



IAPD Report

RICHARD LOUIS POLO SR

CRD# 2251829

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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

RICHARD LOUIS POLO SR (CRD# 2251829)

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 **04/05/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	RETIREMENT WEALTH MANAGEMENT, LLC	CRD# 310386	12/01/2020

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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 FINANCIAL SPECIALISTS LLC	10358	NUTLEY, NJ	10/24/2005 - 11/12/2020
IA	CETERA INVESTMENT ADVISERS LLC	105644	NUTLEY, NJ	10/24/2005 - 11/12/2020
IA	C.J.M. ASSET MANAGEMENT, LLC	111302	POMPTON LAKES, NJ	01/22/2003 - 10/24/2005

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
Criminal	2
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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **RETIREMENT WEALTH MANAGEMENT, LLC**
Main Address: 80 EAST PASSAIC AVENUE
NUTLEY, NJ 07110
Firm ID#: 310386

	Regulator	Registration	Status	Date
	New Jersey	Investment Adviser Representative	Approved	12/01/2020
	New York	Investment Adviser Representative	Approved	04/06/2021

Branch Office Locations

RETIREMENT WEALTH MANAGEMENT, LLC
80 EAST PASSAIC AVENUE
NUTLEY, NJ 07110



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, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	05/22/1998
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State Securities Law Exams

Exam	Category	Date
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B Uniform Securities Agent State Law Examination (S63)	Series 63	05/21/1998
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported 1 professional designation(s).

Personal Financial Specialist

This representative holds or did hold 1 professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	10/24/2005 - 11/12/2020	CETERA FINANCIAL SPECIALISTS LLC	CRD# 10358	NUTLEY, NJ
IA	10/24/2005 - 11/12/2020	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	NUTLEY, NJ
IA	01/22/2003 - 10/24/2005	C.J.M. ASSET MANAGEMENT, LLC	CRD# 111302	POMPTON LAKES, NJ
B	08/30/2002 - 10/24/2005	C. J. M. PLANNING CORP.	CRD# 5698	POMPTON LAKES, NJ
B	05/27/1998 - 06/18/2001	1ST GLOBAL CAPITAL CORP.	CRD# 30349	DALLAS, TX

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
10/2020 - Present	Retirement Wealth Management, LLC	Principal / Investment Advisor Representative	Y	Nutley, NJ, United States
12/2000 - Present	POLO FINANCIAL	OWNER	Y	NUTLEY, NJ, United States
10/2005 - 10/2020	CETERA FINANCIAL SPECIALISTS LLC	REGISTERED REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
10/2005 - 10/2020	CETERA INVESTMENT ADVISERS LLC	Investment Adviser Representative	Y	SCHAUMBURG, IL, 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)POLO FINANCIAL - DBA; INV REL; NUTLEY, NJ 07110 PUBLIC ACCTG/TAX/CONSULT PRACTICE TOTLE:OWNER/MEMBER STARTED 12/15/00 DUTIES: UPDATING TAX CLIENT'S BOOK & REWARDS, PERSONAL & CORPORATE TAX RETURNS,CONSULTI & MGMT ADVICE WORK 60 HRS/WK THIS BUS. IS A SINGLE MEMBER LLC; 2) BENEFIT SOLUTIONS, NOT INVESTMENT RELATED, RECEIVES REFERRAL COMMISSIONS ON HEALTH INSURANCE, SINCE 01/04



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
Criminal	2
Customer Dispute	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Court Details:	SUPERIOR COURT OF NJ LAW DIVISION ESSEX COUNTY MX 85-87
Charge Date:	03/14/1979
Charge Details:	DANGEROUS DRUG CHARGE, MARIJUANA POSSESSION, SENTENCE SUSPENDED
Felony?	Yes
Current Status:	Final
Status Date:	06/03/1987
Disposition Details:	EXPUNGEMENT SIGNED. ARRESTED AND CHARGED WITH MARIJUANA POSSESSION SENTANCE SUSPENDED. EXPUNGEMENT ACTION 06/03/1987.
Broker Statement	EXPUNGEMENT SIGNED. ARRESTED AND CHARGED WITH MARIJUANA POSSESSION. SENTENCE SUSPENDED. EXPUNGEMENT ACTION 06/03/1987.

