS OF DECEMBER 31, 2022

Net Capital

Shareholder's equity	\$ 168,542
Deduct shareholder's equity not allowed for net capital	-
	<hr/>
Total shareholder's equity qualified for net capital	168,542
Additions/other credits:	<hr/> -
Total shareholder's equity and allowable subordinated liabilities	168,542
Deductions/other charges:	
Prepaid assets	<hr/> (3,713)
Total deductions/other charges	(3,713)
Tentative net capital	164,829
Net capital	<u><u>\$ 164,829</u></u>

Aggregate indebtedness

Accounts payable	16,908
Tax Liability	10,008
Right of Lease Liability	63,566
Total aggregate indebtedness	<u><u>\$ 90,482</u></u>

Computation of basic net capital requirement

Minimum net capital required	<u>\$ 5,000</u>
Excess of Net Capital Over Minimum Requirements	<u>\$ 159,829</u>
Ratio: aggregate indebtedness to net capital	<u>54.89%</u>

There are no material differences between the computations above and the computations included in the Company's corresponding amended unaudited Form X-1 7A-5 Part IIA March 27, 2023

ELE Wealth Solutions, Inc
Schedule II - Computation for Determining of Reserve Requirements
Pursuant to SEA Rule 15c3-3
As of December 31, 2022

A computation of reserve requirements is not applicable to ELE Wealth Solutions, Inc.

ELE Wealth Solutions, Inc
Schedule III - Information Relating to Possession or Control Requirements
Pursuant to SEA Rule 15c3-3
As of December 31, 2022

Information relating to possession or control requirements is not applicable to ELE Wealth Solutions, Inc.

Jennifer Wray CPA PLLC

800 Bonaventure Way. Suite 168. Sugar Land, TX 77479
Tel: 281-923-7665 Email: jenniferwraycpa@yahoo.com PCAOB#6328

REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Members of
ELE Wealth Solutions, Inc

We have reviewed management's statements, included in the accompanying Exemption Report, in which (1) ELE Wealth Solutions, Inc identified the following provisions of 17 C.F.R. §15c3-3(k) under which ELE Wealth Solutions, Inc claimed an exemption from 17 C.F.R. §240.15c3-3(k)(1) (exemption provisions) and (2) ELE Wealth Solutions, Inc stated that ELE Wealth Solutions, Inc met the identified exemption provisions throughout the year ended December 31, 2022 without exception. ELE Wealth Solutions, Inc's management is responsible for compliance with the exemption provisions and its statements.

Our review was conducted in accordance with the standards of the Public Company Accounting Oversight Board (United States) and, accordingly, included inquiries and other required procedures to obtain evidence about ELE Wealth Solutions, Inc's compliance with the exemption provisions. A review is substantially less in scope than an examination, the objective of which is the expression of an opinion on management's statements. Accordingly, we do not express such an opinion.

Based on our review, we are not aware of any material modifications that should be made to management's statements referred to above for them to be fairly stated, in all material respects, based on the provisions set forth in paragraph (k)(1) of Rule 15c3-3 under the Securities Exchange Act of 1934.

Jennifer Wray CPA PLLC



Sugar Land, Texas.

March 29, 2023

ELE WEALTH SOLUTIONS, INC.
STATEMENT REGARDING RULE 15c3-3
DECEMBER 31, 2022

The Exemption Report

The Company has claimed an exemption from Rule 15c3-3 of the Securities and Exchange Commission under paragraph (k)(1) of that rule.

The following statements are made to the best knowledge and belief of Tammie Parran as FinOp for ELE Wealth Solutions, Inc.

I, Tammie Parran, as the FinOp for ELE Wealth Solutions, Inc., (the Company), am responsible for complying with 17 C.F.R. §240.17a-5, "Reports to be made by certain brokers and dealers" and complying with 17 C.F.R. §240.15c3-3(k)(1) (the "exemption provisions"). I have performed an evaluation of the Company's compliance with the requirements of 17 C.F.R. §§ 240.17a-5 and the exemption provisions. Based on this evaluation, I assert the following:

- (1) I identified the following provisions of 17 C.F.R. § 15c3-3(k) under which the Company claimed an exemption from 17 C.F.R section 240.15c303(k)(1) (the "exemption provisions") and
- (2) the Company met the identified exemption provisions throughout the most recent fiscal year December 31, 2022 without exception.

Tammie Parran
Tammie Parran, CFO

16 Feb 23
Date