



IAPD Report

RICHARD EDWARD FENNEMA

CRD# 2579988

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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 EDWARD FENNEMA (CRD# 2579988)

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 **03/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PROSPERA FINANCIAL SERVICES, INC.	CRD# 10740	11/07/2014
IA	PROSPERA FINANCIAL SERVICES, INC.	CRD# 10740	11/07/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **23** 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	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	SOUTHLAKE, TX	02/28/2014 - 11/13/2014
IA	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	11025	SOUTHLAKE, TX	02/28/2014 - 11/13/2014
B	MORGAN STANLEY	149777	ARLINGTON, TX	06/01/2009 - 03/10/2014

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	1
Termination	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 **23** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PROSPERA FINANCIAL SERVICES, INC.**
Main Address: 5429 LBJ FREEWAY
SUITE 750
DALLAS, TX 75240
Firm ID#: 10740

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	11/07/2014
B FINRA	General Securities Sales Supervisor	Approved	11/07/2014
B Arizona	Agent	Approved	01/16/2015
B Arkansas	Agent	Approved	01/27/2017
B California	Agent	Approved	11/07/2014
B Colorado	Agent	Approved	12/20/2017
B Florida	Agent	Approved	03/13/2015
B Idaho	Agent	Approved	11/07/2014
B Iowa	Agent	Approved	02/28/2017
B Kansas	Agent	Approved	07/14/2023
B Kentucky	Agent	Approved	09/14/2020
B Louisiana	Agent	Approved	02/02/2018
B Minnesota	Agent	Approved	10/23/2025



Qualifications

Regulator	Registration	Status	Date
B Missouri	Agent	Approved	11/07/2014
B Montana	Agent	Approved	08/24/2022
B New Mexico	Agent	Approved	08/03/2016
B New York	Agent	Approved	03/18/2022
B North Carolina	Agent	Approved	01/10/2020
B Oklahoma	Agent	Approved	09/05/2023
B South Carolina	Agent	Approved	01/03/2024
B Tennessee	Agent	Approved	08/22/2025
B Texas	Agent	Approved	11/07/2014
IA Texas	Investment Adviser Representative	Approved	11/07/2014
B Virginia	Agent	Approved	12/02/2021
B Wisconsin	Agent	Approved	02/27/2024
B Wyoming	Agent	Approved	01/27/2026

Branch Office Locations

PROSPERA FINANCIAL SERVICES, INC.
300 Decker Drive
Suite 345
Irving, TX 75062





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
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	08/14/2001
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	08/09/2001

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 National Commodity Futures Examination (S3)	Series 3	06/30/2003
 General Securities Representative Examination (S7)	Series 7	03/10/1995

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	04/05/1995
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/22/1995

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
B	02/28/2014 - 11/13/2014	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	SOUTHLAKE, TX
IA	02/28/2014 - 11/13/2014	WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC	CRD# 11025	SOUTHLAKE, TX
B	06/01/2009 - 03/10/2014	MORGAN STANLEY	CRD# 149777	ARLINGTON, TX
IA	06/01/2009 - 03/10/2014	MORGAN STANLEY	CRD# 149777	ARLINGTON, TX
B	07/27/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	SOUTHLAKE, TX
IA	07/27/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	SOUTHLAKE, TX
B	08/14/2000 - 08/08/2007	UBS FINANCIAL SERVICES INC.	CRD# 8174	GRAPEVINE, TX
IA	08/14/2000 - 08/08/2007	UBS FINANCIAL SERVICES INC.	CRD# 8174	GRAPEVINE, TX
B	03/26/1999 - 08/14/2000	J.C. BRADFORD & CO.	CRD# 1287	NEW YORK, NY
B	03/13/1995 - 03/30/1999	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	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
11/2014 - Present	Prospera Financial Services Inc.	Registered Representative	Y	Dallas, TX, 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.

AR & K INC, NOT INV RELATED, HURST, TX, 33% OWNER, START: 1/3/2013, LESS THAN 2 HOURS PER MONTH/0 DURING TRADING, DUTIES: NONE



Registration & Employment History



OTHER BUSINESS ACTIVITIES

POWER OF ATTORNEY FOR MOTHER, INV RELATED, DALLAS, TX, START: 1/2013, 10 HOURS PER MONTH/0 DURING TRADING.-

VILLAS BY WEST VILLAGE HOA; NOT INVESTMENT RELATED; DALLAS, TX; HOMEOWNERS' ASSOCIATION; BOARD MEMBER; 1-9% OF HIS TIME DEVOTED PER MONTH; NOT DURING TRADING HOURS; THE BOARD WORKS WITH THE PROPERTY MANAGEMEN COMPANY REGARDING MAINTENANCE OF THE PROPERTY.

Sub-Leasing Office Space; this business is not investment related, Renting office space; Rental Income of \$6000 a year, 0 hours during trading hours.

Mr. Fennema is a Passive Investor for RFNative Investment, LLC located at 1000 Texans Trail Suite 223, Grapevine TX 76051. This business is not investment related spending no time during market hours. Compensation will be 1-20% of his annual income.

Mr. Fennema is a Member of Financial Planing Association located at PO Box 2267 Frisco, TX 75034. Email execdir@fpadfw.org. This business is not investment related; spending no time during market hours. No Compensation at this time.

Mr. Fennema is part owner of RF Native LLC, located at 3907 Cole Ave., Unit 12 Dallas, TX 75204. This business is not investment related spending no time during market hours. Compensation will be 1-9% of his annual income. Car rental through Turo

Cole Ave 12; Investment Related - No; 3907 Cole Ave., Unit 12 Dallas, TX 75204; Rental Property; Owner; 10/2025; 1 Hour per Month; 0 During Market hours; Renting townhome through AirBnb.



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	1
Termination	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 1

Reporting Source:	Individual
Court Details:	DALLAS COUNTY, TEXAS EXACT COURT AND CASE UNKNOWN
Charge Date:	11/25/1971
Charge Details:	1 COUNT GRAND THEFT-PLEADED NO CONTEST
Felony?	Yes
Current Status:	Final
Status Date:	12/01/1971
Disposition Details:	PLED NO CONTEST, REMOVED FROM RECORDS AFTER 5 YRS.
Broker Statement	HIGH SCHOOL BUDDIES DECIDED TO TAKE A BLINKING YELLOW CONSTRUCTION FROM A SIGN. WE GOT CAUGHT WE WERE CHARGED WITH GRAND THEFT-AS IT WAS OVER \$50. PLEADED NO CONTEST IT WAS SUPPOSED TO HAVE BEEN CLEARED



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: WELLS FARGO ADVISORS FINANCIAL NETWORK, LLC.
Termination Type: Permitted to Resign
Termination Date: 11/07/2014
Allegations: CONCERNS EXIST REGARDING CUSTOMER PARTICIPATION IN PRIVATE INVESTMENTS AND FA'S CONDUCT RELATED THERETO
Product Type: Other: PRIVATE INVESTMENTS

Reporting Source: Individual
Firm Name: Wells Fargo
Termination Type: Permitted to Resign
Termination Date: 11/07/2014
Allegations: Wells Fargo's stated reason was "CONCERNS EXIST REGARDING CUSTOMER PARTICIPATION IN PRIVATE INVESTMENTS AND FA'S CONDUCT RELATED THERETO"
Product Type: Other: private investment

Broker Statement With notification to and permission from my employing firm, I made a personal investment in a private company.



End of Report

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