



IAPD Report

RICHARD CHARLES PONCE SR

CRD# 4091885

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	5 - 6
Disclosure Information	7



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 CHARLES PONCE SR (CRD# 4091885)

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 **07/11/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	STONE & NEWHOUSE WEALTH ADVISORY	CRD# 331044	08/09/2024

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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
IA	CROWN CAPITAL SECURITIES, L.P.	6312	LOS ANGELES, CA	04/04/2017 - 12/31/2021
B	CROWN CAPITAL SECURITIES, L.P.	6312	LOS ANGELES, CA	04/03/2017 - 12/31/2021
IA	CENTAURUS FINANCIAL, INC.	30833	TWIN FALLS, ID	11/09/2010 - 04/06/2017

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

Employment 1 of 1

Firm Name: **STONE & NEWHOUSE WEALTH ADVISORY**
Main Address: 1477 COLORADO BOULEVARD
LOS ANGELES, CA 90041
Firm ID#: 331044

Regulator	Registration	Status	Date
IA California	Investment Adviser Representative	Approved	08/09/2024

Branch Office Locations

STONE & NEWHOUSE WEALTH ADVISORY
1477 COLORADO BOULEVARD
LOS ANGELES, CA 90041






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





Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	10/16/2010
	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	12/27/2002
	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	10/17/2002

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	National Commodity Futures Examination (S3)	Series 3	07/28/2012
	Limited Representative-Equity Trader Exam (S55)	Series 55	02/21/2000

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	06/04/2024
	 Uniform Combined State Law Examination (S66)	Series 66	10/30/2010
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/25/2000



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
IA	04/04/2017 - 12/31/2021	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	LOS ANGELES, CA
B	04/03/2017 - 12/31/2021	CROWN CAPITAL SECURITIES, L.P.	CRD# 6312	LOS ANGELES, CA
IA	11/09/2010 - 04/06/2017	CENTAURUS FINANCIAL, INC.	CRD# 30833	TWIN FALLS, ID
B	10/14/2010 - 04/06/2017	CENTAURUS FINANCIAL, INC.	CRD# 30833	TWIN FALLS, ID
B	04/14/2008 - 07/18/2008	GONOW SECURITIES, INC.	CRD# 104020	WEST PALM BEACH, FL
B	02/12/2007 - 07/02/2007	BISYS FUND SERVICES LIMITED PARTNERSHIP	CRD# 15634	PORTLAND, ME
IA	08/04/2005 - 12/13/2006	WESTERN INTERNATIONAL SECURITIES	CRD# 39262	TEMECULA, CA
B	08/04/2005 - 12/13/2006	WESTERN INTERNATIONAL SECURITIES, INC.	CRD# 39262	TEMECULA, CA
IA	06/27/2002 - 08/04/2005	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.	CRD# 6363	ONTARIO, CA
B	07/21/2000 - 08/04/2005	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	07/21/2000 - 08/04/2005	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	06/13/2000 - 07/12/2000	DONNER CORP. INTERNATIONAL	CRD# 37702	OKLAHOMA CITY, OK
B	01/09/2000 - 06/20/2000	PROVIDENTIAL SECURITIES, INC.	CRD# 31189	FOUNTAIN VALLEY, CA

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
12/2023 - Present	Stone & Newhouse Wealth Advisory	President & Chief Compliance Officer	Y	Los Angeles, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2015 - Present	RCP Accounting and Tax Services, Inc.	President	N	Los Angeles, CA, United States
04/2017 - 12/2021	CROWN CAPITAL SECURITIES, LP	REGISTERED REPRESENTATIVE	Y	ORANGE, CA, United States
09/2010 - 04/2017	CENTAURUS FINANCIAL, INC.	REGIONAL COMPLIANCE OFFICER	Y	ANAHEIM, CA, 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) START DATE 4/2017 I DEVOTE 80 HRS/MO (2 HRS DURING TRADING) AS PRESIDENT OF RCP ACCOUNTING & TAX SERVICES, INC.; THIS IS NOT AN INVESTMENT RELATED ACTIVITY & MY DUTIES INCLUDE PREPARING TAXES & BOOKKEEPING. (2) START DATE 2019 I DEVOTE 10 HRS/MO (2 HRS DURING TRADING) AS AGENT FOR RCP PROPERTIES; THIS IS NOT AN INVESTMENT RELATED ACTIVITY & MY DUTIES INCLUDE REAL ESTATE SALES & LISTINGS. (3)START DATE 2020 I DO NOT DEVOTE ANY TIME AT PRESENT AS AGENT FOR AFLAC SALES; THIS IS NOT AN INVESTMENT RELATED ACTIVITY & NOT CURRENTLY ACTIVE. (4) START DATE 1/2018 I SPEND VARYING TIME AS AN INDEPENDENT CONTRACTOR FOR CROWN CAPITAL SECURITIES, LP; THIS IS NOT AN INVESTMENT RELATED ACTIVITY & MY DUTIES INCLUDE VISITING & INSPECTING BRANCHES FOR THE BROKER DEALER. (5) START 1/2021 I WILL DEVOTE AN UNDETERMINED AMOUNT OF TIME AS INDEPENDENT CONTRACTOR/LOAN OFFICE FOR RESIDENTIAL LOANS; THIS IS NOT AN INVESTMENT RELATED ACTIVITY & MY DUTIES WILL BE TO ASSIST HOME OWNERS WITH FINANCING & REFINANCING MORTGAGES; BUSINESS ADDRESS FOR ALL OF ABOVE IS THE SAME AS THE BRANCH.



