



IAPD Report

JUSTIN ANTHONY RECKERS

CRD# 4942526

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

JUSTIN ANTHONY RECKERS (CRD# 4942526)

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 **01/09/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FONTE FINANCIAL ADVISORS	CRD# 311162	03/23/2021

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	ADVISORY SERVICES NETWORK	146051	Carlsbad, CA	10/26/2015 - 03/31/2021
B	CALTON & ASSOCIATES, INC.	20999	Denver, CO	03/01/2018 - 03/23/2021
IA	SOURCE FINANCIAL ADVISORS, LLC	164825	SAN DIEGO, CA	04/30/2015 - 10/06/2015

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
Termination	1
Judgment/Lien	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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FONTE FINANCIAL ADVISORS**
Main Address: 703 PALOMAR AIRPORT ROAD
SUITE 240
CARLSBAD, CA 92011
Firm ID#: 311162

	Regulator	Registration	Status	Date
	California	Investment Adviser Representative	Approved	03/23/2021
	Texas	Investment Adviser Representative	Restricted Approval	08/03/2021

Branch Office Locations

FONTE FINANCIAL ADVISORS
703 PALOMAR AIRPORT ROAD
SUITE 240
CARLSBAD, CA 92011



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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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General Securities Representative Examination (S7TO)	Series 7TO	06/11/2024
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/01/2018

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	04/03/2018
Uniform Combined State Law Examination (S66)	Series 66	09/15/2006

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	10/26/2015 - 03/31/2021	ADVISORY SERVICES NETWORK	CRD# 146051	Carlsbad, CA
B	03/01/2018 - 03/23/2021	CALTON & ASSOCIATES, INC.	CRD# 20999	Denver, CO
IA	04/30/2015 - 10/06/2015	SOURCE FINANCIAL ADVISORS, LLC	CRD# 164825	SAN DIEGO, CA
IA	03/27/2013 - 03/27/2015	PACIFIC WEALTH MANAGEMENT	CRD# 113217	SAN DIEGO, CA
B	03/26/2007 - 03/27/2015	GIRARD SECURITIES, INC.	CRD# 18697	SAN DIEGO, CA
IA	08/10/2006 - 03/27/2015	GIRARD SECURITIES, INC.	CRD# 18697	SAN DIEGO, 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
03/2021 - Present	RG Financial, LLC dba Fonte Financial Advisors	PRINCIPAL, INVESTMENT ADVISER REPRESENTATIVE	Y	Carlsbad, CA, United States
10/2015 - Present	Advisory Services Network, LLC	Investment Advisor Representative	Y	Atlanta, GA, United States
04/2015 - Present	RECKERS GROUP, LLC	CEO	N	SAN DIEGO, CA, United States
01/2014 - Present	PAC DIVORCE, INC.	CEO	N	SAN DIEGO, CA, United States
12/2017 - 03/2021	Calton & Associates, Inc.	Financial Advisor	Y	Tampa, FL, United States



Registration & Employment History



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.

No. 1) Name of Business: RG Financial, LLC DBA Fonte Financial Advisors. Investment related. Address: 703 Palomar Airport Road, Suite 240 Carlsbad CA 92011. Nature of Business: Investment Advisor. Position/Title/Relationship: Owner. Start Date: 10/2015. Hours per month: 150. Hours per month during Securities trading hours: 120. Duties/Responsibilities: Lead advisor providing fee only comprehensive wealth management.

No. 2) Name of Business: Reckers Group, LLC. Non-Investment related. Address: 703 Palomar Airport Road, Suite 240 Carlsbad CA 92011. Nature of Business: DBA Wellspring Divorce Advisors, Certified divorce financial analyst. Position/Title/Relationship: Owner. Start Date: 03/2015. Hours per month: 30. Hours per month during Securities trading hours: 20. Duties/Responsibilities: Managing director providing divorce financial planning, forensic accounting, meditation, collaborative divorce and litigation support for individuals going through divorce and their attorneys.

No. 3) Name of Business: National Multiple Sclerosis Society. Non-Investment related. Address: 10089 Willow Creek Road, Suite 250, San Diego, CA 92131. Nature of Business: Fundraising, programs, and services, research and public education for multiple sclerosis. Position/Title/Relationship: Trustee. Start Date: 10/01/2010. Hours per month: 5. Hours per month during Securities trading hours: 0. Duties/Responsibilities: Trustee, fundraising and public education.



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
Termination	1
Judgment/Lien	3

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: Source Financial Advisors, LLC

Termination Type: Voluntary Resignation

Termination Date: 10/02/2015

Allegations: Form U4 Question 14K1 response "no" and after a credit report was received - a creditor compromise was reported on the credit report and the response was updated to "yes".

Product Type: Other: Form U4 reporting

Firm Statement See Form U4 update as of 9/25/15.

Reporting Source: Individual

Firm Name: Source Financial Advisors, LLC

Termination Type: Voluntary Resignation

Termination Date: 10/02/2015

Allegations: Failure to Update U4 regarding a compromise with creditors.

Product Type: No Product

Broker Statement Short sale of former residence by former spouse 4 years post divorce.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 3

Reporting Source: Individual
Judgment/Lien Holder: Internal Revenue Service
Judgment/Lien Amount: \$35,618.54
Judgment/Lien Type: Tax
Date Filed with Court: 05/28/2019
Date Individual Learned: 06/10/2019
Type of Court: State Court
Name of Court: San Diego County Superior Court
Location of Court: San Diego County
Judgment/Lien Outstanding? Yes
Broker Statement Divorce and audit in 2013 followed by job loss in 2015 resulted in falling behind on tax payments.

Disclosure 2 of 3

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$8,304.64
Judgment/Lien Type: Tax
Date Filed with Court: 05/26/2017
Date Individual Learned: 06/20/2017
Type of Court: State Court
Name of Court: San Diego County Recorder
Location of Court: San Diego, CA
Judgment/Lien Outstanding? Yes
Broker Statement DIVORCE AND AUDIT IN 2013 FOLLOWED BY JOB LOSS IN 2015 RESULTED IN FALLING BEHIND ON TAX PAYMENTS AND PREMATURE WITHDRAWAL OF ALL 401K SAVINGS TO FUND LIVING EXPENSES

Disclosure 3 of 3

Reporting Source: Individual
Judgment/Lien Holder: INTERNAL REVENUE SERVICE
Judgment/Lien Amount: \$48,214.40
Judgment/Lien Type: Tax
Date Filed with Court: 06/08/2017
Date Individual Learned: 06/20/2017



Type of Court:	State Court
Name of Court:	SAN DIEGO COUNTY RECORDER
Location of Court:	SAN DIEGO CALIFORNIA
Judgment/Lien Outstanding?	Yes
Broker Statement	DIVORCE AND AUDIT IN 2013 FOLLOWED BY JOB LOSS IN 2015 RESULTED IN FALLING BEHIND ON TAX PAYMENTS AND PREMATURE WITHDRAWAL OF ALL 401K SAVINGS TO FUND LIVING EXPENSES



End of Report

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