



IAPD Report

RODNEY YUTAKA NISHIKAWA

CRD# 2133331

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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.



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

RODNEY YUTAKA NISHIKAWA (CRD# 2133331)

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 **05/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	07/19/2023
IA	RMC FINANCIAL ADVISORS, LLC	CRD# 144821	07/31/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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
B	CETERA ADVISORS LLC	10299	DAVIS, CA	09/08/2022 - 07/25/2023
IA	CETERA INVESTMENT ADVISERS LLC	105644	DAVIS, CA	11/12/2020 - 07/25/2023
B	FIRST ALLIED SECURITIES, INC.	32444	DAVIS, CA	11/14/2000 - 09/08/2022

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	1



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

Employment 1 of 2

Firm Name: **UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**
Main Address: 7333 EAST DOUBLETREE RANCH RD, SUITE 120
SCOTTSDALE, AZ 85258
Firm ID#: 20804

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	07/19/2023
B FINRA	Invest. Co and Variable Contracts	Approved	07/19/2023
B FINRA	Operations Professional	Approved	07/19/2023
B Alabama	Agent	Approved	07/19/2023
B California	Agent	Approved	07/19/2023
B Connecticut	Agent	Approved	07/19/2023
B Illinois	Agent	Approved	07/19/2023
B Massachusetts	Agent	Approved	07/19/2023
B New York	Agent	Approved	07/19/2023
B Oregon	Agent	Approved	03/25/2026
B Texas	Agent	Approved	07/19/2023
B Washington	Agent	Approved	02/01/2024
B Wisconsin	Agent	Approved	07/19/2023



Qualifications

Branch Office Locations

UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER

2744 DEL RIO PLACE
STE. 100
DAVIS, CA 95618

Employment 2 of 2

Firm Name: **RMC FINANCIAL ADVISORS, LLC**
Main Address: 2744 DEL RIO PLACE, SUITE 100
DAVIS, CA 95618
Firm ID#: 144821

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	07/31/2023
IA Texas	Investment Adviser Representative	Restricted Approval	11/12/2025

Branch Office Locations

RMC FINANCIAL ADVISORS, LLC

2744 DEL RIO PLACE, SUITE 100
DAVIS, CA 95618



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 0 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/25/1999
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/09/1991

State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	09/29/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	04/09/1991

PROFESSIONAL DESIGNATIONS

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

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	09/08/2022 - 07/25/2023	CETERA ADVISORS LLC	CRD# 10299	DAVIS, CA
IA	11/12/2020 - 07/25/2023	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	DAVIS, CA
B	11/14/2000 - 09/08/2022	FIRST ALLIED SECURITIES, INC.	CRD# 32444	DAVIS, CA
IA	07/02/2012 - 11/12/2020	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	DAVIS, CA
IA	11/04/2003 - 07/02/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	DAVIS, CA
B	04/11/1991 - 11/20/2000	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	04/11/1991 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

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
07/2023 - Present	RMC Financial Advisors	IAR	Y	Davis, CA, United States
07/2023 - Present	UNITED PLANNERS FINANCIAL SERVICES	REGISTERED REPRESENTATIVE	Y	SCOTTSDALE, AZ, United States
08/1996 - Present	Nishikawa Farms, Inc	CEO	Y	DAVIS, CA, United States
07/2023 - 07/2023	Cetera Advisors, LLC	Registered Representative	Y	Davis, CA, United States
11/2020 - 07/2023	Cetera Investment Advisers LLC	Investment Advisor Representative	Y	Schaumburg, IL, United States
11/2000 - 09/2022	FIRST ALLIED SECURITIES, INC.	REGISTER REPRESENTATIVE	Y	SAN DIEGO, CA, United States
07/2012 - 11/2020	FIRST ALLIED ADVISORY SERVICES, INC.	MASS TRANSFER - INVESTMENT ADVISOR REPRESENTATIVE	Y	CHESTERFIELD, MO, United States



