



IAPD Report

RICHARD PETER STEIGERWALD

CRD# 2776723

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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

RICHARD PETER STEIGERWALD (CRD# 2776723)

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 **05/01/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/12/2023
IA	LPL FINANCIAL LLC	CRD# 6413	05/12/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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	SIGMA FINANCIAL CORPORATION	14303	Lone Tree, CO	10/24/2014 - 05/12/2023
IA	SPC	110692	LONE TREE, CO	10/24/2014 - 05/12/2023
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	LONE TREE, CO	07/14/2010 - 10/31/2014

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
Customer Dispute	3



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

Employment 1 of 1

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

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	05/12/2023
B	FINRA	General Securities Representative	Approved	05/12/2023
B	California	Agent	Approved	05/12/2023
B	Colorado	Agent	Approved	05/15/2023
IA	Colorado	Investment Adviser Representative	Approved	05/15/2023
B	Connecticut	Agent	Approved	09/13/2023
B	Florida	Agent	Approved	05/12/2023
B	Illinois	Agent	Approved	05/18/2023
B	Kansas	Agent	Approved	05/12/2023
B	Kentucky	Agent	Approved	05/12/2023
B	Maryland	Agent	Approved	09/05/2023
B	Michigan	Agent	Approved	05/30/2023
B	Minnesota	Agent	Approved	05/17/2023



Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	09/01/2023
B	New Mexico	Agent	Approved	09/06/2023
B	New York	Agent	Approved	05/12/2023
B	North Carolina	Agent	Approved	05/02/2025
B	Oregon	Agent	Approved	12/17/2024
B	Pennsylvania	Agent	Approved	08/17/2023
B	Tennessee	Agent	Approved	05/12/2023
B	Texas	Agent	Approved	05/12/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	05/12/2023
B	West Virginia	Agent	Approved	09/07/2023
B	Wisconsin	Agent	Approved	05/12/2023
B	Wyoming	Agent	Approved	05/12/2023

Branch Office Locations

LPL FINANCIAL LLC
9380 Station Street, Suite 535
Lone Tree, CO 80124

LPL FINANCIAL LLC
8101 E PRENTICE AVE STE 775
GREENWOOD VILLAGE, CO 80111



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

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	01/21/2000

General Industry/Product Exams

	Exam	Category	Date
	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	09/04/1996

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	09/13/1999
	Uniform Securities Agent State Law Examination (S63)	Series 63	07/24/1998

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
B	10/24/2014 - 05/12/2023	SIGMA FINANCIAL CORPORATION	CRD# 14303	Lone Tree, CO
IA	10/24/2014 - 05/12/2023	SPC	CRD# 110692	LONE TREE, CO
IA	07/14/2010 - 10/31/2014	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LONE TREE, CO
B	06/04/2010 - 10/31/2014	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LONE TREE, CO
IA	06/04/2010 - 06/21/2010	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LONE TREE, CO
IA	12/13/1999 - 06/15/2010	AXA ADVISORS, LLC	CRD# 6627	DENVER, CO
B	09/06/1996 - 06/15/2010	AXA ADVISORS, LLC	CRD# 6627	DENVER, CO
B	09/06/1996 - 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
05/2023 - Present	LPL FINANCIAL LLC	Registered Representative	Y	Lone Tree, CO, United States
10/2014 - 05/2023	SIGMA FINANCIAL CORPORATION	REGISTERED REPRESENTATIVE	Y	ANN ARBOR, MI, United States
10/2014 - 05/2023	SIGMA PLANNING CORPORATION	INVESTMENT ADVISOR REPRESENTATIVE	Y	ANN ARBOR, MI, 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. 05/18/2023 - Upstream Investment Partners - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business)



Registration & Employment History



OTHER BUSINESS ACTIVITIES

2. 06/21/2023 - Tucker Advisory Services - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Start Date 10/01/2014 - 8 Hours Per Month/ 2 Hours During Securities Trading - Time Spent 5%



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AXA ADVISORS
Allegations:	ATTORNEY ALLEGES THAT THE CLIENT WAS NEVER ADVISED BY HIS AGENT THAT THERE WAS GOING TO BE SURRENDER CHARGES PRIOR TO HIS DECISION TO TERMINATE HIS VARIABLE LIFE INSURANCE POLICY. CLIENT IS REQUESTING FOR HIS POLICY TO BE REINSTATED. DAMAGES UNSPECIFIED.
Product Type:	Insurance
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT DID NOT SPECIFY DAMAGES 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:	03/15/2010
Complaint Pending?	No
Status:	Denied



Status Date: 04/02/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AXA ADVISORS

Allegations: CLAIMANT ALLEGES THE SALE OF A 1998 VARIABLE ANNUITY CONTRACT WAS AN UNSUITABLE INVESTMENT. CLAIMANT ALLEGES THE AGENT ASSURED HER THERE WOULD BE NO DOWNSIDE RISK, THAT THE STOCK MARKET FEATURE OF THE CONTRACT WOULD HAVE A FAVORABLE IMPACT AND THERE WAS A GUARANTEED 6% ANNUAL RETURN AGAINST WHICH SHE COULD WITHDRAW 8% ANNUALLY. CLIENT IS SEEKING DAMAGES OF \$452,000.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$452,000.00

Customer Complaint Information

Date Complaint Received: 10/10/2007

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 10/10/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE NUMBER 07-02749

Date Notice/Process Served: 10/10/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 06/04/2008

Monetary Compensation Amount: \$187,500.00

Individual Contribution Amount: \$116,000.00

Broker Statement WITHOUT ADMITTING LIABILITY, THE PARTIES HAVE AGREED TO SETTLE THIS MATTER FOR \$187,500.00. AGENT'S CONTRIBUTION THROUGH HIS E&O CARRIER IS \$116,000.00.

**Disclosure 3 of 3**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AXA ADVISORS

Allegations: COUNSEL ALLEGES MISREPRESENTATIONS WERE MADE REGARDING WITHDRAWAL FEES DURING THE SALE OF VARIOUS LIFE INSURANCE POLICIES. COUNSEL REQUESTED THE PAYMENT OF \$38,383.48 IN DEDUCTED FEES. COUNSEL ALSO REQUESTED PRO RATA DISTRIBUTION OF ANY ADDITIONAL EARNINGS THAT ACCRUED FROM OCTOBER 1 TO 7, 2003.

Product Type: Insurance

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 02/17/2004

Complaint Pending? No

Status: Denied

Status Date: 03/31/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement REPRESENTATIVE WAS ONE OF THREE AGENTS INVOLVED IN THE COMPLAINT. THE FIRM FOUND NO BASIS TO THE COMPLAINT.



End of Report

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