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
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 1

Reporting Source:	Individual
Organization Name (if charge(s) were brought against an organization over which individual exercised control):	NOT APPLICABLE
Court Details:	CALIFORNIA EMPLOYMENT DEVELOPMENT DEPARTMENT. SAN GABRIEL CA COUNTY OF LOS ANGELES. CHARGE WAS FAILING TO DISCLOSE SEVERANCE PAID. NO DOCKET/CASE NUMBER, THE MATTER WAS NOT BEFORE A COURT BUT RESOLVED AT EDD OFFICE.
Charge Date:	09/01/1987
Charge Details:	CONVICTED AS ONE COUNT MISDEMEANOR FINED \$26.00
Felony?	No
Current Status:	Final
Status Date:	10/20/1987
Disposition Details:	A. CONVICTED; F. FINE OF \$26.00 G. DATE PAID - JANUARY 1988.
Broker Statement	LOSS MY JOB FROM WELLS FARGO AND APPLIED FOR UNEMPLOYMENT BENEFITS WITHOUT DISCLOSING THE SEVERANCE PAID



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:	AMERIPRISE FINANCIAL SERVICES, INC. (FKA AMERICAN EXPRESS FINANCIAL ADVISORS INC.)
Allegations:	CLAIMANTS ALLEGE THEIR ADVISOR MADE UNSUITABLE AND SPECULATIVE, NON.AMPF INVESTMENT RECOMMENDATIONS,CHURNED THEIR ACCOUNTS AND STOLE MONEY. THEY CLAIM ADVISOR'S SUPERVISORS AUTHORIZED AND FACILITATED THE CONDUCT WHICH RESULTED IN COMPENSATORY LOSSES. CLAIMANTS ALSO ASSERT FRAUD, NEGLIGENCE,BREACH OF FIDUCIARY DUTY AND SEEK UNSPECIFIED PUNITIVE DAMAGES AND ATTORNEY FEES UNDER RICO. 2002-2006
Product Type:	Equity-OTC
Alleged Damages:	\$2,500,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	07-01541-CA
Filing date of arbitration/CFTC reparation or civil litigation:	06/21/2007

Customer Complaint Information

Date Complaint Received:	06/21/2007
Complaint Pending?	No
Status:	Evolved into Arbitration/CFTC reparation (the individual is a named party)
Status Date:	06/12/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
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Docket/Case #: 07-01541-CA

Date Notice/Process Served: 06/13/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/24/2008

Monetary Compensation Amount: \$1,800,000.00

Individual Contribution Amount: \$0.00

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AMERIPRISE FINANCIAL SERVICES.INC.

Allegations: CLAIMANTS ALLEGE THEIR ADVISOR MADE UNSUITABLE AND SPECULATIVE, NON.AMPF INVESTMENT RECOMMENDATIONS,CHURNED THEIR ACCOUNTS AND STOLE MONEY. THEY CLAIM ADVISOR'S SUPERVISORS AUTHORIZED AND FACILITATED THE CONDUCT WHICH RESULTED IN COMPENSATORY LOSSES. CLAIMANTS ALSO ASSERT FRAUD, NEGLIGENCE,BREACH OF FIDUCIARY DUTY AND SEEK UNSPECIFIED PUNITIVE DAMAGES AND ATTORNEY FEES UNDER RICO. 2002-2006

Product Type: Other

Other Product Type(s): STOCKS
REIT

Alleged Damages: \$2,500,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO.07-01541-CA

Date Notice/Process Served: 06/13/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/24/2008

Monetary Compensation Amount: \$1,800,000.00



Individual Contribution Amount: \$0.00

Firm Statement THE PARTIES CHOSE TO SETTLE THIS MATTER IN ORDER TO AVOID THE COSTS ASSOCIATED WITH ARBITRATION. I WAS DISMISSED FROM THE CASE AS A PART OF THE SETTLEMENT AND I CONTRIBUTED NOTHING TO THE SETTLEMENT AMOUNT.

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AMERICAN EXPRESS FINANCIAL ADVISORS.

Allegations: FINRA ARBITRATION CASE # 07-00214 FILED JUNE 2007, ALLEGED THAT FROM DECEMBER 2002 TO JUNE 2006, SUPERVISOR ASSISTED ADVISOR IN CHURNING ACCOUNT, INAPPROPRIATE AND UNSUITABLE INVESTMENTS AND CONVERSION OF FUNDS. CASE/DOCKET NUMBER IS 07-01541-CA.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$2,500,000.00

Customer Complaint Information

Date Complaint Received: 06/12/2007

Complaint Pending? No

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

Status Date: 06/12/2007

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

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

Docket/Case #: 07-01541

Date Notice/Process Served: 06/21/2007

Arbitration Pending? No

Disposition: Settled

Disposition Date: 09/24/2008

Monetary Compensation Amount: \$1,800,000.00

Individual Contribution Amount: \$0.00



End of Report

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