IAPD Report

Mark Benjamin Konrardy

CRD# 4324887

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

Mark Benjamin Konrardy (CRD# 4324887)

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 **12/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	08/25/2025
IA	RICHMOND INVESTMENT SERVICES LLC	CRD# 327451	09/30/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	LPL FINANCIAL LLC	6413	DUBUQUE, IA	05/18/2022 - 07/31/2025
IA	LPL FINANCIAL LLC	6413	DUBUQUE, IA	05/18/2022 - 07/31/2025
B	CUNA BROKERAGE SERVICES, INC.	13941	DUBUQUE, IA	12/02/2021 - 05/18/2022

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 **9** 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	FINRA	General Securities Representative	Approved	08/25/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	08/25/2025
B	Alabama	Agent	Approved	12/23/2025
B	Arizona	Agent	Approved	09/22/2025
B	Florida	Agent	Approved	08/25/2025
B	Illinois	Agent	Approved	08/27/2025
B	Iowa	Agent	Approved	08/25/2025
B	Missouri	Agent	Approved	08/25/2025
B	North Dakota	Agent	Approved	08/25/2025
B	Utah	Agent	Approved	08/25/2025
B	Wisconsin	Agent	Approved	08/25/2025

Branch Office Locations

LPL FINANCIAL LLC
470 W. 4TH STREET
DUBUQUE, IA 52001

Qualifications

Employment 2 of 2

Firm Name:	**RICHMOND INVESTMENT SERVICES LLC**
Main Address:	7702 W MEQUON RD MEQUON, WI 53097-3217
Firm ID#:	327451

	Regulator	Registration	Status	Date
IA	Iowa	Investment Adviser Representative	Approved	09/30/2025

Branch Office Locations

RICHMOND INVESTMENT SERVICES LLC
470 W. 4th St
Dubuque, IA 52001

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	06/24/2002
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/16/2001

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	03/27/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/20/2001

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
B	05/18/2022 - 07/31/2025	LPL FINANCIAL LLC	CRD# 6413	DUBUQUE, IA
IA	05/18/2022 - 07/31/2025	LPL FINANCIAL LLC	CRD# 6413	DUBUQUE, IA
B	12/02/2021 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	DUBUQUE, IA
IA	12/02/2021 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	DUBUQUE, IA
IA	03/08/2021 - 11/22/2021	ADVISED ASSETS GROUP, LLC	CRD# 112058	Dubuque, IA
B	03/05/2021 - 11/22/2021	GWFS EQUITIES, INC.	CRD# 13109	GREENWOOD VILLAGE
IA	05/31/2019 - 04/20/2020	PRUDENTIAL CUSTOMER SOLUTIONS LLC	CRD# 286153	Dubuque, IA
B	04/09/2008 - 04/20/2020	PRUDENTIAL INVESTMENT MANAGEMENT SERVICES LLC	CRD# 18353	DUBUQUE, IA
IA	04/09/2008 - 12/31/2018	GLOBAL PORTFOLIO STRATEGIES, INC.	CRD# 105812	DUBUQUE, IA
IA	03/28/2006 - 03/18/2008	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	GALENA, IL
B	03/07/2005 - 03/18/2008	U.S. BANCORP INVESTMENTS, INC.	CRD# 17868	GALENA, IL
B	11/19/2003 - 02/22/2005	EDWARD JONES	CRD# 250	ST. LOUIS, MO
IA	02/28/2003 - 11/19/2003	CIGNA FINANCIAL SERVICES, INC.	CRD# 40596	DUBUQUE, IA
B	03/19/2001 - 11/19/2003	CIGNA FINANCIAL SERVICES, INC.	CRD# 40596	HARTFORD, CT

User Guidance

www.adviserinfo.sec.gov

Registration & Employment History

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
08/2025 - Present	LPL Financial LLC	Registered Representative	Y	DUBUQUE, IA, United States
08/2025 - Present	Richmond Investment Services LLC	Investment Adviser Representative	Y	Dubuque, IA, United States
08/2015 - Present	Richmond Investment Services LLC	Financial Advisor	Y	Dubuque, IA, United States
05/2022 - 08/2025	LPL FINANCIAL LLC	Registered representative	Y	DUBUQUE, IA, United States
01/2024 - 07/2025	DB&T Investment Services	Financial Advisor	Y	Dubuque, IA, United States
12/2021 - 01/2024	CUNA Brokerage Services, Inc	Registered Representative	Y	Waverly, IA, United States
12/2021 - 01/2024	CUNA Mutual Group	Agent	Y	Waverly, IA, United States
12/2021 - 12/2023	Trustage Wealth Management	Financial Advisor	Y	Dubuque, IA, United States
03/2021 - 11/2021	EMPOWER RETIREMENT	Investment Representative	Y	Dubuque, IA, United States
04/2020 - 03/2021	Unemployed	Unemployed	N	Dubuque, IA, United States
05/2019 - 04/2020	PRUDENTIAL CUSTOMER SOLUTIONS LLC	Registered Representative	Y	Dubuque, IA, United States
04/2008 - 04/2020	PRUDENTIAL INVESTMENT MANAGEMENT SERVICES LLC	Retirement Counselor	Y	DUBUQUE, IA, United States
03/2008 - 04/2020	THE PRUDENTIAL COMPANY OF AMERICA	INVESTMENT SPECIALIST	Y	DUBUQUE, IA, 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- 08/25/2025 / Richmond Investment Services / DBA for LPL Business (entity for LPL business) / Investment Related / 160 hrs mth / 40 hrs during trading / At reported business location(s) Start date: 08/25/2025