Disclosure 2 of 2

Reporting Source:	Individual
Court Details:	PHILIPS, APPEL & WALDEN, INC. MUNICIPAL COURT OF KENILWORTH, UNION COUNTY, DOCKET # 87001561
Charge Date:	06/24/1987
Charge Details:	CHECK WAS RETURNED FOR NON-PAYMENT ON OPTION CONTRACTS THAT WERE PREVIOUSLY PURCHASED. AMOUNT IN DISPUTE WAS APPROX. \$120,000.- FRAUD INSUFFICIENT FUNDS 011 COUNTS DISPOSITION OPTION CONTRACT- PREVIOUSLY PURCHASED.



Felony?	Yes
Current Status:	Final
Status Date:	09/09/1987
Disposition Details:	BOTH SIDES NEGOTIATED ON AGREEABLE SETTLEMENT, AND FULL PAYMENT WAS RENDERED ON 8/28/87. AMOUNT OF SETTLEMENT. ADMINISTRATIVELY DISMISSED BY PROSECUTOR, NO FURTHER HEARING. WAS FOR \$95,000.00
Broker Statement	OPTIONS CONTRACT PURCHASED CHECK ISSUED FOR INSUFFICIENT FUNDS UNKNOWINGLY, PARTIES SETTLED CHARGES DISMISSED. ADMINISTRATIVELY DISMISSED BY PROSECUTOR NO FURTHER HEARING.



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: Regulator

Employing firm when activities occurred which led to the complaint: CETERA FINANCIAL SPECIALISTS LLC F/K/A GENWORTH FINANCIAL SECURITIES CORP

Allegations: BREACH OF CONTRACT; NEGLIGENT MISREPRESENTATION; NEGLIGENCE; BREACH OF FIDUCIARY DUTY; UNSUITABILITY

Product Type: Other: MORTGAGE FUNDS

Alleged Damages: \$2,500,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [FINRA - CASE #11-04612](#)

Date Notice/Process Served: 12/12/2011

Arbitration Pending? No

Disposition: Award

Disposition Date: 08/15/2013

Disposition Detail: POLO IS JOINTLY AND SEVERALLY LIABLE FOR AND SHALL PAY TO CLAIMANTS COMPENSATORY DAMAGES IN THE AMOUNT OF \$1,082,609 PLUS INTEREST AT THE RATE OF 4.0% FROM THE DATE OF THE AWARD UNTIL THE AWARD IS PAID IN FULL.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: GENWORTH FINANCIAL SECURITIES CORP.

Allegations: CLIENT ALLEGES THAT FINANCIAL ADVISER MISREPRESENTED THE LIQUIDITY FEATURES OF INVESTMENT AND MADE UNSUITABLE RECOMMENDATIONS.

Product Type: Money Market Fund
Other: DPP - DUNHAM & ASSOCIATES - DUNHAM DAILY MORTGAGE FUND

Alleged Damages: \$2,500,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes



Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 11-04612

Filing date of arbitration/CFTC reparation or civil litigation: 12/12/2011

Customer Complaint Information

Date Complaint Received: 01/23/2012

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 01/23/2012

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA DISPUTE RESOLUTION

Docket/Case #: [11-04612](#)

Date Notice/Process Served: 01/23/2012

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 08/15/2013

Monetary Compensation Amount: \$1,086,168.50

Individual Contribution Amount: \$0.00

Broker Statement FINANCIAL ADVISER IS A NAMED RESPONDENT AND QUESTIONS 12-16 SHOULD APPLY. FOR THE ORIGINAL AMENDMENT, QUESTIONS 7-11 WERE ANSWERED AND CANNOT BE DELETED AT THIS TIME.



End of Report

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