



IAPD Report

Richard Wargo

CRD# 7290209

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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 Wargo (CRD# 7290209)

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 **03/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	10/18/2022
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	10/20/2022

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	MML INVESTORS SERVICES, LLC	10409	LAKE OSWEGO, OR	03/23/2022 - 10/21/2022
B	MML INVESTORS SERVICES, LLC	10409	LAKE OSWEGO, OR	01/18/2022 - 10/21/2022

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



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

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	10/18/2022
	Arizona	Agent	Approved	01/06/2026
	California	Agent	Approved	03/12/2026
	Oregon	Agent	Approved	10/18/2022
	Texas	Agent	Approved	06/30/2023
	Washington	Agent	Approved	12/20/2022

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
3450 Commercial Street SE
Salem, OR 97302

RAYMOND JAMES FINANCIAL SERVICES
16798 SW Edy Road
Suite 118
Sherwood, OR 97140

RAYMOND JAMES FINANCIAL SERVICES
645 9th Street NW
Suite 185
Salem, OR 97304

RAYMOND JAMES FINANCIAL SERVICES
777 NW King Blvd
Corvallis, OR 97330

RAYMOND JAMES FINANCIAL SERVICES
2500 Santiam Hwy. SE
Alban, OR 97322

RAYMOND JAMES FINANCIAL SERVICES
5120 River Road N
Keizer, OR 97303

RAYMOND JAMES FINANCIAL SERVICES
4105 E Crestview Dr
Suite 105
Newberg, OR 97132

RAYMOND JAMES FINANCIAL SERVICES
9460 SW WILSONVILLE ROAD
SUITE 101
WILSONVILLE, OR 97070



Qualifications

Employment 2 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
Main Address: 880 CARILLON PARKWAY
SAINT PETERSBURG, FL 33716
Firm ID#: 149018

Regulator	Registration	Status	Date
IA Oregon	Investment Adviser Representative	Approved	10/20/2022

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
3450 Commercial Street SE
Salem, OR 97302

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
777 NW King Blvd
Corvallis, OR 97330

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
645 Ninth St. NW
Suite 185
Salem, OR 97304

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
16798 SW Edy Rd
Suite 118
Sherwood, OR 97140

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
2500 Santiam Hwy. SE
Albany, OR 97322

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
4105 E Crestview Drive
Suite 105
Newberg, OR 97132

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
9460 SW Wilsonville Rd
Suite 101
Wilsonville, OR 97070

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, IN
5120 River Road N.
Keizer, OR 97303



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination (S7TO)	Series 7TO	01/14/2022
B Securities Industry Essentials Examination (SIE)	SIE	08/02/2020

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	02/28/2022



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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
IA	03/23/2022 - 10/21/2022	MML INVESTORS SERVICES, LLC	CRD# 10409	LAKE OSWEGO, OR
B	01/18/2022 - 10/21/2022	MML INVESTORS SERVICES, LLC	CRD# 10409	LAKE OSWEGO, OR

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
10/2022 - Present	OnPoint Community Credit Union	Associate/Employee	Y	Newberg, OR, United States
10/2022 - Present	OnPoint Investment Services	Associate/Employee	N	Gresham, OR, United States
10/2022 - Present	Raymond James Financial Services	Registered Representative	Y	Gresham, OR, United States
10/2022 - Present	Raymond James Financial Services Advisors	Investment Advisor Representative	Y	Gresham, OR, United States
09/2020 - 10/2022	MML Investors Services, LLC	Registered Representative	Y	Lake Oswego, OR, United States
05/2020 - 10/2022	MassMutual Life Insurance Co	Agent	Y	Lake Oswego, OR, United States
03/2020 - 05/2020	Unemployed	Unemployed	N	Tigard, OR, United States
08/2019 - 03/2020	West Coast Event Production	General Manager of Venues	N	Portland, OR, United States
08/2018 - 07/2019	3-Point Brand Management	Brand Representative	N	Tigard, OR, United States
06/2016 - 07/2018	Infinity Impressions	Director of Sales	N	Tualatin, OR, 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) Name of Business: OnPoint Community Credit Union Address: 4105 E Crestview DR ST 105, Newberg, OR, 97132, United States Activity Type: Bank or Credit Union Associate Position/Title: Associate/Employee Investment Related: Yes Start Date:



Registration & Employment History



OTHER BUSINESS ACTIVITIES

10/17/2022 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+

Description of duties: Financial Advisor

(2)Name of Business: OnPoint Investment Services Address: 1754 NW Civic Dr Ste 100, Gresham, OR, 97030, United States

Activity Type: Support Company - Non Owner Position/Title: Associate/Employee Investment Related: No Start Date: 10/17/2022

Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 81+ Description of duties: Financial Advisor



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

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:	State Court
Name of Court:	District Court of the First Judicial District of The State of Idaho
Location of Court:	Bonner County Idaho
Docket/Case #:	71322-M/M
Charge Date:	07/16/1986
Charge(s) 1 of 2	
Formal Charge(s)/Description:	Malicious Injury to Property (I.C 18-7001)
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	Not Guilty
Disposition of charge:	Convicted
Charge(s) 2 of 2	
Formal Charge(s)/Description:	Petit Theft (I.C.18-2407)
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	Not Guilty
Disposition of charge:	Convicted
Current Status:	Final
Status Date:	08/05/1988



Disposition Date: 09/26/1986

Sentence/Penalty: Sentenced 8/5/1986 to 10 days in jail, credited with one night served, 7 days suspended with a two year probation, expiring 8/5/1988, with 48 hours to be served in the Bonner county jail reporting at 9a 8/15/1986. Fines: \$199 + \$15.50 x 2 assessment and \$20 to be paid to the victims compensation fund.

Broker Statement This is a 34 year old charge that was a result of the bad behavior of my 20 year old self. A friend and I had made the late night trip to Sandpoint to drop in on another college buddy. The local authorities responded robustly to our rancorous presence. While trying to phone our friend in the parking lot of a local Chevron station I tore down a marketing sign and threw it my friend who was in the phone booth. It's all rather vague at this point but in short the sign ended up in the car resulting in my arrest on two misdemeanor charges. I appeared in court and was found guilty on both charges. I served the sentence, paid the fines, made restitution to the victim and fulfilled the probation periods without contest. This has been settled as of 9/26/1986.



End of Report

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