2- 08/25/2025 / Goldfinch Wealth Management / DBA for LPL Business (entity for LPL business) / Investment Related / 160 hrs mth / 8 hrs during trading / At reported business location(s) Start date: 08/25/2025

3. 10/06/2025 - Goldfinch Wealth Management - Registered Investment Advisor DBA - At reported business location(s) - Inv rel -

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Start date: 08/25/2025 - 160 hrs/mnth 40 hrs during Trading

4. 10/06/2025 - Richmond Investment Services LLC - Registered Investment Advisor Hybrid - At reported business location(s) - Inv rel - Start date: 08/25/2025 - 160 hrs/mnth 40 hrs during Trading . I provide investment advisory services through Richmond Investment Services, LLC, an independent investment advisor firm. I started this business activity in 8/2025. I expect to spend approximately 160 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 firm is separate from and independent of LPL Financial.

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
Formal Charges were brought in:	Circuit Court of 15th Judicial Circuit Jo Davies County
Name of Court:	Circuit Court of 15th Judicial Circuit Jo Davies County
Location of Court:	Jo Davies County Illinois
Docket/Case #:	26CM221
Charge Date:	03/20/1996
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Possible Fraud -ID
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	Plea Guilty
Disposition of charge:	Amended
Date of Amended Charge:	06/19/1997
Charge was Amended or reduced to:	Amended to Class A
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	GUILTY
Disposition of Amended Charge:	Amended

Current Status:	Final
Status Date:	06/19/1997
Disposition Date:	06/19/1997
Sentence/Penalty:	06/19/1997: Continuance under supervision without judgment of conviction, 200.00 fine, expiration: 06/19/1997

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:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL INVESTMENT MANAGEMENT SERVICES, LLC
Allegations:	THE COMPLAINANT REQUESTED TO ROLL OVER THE ASSETS IN HER 401(K) PLAN RECORDKEPT BY PRUDENTIAL INTO AN INDIVIDUAL RETIREMENT ACCOUNT (IRA), ALSO RECORDKEPT BY PRUDENTIAL. IN ORDER TO PREVENT A LOAN DEFAULT AND SUBSEQUENT TAXABLE EVENT, THE COMPLAINANT'S INTENTION WAS TO PAY OFF THE EXISTING LOAN ON HER 401(K) PLAN PRIOR TO ROLLING OVER THE ASSETS INTO AN IRA. HOWEVER, THE ROLLOVER TRANSACTION PROCESSED PRIOR TO THE LOAN BEING PAID IN FULL. THE COMPLAINANT BELIEVES THAT THE OUTSTANDING LOAN AMOUNT OF $25,769.43 WAS DEDUCTED FROM HER ACCOUNT BALANCE, AND ALLEGES THEFT ASSOCIATED WITH THE ROLL OVER OF HER 401(K) PLAN INTO AN IRA ACCUSING THE REPRESENTATIVE OF KEEPING THE LOAN REPAYMENT OF $25,769.43 FOR HIMSELF.
Product Type:	Other: 401K
Alleged Damages:	$25,769.43
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:	03/25/2013
Complaint Pending?	No
Status:	Denied
Status Date:	04/11/2013
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	PRUDENTIAL REVIEWED THIS MATTER AND ISSUED A RESPONSE LETTER TO THE COMPLAINANT ON APRIL 11, 2013 OUTLINING TWO OPTIONS AVAILABLE TO HER TO PREVENT THE LOAN DEFAULT FROM BEING TREATED AS A TAXABLE EVENT. THIS MATTER IS BEING REPORTED CONSISTENT WITH FINRA RULES PERTAINING TO THE REPORTING OF CERTAIN WRITTEN CUSTOMER COMPLAINTS. THE COMPANY, BY THIS FILING, FINDS NO BASIS THAT SUPPORTS THE ALLEGATION OF THEFT MADE AGAINST THE

REPRESENTATIVE. THE REPRESENTATIVE PROVIDES INFORMATION WITH REGARD TO DISTRIBUTION OPTIONS AVAILABLE TO CUSTOMERS. THE FIRM CLOSED THIS COMPLAINT WITH NO FINDINGS.

End of Report

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