IAPD Report

Richard Lee Wunderlich Jr

CRD# 1395400

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

Richard Lee Wunderlich Jr (CRD# 1395400)

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 **07/08/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	MONEY CONCEPTS ADVISORY SERVICE	CRD# 12963	03/02/2023
B	MONEY CONCEPTS CAPITAL CORP	CRD# 12963	03/02/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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	EFS INVESTMENT ADVISORS LLC	284994	Minerva, OH	03/13/2017 - 03/03/2023
B	MARINER INVESTMENT GROUP	35993	Minerva, OH	07/25/2017 - 03/02/2023
B	AMERICA NORTHCOAST SECURITIES, INC.	16076	CLEVELAND, OH	08/20/2014 - 07/25/2017

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
Customer Dispute	2

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 **1** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MONEY CONCEPTS ADVISORY SERVICE**

Main Address: 11440 JOG ROAD
PALM BEACH GARDENS, FL 33418

Firm ID#: 12963

	Regulator	Registration	Status	Date
B	FINRA	Financial and Operations Principal	Approved	03/02/2023
B	FINRA	General Securities Principal	Approved	03/02/2023
B	FINRA	General Securities Representative	Approved	03/02/2023
B	FINRA	Operations Professional	Approved	03/02/2023
B	Ohio	Agent	Approved	03/02/2023
IA	Ohio	Investment Adviser Representative	Approved	03/02/2023

Branch Office Locations

MONEY CONCEPTS ADVISORY SERVICE
Minerva, OH

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 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Financial and Operations Principal Examination (S27)	Series 27	01/18/1986
B	General Securities Principal Examination (S24)	Series 24	10/01/1985

General Industry/Product Exams

	Exam	Category	Date
B	Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	08/17/1985

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/26/2005
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/29/2005

PROFESSIONAL DESIGNATIONS

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

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	03/13/2017 - 03/03/2023	EFS INVESTMENT ADVISORS LLC	CRD# 284994	Minerva, OH
B	07/25/2017 - 03/02/2023	MARINER INVESTMENT GROUP	CRD# 35993	Minerva, OH
B	08/20/2014 - 07/25/2017	AMERICA NORTHCOAST SECURITIES, INC.	CRD# 16076	CLEVELAND, OH
B	02/07/2014 - 11/12/2015	ARBOR COURT CAPITAL, LLC	CRD# 143839	BROADVIEW HEIGHTS,
IA	12/21/2010 - 11/28/2011	GOLD COAST SECURITIES, INC.	CRD# 110925	THOUSAND OAKS, CA
B	12/17/2010 - 11/28/2011	GOLD COAST SECURITIES, INC.	CRD# 110925	THOUSAND OAKS, CA
IA	01/04/2006 - 12/31/2008	L.M. KOHN & COMPANY	CRD# 27913	OLMSTED FALLS, OH
B	01/04/2005 - 12/31/2008	L.M. KOHN & COMPANY	CRD# 27913	OLMSTED FALLS, OH
B	04/05/2004 - 12/31/2004	NEBS FINANCIAL SERVICES, INC.	CRD# 103874	CLEVELAND, OH
B	01/27/2003 - 05/04/2004	H.D. VEST INVESTMENT SERVICES	CRD# 13686	DALLAS, TX
B	06/06/1991 - 01/01/2001	SECURITIES AMERICA, INC.	CRD# 10205	LAVISTA, NE
B	10/31/1985 - 05/29/1991	AMERICAN GENERAL SECURITIES INCORPORATED	CRD# 13626	PHOENIX, AZ
B	10/28/1987 - 06/15/1988	FINALCO CAPITAL CORP.	CRD# 10395	

Registration & Employment History

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
03/2023 - Present	Money Concepts Capital	Registered Rep.	Y	Palm Beach Gardens, FL, United States
09/2017 - Present	Evanich Accounting & Tax LLC	Senior Accountant/Consultant	N	MINERVA, OH, United States
07/2011 - Present	NB RE ADVISORS LLC	OWNER	N	SOLON, OH, United States
01/2005 - Present	EVERGREEN FINANCIAL SERVICES, LLC	Manager	Y	CLEVELAND, OH, United States
07/2017 - 03/2023	Mariner Investment Group	Registered Representative and Principal	Y	MINERVA, OH, United States
03/2017 - 03/2023	EFS Investment Advisors LLC	Investment Advisor Representative	Y	Cleveland Hts, OH, United States
08/2014 - 07/2017	AMERICA NORTHCOAST SECURITIES. INC.	Financial Principal & Registered Representative	Y	CLEVELAND, OH, United States

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. EVERGREEN FINANCIAL SERVICES, LLC - MANAGING MEMBER, REGISTERED 11/29/04, ACTIVE 01/02/05 TO PRESENT, 5-10 HOURS PER WEEK, Tax & Business Strategy work for buisness owners & Individuals

2. NB RE ADVISORS, LLC - MANAGING MEMBER, REGISTERED 07/27/11, ACTIVE 01/02/12, REAL ESTATE ADVISORY AND CONTRACTING SERVICES, 5-10 HOURS PER WEEK, UMBRELLAS CONSTRUCTION, REHABILITATION, MAINTENANCE AND REAL ESTATE ADVISORY SERVICES TO EVERGREEN CLIENTS.

3. EVANICH ACCOUNTING & TAX LLC, SENIOR ACCOUNTANT/CONSULTANT, 09/2017 TO PRESENT, 35-40 HOURS PER WEEK (DURING MARKET HOURS), GENERAL ACCOUNTING AND TAX PREPARATION.

