



## IAPD Report

# MARK JOSEPH RYCHEL

CRD# 2262582

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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

### MARK JOSEPH RYCHEL (CRD# 2262582)

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 **02/18/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>IA</b>	BCR FINANCIAL SERVICES, LLC	CRD# 119937	12/07/1998
<b>B</b>	LPL FINANCIAL LLC	CRD# 6413	08/05/2024
<b>IA</b>	LPL FINANCIAL LLC	CRD# 6413	08/05/2024

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **37** 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>IA</b>	OSAIC FS, INC.	3870	WEXFORD, PA	01/24/2018 - 08/09/2024
<b>B</b>	OSAIC FS, INC.	3870	WEXFORD, PA	07/08/2000 - 08/09/2024
<b>B</b>	POLARIS FINANCIAL SERVICES, INC.	14521	CONCORD, NH	03/13/1998 - 07/08/2000

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? **No**



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

### Employment 1 of 2

Firm Name: **LPL FINANCIAL LLC**  
Main Address: 1055 LPL WAY  
FORT MILL, SC 29715  
Firm ID#: 6413

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	08/05/2024
<b>B</b>	FINRA	General Securities Representative	Approved	08/05/2024
<b>B</b>	FINRA	Registered Options Principal	Approved	08/05/2024
<b>B</b>	Arizona	Agent	Approved	08/05/2024
<b>B</b>	California	Agent	Approved	08/05/2024
<b>B</b>	Colorado	Agent	Approved	09/26/2024
<b>B</b>	Connecticut	Agent	Approved	08/05/2024
<b>B</b>	District of Columbia	Agent	Approved	08/05/2024
<b>B</b>	Florida	Agent	Approved	08/05/2024
<b>B</b>	Georgia	Agent	Approved	08/05/2024
<b>B</b>	Hawaii	Agent	Approved	09/16/2024
<b>B</b>	Illinois	Agent	Approved	10/03/2024
<b>B</b>	Indiana	Agent	Approved	08/05/2024



### Qualifications

	Regulator	Registration	Status	Date
B	Iowa	Agent	Approved	08/05/2024
B	Kansas	Agent	Approved	10/04/2024
B	Kentucky	Agent	Approved	08/05/2024
B	Maine	Agent	Approved	08/05/2024
B	Maryland	Agent	Approved	08/05/2024
B	Massachusetts	Agent	Approved	08/29/2024
B	Michigan	Agent	Approved	08/05/2024
B	Mississippi	Agent	Approved	08/05/2024
B	Missouri	Agent	Approved	08/27/2024
B	Nevada	Agent	Approved	08/05/2024
B	New Hampshire	Agent	Approved	09/18/2024
B	New Jersey	Agent	Approved	08/05/2024
B	New York	Agent	Approved	08/05/2024
B	North Carolina	Agent	Approved	08/16/2024
B	Ohio	Agent	Approved	08/05/2024
B	Oklahoma	Agent	Approved	08/05/2024
B	Oregon	Agent	Approved	08/30/2024
B	Pennsylvania	Agent	Approved	08/05/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	08/05/2024



### Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	08/05/2024
B South Dakota	Agent	Approved	08/05/2024
B Tennessee	Agent	Approved	08/05/2024
B Texas	Agent	Approved	08/29/2024
IA Texas	Investment Adviser Representative	Restricted Approval	08/05/2024
B Utah	Agent	Approved	08/23/2024
B Virginia	Agent	Approved	08/05/2024
B Washington	Agent	Approved	08/05/2024
B West Virginia	Agent	Approved	08/05/2024
B Wisconsin	Agent	Approved	08/20/2024

### Branch Office Locations

**LPL FINANCIAL LLC**  
 2000 Corporate Dr #350  
 Wexford, PA 15090

**LPL FINANCIAL LLC**  
 2000 CORPORATE DR #350  
 WEXFORD, PA 15090

### Employment 2 of 2

Firm Name: **BCR FINANCIAL SERVICES, LLC**  
 Main Address: 2000 CORPORATE DR.  
 STE 350  
 WEXFORD, PA 15090  
 Firm ID#: 119937

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	05/10/2017
IA Ohio	Investment Adviser Representative	Approved	05/18/2001



## Qualifications

Regulator	Registration	Status	Date
IA Pennsylvania	Investment Adviser Representative	Approved	12/07/1998
IA West Virginia	Investment Adviser Representative	Approved	05/14/2001

## Branch Office Locations

**BCR FINANCIAL SERVICES, LLC**  
2000 CORPORATE DR., STE 350  
WEXFORD, PA 15090



## 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
Registered Options Principal Examination (S4)	Series 4	06/11/2012
General Securities Principal Examination (S24)	Series 24	12/04/2000

#### General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
National Commodity Futures Examination (S3)	Series 3	03/22/1994
General Securities Representative Examination (S7)	Series 7	09/14/1992

#### State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	11/22/1995
Uniform Securities Agent State Law Examination (S63)	Series 63	01/08/1993

### PROFESSIONAL DESIGNATIONS

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

#### Certified Financial Planner

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
IA	01/24/2018 - 08/09/2024	OSAIC FS, INC.	CRD# 3870	WEXFORD, PA
B	07/08/2000 - 08/09/2024	OSAIC FS, INC.	CRD# 3870	WEXFORD, PA
B	03/13/1998 - 07/08/2000	POLARIS FINANCIAL SERVICES, INC.	CRD# 14521	CONCORD, NH
B	07/20/1994 - 03/23/1998	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	07/20/1994 - 03/23/1998	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	12/19/1994 - 01/12/1995	AMERICAN EXPRESS SERVICE CORPORATION	CRD# 10518	MINNEAPOLIS, MN
B	09/15/1992 - 08/01/1994	POLARIS FINANCIAL SERVICES, INC.	CRD# 14521	CONCORD, NH

#### 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
08/2024 - Present	LPL Financial	Registered Representative	Y	Wexford, PA, United States
07/2008 - 08/2024	LINCOLN FINANCIAL SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	WEXFORD, PA, 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- 06/2024 / Mark Rychel / Non-Variable Insurance / Inv Related / at loc / 1 hrs mnth / 1 hrs during trading / start 01/01/1995
- 2- 06/2024 / BCR FINANCIAL SERVICES, LLC / DBA for LPL Business (entity for LPL business) / Inv Related / at loc / start 04/01/2010
- 3- 06/2024 / MJR WEALTH STEWARDSHIP, LLC / Business Entity For Tax/Investment Purposes Only / Non Inv Related / 1 hrs mnth / 1 hrs during trading / start 01/01/2018
- 4- 06/2024 / MARK RYCHEL (Lease Boat Slip) / Real Estate Rental / Inv Related / start 03/01/2021
- 5) 03/10/2025 - BCR Financial Services, LLC - Investment Related - Registered Investment Advisor - At Reported Business Location(s) - Start Date:06/01/1998 - 16 Hrs/Mth - 4 Hrs During Trading.I provide financial planning and consulting services



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

through BCR Financial Services, LLC, an independent investment advisor firm. I started this business activity in 06/1998. I expect to spend approximately 16 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The advisory firm is separate from and independent of LPL Financial.



## End of Report

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