Registration & Employment History



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.) Y & S NISHIKAWA 1996 TRUST - CO-TRUSTEE - ACTING IN A FIDUCIARY CAPACITY (E.G. POA, TRUSTEE, EXECUTOR - DAVIS, CA - SINCE 12/2014 - INVESTMENT RELATED
- 2.) RMC FINANCIAL ADVISORS - IAR - REGISTERED INVESTMENT ADVISOR - DAVIS, CA - SINCE 07/2023 - INVESTMENT RELATED
- 3.) NISHIKAWA FARMS, INC - CEO - REAL ESTATE SALES/RENTAL PROPERTIES/PROPERTY MANAGEMENT - DAVIS, CA SINCE 08/1996 - INVESTMENT RELATED
- 4.) RMC FINANCIAL ADVISORS - IAR - DBA NAME FOR MARKETING PURPOSES ONLY - DAVIS, CA - SINCE 07/2023 - INVESTMENT RELATED
- 5.) NORTHWEST TRIANGLE OWNERS ASSOCIATION - PRESIDENT - REAL ESTATE SALES/RENTAL PROPERTIES/PROPERTY MANAGEMENT - DAVIS, CA - SINCE 04/2022 - NOT INVESTMENT RELATED
- 6.) DAVIS SCOUT CABIN FOUNDATION, INC - CEO - COMMUNITY, CIVIC OR CHARITABLE BOARD MEMBER OR OFFICER - DAVIS, CA - SINCE 05/2026 - NOT INVESTMENT RELATED
- 7.) NUIKI USA, LLC - MEMBER - APPAREL COMPANY - DAVIS, CA - SINCE 01/2026 - NOT INVESTMENT RELATED



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	1

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EQUITABLE LIFE ASSURANCE SOCIETY
Allegations:	THE CUSTOMER ALLEGES THAT SHE UNDERSTOOD NISHIKAWA WAS ONLY GOING TO CHANGE THE BROKER OF RECORD ON HER ANNUITY CONTRACT WHEN HE LEFT EQUITABLE LIFE AND THAT NONE OF HER INVESTMENTS WERE GOING TO CHANGE. SHE HAS NOW REALIZED THAT NISHIKAWA SOLD HER ANNUITY AND PURCHASED OTHER MUTUAL FUNDS. HAD SHE KNOWN THAT THIS WAS WHAT HE INTENDED, SHE CLAIMS THAT SHE WOULD NOT HAVE CONSENTED TO HIS DOING SO. NO AMOUNT OF DAMAGES ARE SPECIFIED. TOTAL CONTRIBUTIONS TO THE EQUITABLE LIFE ANNUITY WERE \$15,489.06.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Client did not specify a dollar amount.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received: 07/27/2001



Complaint Pending? No
Status: Denied
Status Date: 02/14/2002
Settlement Amount:
Individual Contribution Amount:
Firm Statement NASD LETTER RECEIVED STATING, "THE NASD REGULATION HAS COMPLETED ITS INQUIRY INTO THE CIRCUMSTANCES DISCLOSED ON THE FORM U-5 FILED ON YOUR BEHALF BY AXA ADVISORS. BASED ON OUR INQUIRY, WE HAVE DETERMINED TO CLOSE OUR FILE PERTAINING TO THIS MATTER. THIS DETERMINATION IS BASED ON THE FACTS KNOWN TO US AT THIS TIME.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: EQUITABLE LIFE ASSURANCE SOCIETY
Allegations: THE CUSTOMER ALLEGES THAT SHE UNDERSTOOD NISHIKAWA WAS ONLY GOING TO CHANGE THE BROKER OF RECORD ON HER ANNUITY CONTRACT WHEN HE LEFT EQUITABLE LIFE AND THAT NONE OF HER INVESTMENTS WERE GOING TO CHANGE. SHE HAS NOW REALIZED THAT NISHIKAWA SOLD HER ANNUITY AND PURCHASED OTHER MUTUAL FUNDS. HAD SHE KNOWN THAT THIS WAS WHAT HE INTENDED, SHE CLAIMS THAT SHE WOULD NOT HAVE CONSENTED TO HIS DOING SO. NO AMOUNT OF DAMAGES ARE SPECIFIED. TOTAL CONTRIBUTIONS TO THE EQUITABLE LIFE ANNUITY WERE \$15,489.06.

Product Type: Annuity-Variable
Alleged Damages: \$0.00
Alleged Damages Amount Explanation (if amount not exact): The client did not specify an amount.

Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 07/27/2001
Complaint Pending? No
Status: Denied
Status Date: 02/14/2002

Settlement Amount:
Individual Contribution Amount:

Broker Statement NASD LETTER RECEIVED STATING, "THE NASD REGULATION HAS



COMPLETED ITS INQUIRY INTO THE CIRCUMSTANCES DISCLOSED ON THE FORM U-5 FILED ON YOUR BEHALF BY AXA ADVISORS. BASED ON OUR INQUIRY, WE HAVE DETERMINED TO CLOSE OUR FILE PERTAINING TO THIS MATTER. THIS DETERMINATION IS BASED ON THE FACTS KNOWN TO US AT THIS TIME.



End of Report

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