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
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	KAUFMAN & CO. FINANCIAL PLANNING, INC
Allegations:	I WAS OFFICER, DIRECTOR & SHAREHOLDER OF KAUFMAN & COMPANY FINANCIAL PLANNING, INC. A REGISTERED INVESTMENT ADVISOR. THE SUIT ALLEGED FALSE STATEMENTS, MISREPRESENTATIONS OR FAILURE TO MAKE DISCLOSURES RELATING TO SECURITIES SALES AND SOUGHT COMPESATORY DAMAGES OF $500,000 FROM SPONSOR, RECIPIENT AND ADVISORY JOINTLY AND SEVERALLY.
Product Type:	Debt-Corporate
Alleged Damages:	$500,000.00

Customer Complaint Information

Date Complaint Received:	03/18/1988
Complaint Pending?	No
Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	12/14/1989
Settlement Amount:	$370,000.00
Individual Contribution Amount:	$0.00

Civil Litigation Information

Type of Court:	UNKNOWN
Name of Court:	UNKNOWN
Location of Court:	UNKNOWN
Docket/Case #:	C88-0668
Date Notice/Process Served:	03/18/1988
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	12/14/1989
Monetary Compensation Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	MY INSURER COMPROMISED AND SETTLED THE CASE FOR AN AMOUNT IN EXCESS OF THE THRESHOLD AMOUNT. THERE WAS NO FINDING BY THE COURT OF ANY VIOLATION OF LAW, FRAUD OR WRONG DOING BY ME. KAUFMAN & COMPANY AND ITS INDIVIDAUL SERVICE PROVIDERS WERE ALL COVERED BY THE SAME POLICY. ASSIGNMENT OF CLAIM SETTLEMENT WAS ARBITRARILY ALLOCATED BY THE INSURER SINCE ALL PARTIES WERE COVERED UNDER THE SAME POLICY. I HAD NO CONTACT WITH THIS CLIENT BEYOND TAX PREPARATION. DUE TO CHANGES IN THE ECONOMIC ENVIRONMENT, WHAT HAD BEEN A LIQUID INVESTMENT BECAME ILLIQUID AND THE INVESTOR BECAME IMPATIENT AND BROUGHT SUIT. THE ULTIMATE RESOLUTION PROVIDED THE INVESTOR WITH A COLLATERALIZED INTEREST OF APPROX. 200% OF HIS INVESTMENT WITH AN IMMEDIATED CASH PAYMENT BY OUR INSURER TO MAKE IT WORTH THE INVESTORS WHILE TO GIVE THE PRODUCT SPONSOR TIME TO WORK OUT ITS PROBLEMS.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	KAUFMAN & CO FINANCIAL PLANNING, INC
Allegations:	I WAS A PRINCIPAL OF KAUFMAN & COMPANY FINANCIAL PLANNING, INC. THE SUIT ALLEGED UNTRUE STATEMENT OF MATERIAL FACT REGARDING ECONOMIC VIABILTY AND OTHER CONSIDERATIONS INCLUDING TAX BENEFITS OF A TAX SHELTER SYNDICATION. THE SUIT ALLEGED UNSUITABILITY REGARDING PLAINTIFF'S INVESTMENT NEEDS, LACK OF SECURITIES REGISTRATION, COMMON LAW FRAUD AND MALPRACTICE AND SOUGHT DAMAGED IN EXCESS OF $200,000
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	$200,000.00

Customer Complaint Information

Date Complaint Received:	07/29/1988
Complaint Pending?	No
Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	05/24/1990
Settlement Amount:	$10,000.00
Individual Contribution Amount:	$0.00

Civil Litigation Information

Type of Court:	UNKNOWN
Name of Court:	UNKNOWN
Location of Court:	UNKNOWN
Docket/Case #:	C88-2802
Date Notice/Process Served:	07/29/1988
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	05/24/1990
Monetary Compensation Amount:	$10,000.00
Individual Contribution Amount:	$0.00
Broker Statement	MY INSURER COMPROMISED AND SETTLED THE CASE FOR AN AMOUNT IN EXCESS OF THE THRESHOLD AMOUNT. THERE WAS NO FINDING BY THE COURT OF ANY VIOLATION OF LAW, BREACH OF DUTY, MALPRACTICE OR OTHER WRONG DOING BY ME. KAUFMAN & COMPANY AND ITS INDIVIDUAL SERVICE PROVIDERS WERE ALL COVERED BY THE SAME POLICY. ASSIGNMENT OF CLAIM SETTLEMENT WAS ARBITRARILY ALLOCATED BY THE INSURER ALL PARTIES WERE COVERED UNDER THE SAME POLICY. THIS SYNDICATION WAS AUDITED BY THE I.R.S. IN 1987 AND TAX BENEFITS RELATING TO 1984 SUBSTANTIALLY DISALLOWED. IN JUNE OF 1988 THE EQUIPMENT LESSEE FILED CHAPTER 7 BANKRUPTCY AND GENERAL ELECTRIC REPOSSESSED THE EQUIPMENT FROM THE PARTNERSHIP DESTROYING BOTH ECONOMIC POTENTIAL AND JEOPARDIZING TAX BENEFITS. THE I.R.S. PROBLEM WAS VERY SATISFACTORILY SETTLED AN APPEAL IN 1990. THE INSURER OFFERED NOMINAL SETTLEMENT RATHER THAN INCUR COSTS OF LITIGATION WHICH WAS ACCEPTED PRIOR TO COMMENCEMENT OF DISCOVERY.

End of Report

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