

This brochure supplement provides information about Brenda Marie Oldham that supplements the ELE Advisory Services, Inc. brochure. You should have received a copy of that brochure. Please contact Ellis N. Liddell, Managing Member, if you did not receive ELE Advisory Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Brenda Marie Oldham is also available on the SEC's website at www.adviserinfo.sec.gov.

ELE Advisory Services, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Brenda Marie Oldham

Personal CRD Number: 4092970

Investment Adviser Representative

ELE Advisory Services, Inc.

141 N. Milford Ste. 101

Highland, MI 48357

(248) 714-5102

Home Office: 18700 W. 10 Mile Rd., Ste 100

Southfield, MI 48075

www.ramfinancialservices.com

boldham@leadvisors.com

UPDATED: 10/07/2019

Registration does not imply a certain level of skill or training

Item 2: Educational Background and Business Experience

Name: Brenda Marie Oldham

Born: 1957

Educational Background and Professional Designations:

Education:

MSA Business Management Administration, Central Michigan University - 1992
Bachelor of Science in Business Administration Accounting - General Business,
University of Michigan - 1985

Designations:

LUTC Fellow (LUTCF)

MINIMUM REQUIREMENT:

- To earn the LUTCF designation, one must successfully complete 300 designation credits (or 5 courses) and one Ethics course – and be a National Association of Insurance and Financial Advisors (NAIFA) member in good standing during conferment year
- Courses in the LUTCF Program are either in an 8-week or 12-week format

Business Background:

04/2017 - Present	Investment Advisor Representative ELE Advisory Services, Inc.
04/2017 - Present	Registered Representative ELE Wealth Advisors, Inc
11/2000 - Present	Owner/Insurance Agent RAM Insurance & Financial Services
01/2015 - 07/2016	Registered Representative MML Investors
06/2012 - 01/2015	Registered Representative Pruco Securities, LLC
02/2010 - 06/2012	Registered Representative Investacorp

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Brenda Marie Oldham is a registered representative of ELE Wealth Advisors, Inc, a licensed insurance agent and Owner of RAM Insurance & Financial Services. From time to time, she will offer clients advice or products from these activities. Clients should be aware that some of these services pay a commission that may be deemed a conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. ELE Advisory Services, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of ELE Advisory Services, Inc. in such individual's outside capacities.

Item 5: Additional Compensation

Brenda Marie Oldham does not receive any economic benefit from any person, company, or organization, other than ELE Advisory Services, Inc. in exchange for providing clients advisory services through ELE Advisory Services, Inc..

Item 6: Supervision

As a representative of ELE Advisory Services, Inc., Brenda Marie Oldham is supervised by is supervised by Marcelle Gordon, Principal Designee, on behalf of the Chief Compliance Officer, Ellis Liddell. Marcelle Gordon reviews and approves applicable client business submissions. Marcelle Gordon can be reached at (248) 356-6555. Brenda Marie Oldham adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements. Brenda Marie Oldham is registered in the following states: FL, MI and VA. Her contact information is on the cover page of this disclosure document.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Brenda Marie Oldham has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Brenda Marie Oldham has NOT been the subject of a bankruptcy petition at any time.