IAPD Report

RICHARD FREDERICK YOST

CRD# 821097

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

RICHARD FREDERICK YOST (CRD# 821097)

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 **04/01/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	THE O.N. EQUITY SALES COMPANY	CRD# 2936	12/01/2005
IA	ON INVESTMENT MANAGEMENT CO	CRD# 105662	06/06/2007

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	EQUITY SERVICES, INC.	265	MONTPELIER, VT	09/21/1988 - 12/10/2005
B	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	FORT WAYNE, IN	09/23/1983 - 10/12/1988
B	LINCOLN NATIONAL PENSION INSURANCE COMPANY	10293	FORT WAYNE, IN	12/28/1981 - 10/12/1988

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
Regulatory Event	1
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 **3** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **THE O.N. EQUITY SALES COMPANY**
Main Address: ONE FINANCIAL WAY
CINCINNATI, OH 45242
Firm ID#: 2936

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	12/01/2005
B	FINRA	Invest. Co and Variable Contracts	Approved	12/01/2005
B	California	Agent	Approved	02/05/2008
B	Nevada	Agent	Approved	07/29/2020
B	Oregon	Agent	Approved	12/02/2005

Branch Office Locations

1600 EXECUTIVE PARKWAY
SUITE 220
EUGENE, OR 97401

Employment 2 of 2

Firm Name: **ON INVESTMENT MANAGEMENT CO**
Main Address: ONE FINANCIAL WAY
CINCINNATI, OH 45242
Firm ID#: 105662

	Regulator	Registration	Status	Date
IA	Oregon	Investment Adviser Representative	Approved	06/06/2007

Branch Office Locations

Qualifications

ON INVESTMENT MANAGEMENT CO
1600 EXECUTIVE PARKWAY
SUITE 220
EUGENE, OR 97401

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

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Direct Participation Programs Representative Examination (S22TO)	Series 22TO	01/02/2023
B	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Registered Representative Examination (S1)	Series 1	04/09/1976

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/09/2008

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	09/21/1988 - 12/10/2005	EQUITY SERVICES, INC.	CRD# 265	MONTPELIER, VT
B	09/23/1983 - 10/12/1988	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	12/28/1981 - 10/12/1988	LINCOLN NATIONAL PENSION INSURANCE COMPANY	CRD# 10293	
B	06/17/1977 - 10/12/1988	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	04/15/1976 - 07/23/1977	TRAVELERS EQUITIES SALES, INC.	CRD# 833	

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
12/2005 - Present	THE O.N. EQUITY SALES COMPANY	PGA/REGISTERED REP.	Y	CINCINNATI, OH, United States
02/2002 - Present	OHIO NATIONAL FINANCIAL SERVICES	PGA	N	CINCINNATI, OH, United States
07/1988 - Present	EQUITY SERVICES, INC.	NOT PROVIDED	Y	PORTLAND, OR, United States
07/1988 - Present	NATIONAL LIFE INS. CO.	AGENT - Agent	N	PORTLAND, OR, United States
09/1979 - Present	FISCAL FUNDING INC.	FINANCIAL PLANNING	Y	EUGENE, 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)DBA FISCAL FUNDING, INC; NOT INVESTMENT RELATED; 1600 EXECUTIVE PARKWAY SUITE #220 EUGENE OREGON 97401; INSURANCE SALES; OWNER; 09/24/1979 TO PRESENT; 80 HOURS PER MONTH INCLUDING TRADING HOURS; SALE OF LIFE, HEALTH, DISABILITY, LTC, FIXED ANNUITIES. 2) NAIFA LANE COUNTY; NOT INVESTMENT RELATED; 212 Q ST SPRINGFIELD, OR 97477; Board Member; START DATE: 01/01/1996;Insurance trade group; 1 HOUR PER MONTH (0 HOURS DURING TRADING HOURS); provide guidance with organization priorities.

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
Regulatory Event	1
Criminal	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	STATE OF OREGON, DEPARTMENT OF INSURANCE AND FINANC*See FAQ #1*
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	03/22/1990
Docket/Case Number:	0-90-0008
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	UNLICENSED INVESTMENT ADVISOR ACTIVITY IN THE STATE OF OREGON.
Current Status:	Final
Resolution:	Consent
Resolution Date:	03/22/1990
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	YOST CONSENTED TO THE ENTRY OF A CEASE AND DESIST ORDER AND PAID A CIVIL PENALTY OF $500.00.

Regulator Statement	YOST CONDUCTED BUSINESS AS AN INVESTMENT ADVISOR IN OREGON WHILE NOT LICENSED BY THE CORPORATE SECURITIES SECTION OF THE DEPARTMENT OF INSURANCE AND FINANCE.

Reporting Source:	Individual
Regulatory Action Initiated By:	OREGON DEPARTMENT OF INSURANCE AND FINANCE
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	03/22/1990
Docket/Case Number:	0-90-0008
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	
Other Product Type(s):	
Allegations:	PROVIDING INVESTMENT ADVICE WITHOUT BEING PROPERLY REGISTERED
Current Status:	Final
Resolution:	Consent
Resolution Date:	03/22/1990
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	$500 FINE
Broker Statement	Not Provided

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
Court Details:	ORANGE COUNTY, ORLANDO, FLORIDA
Charge Date:	12/01/1964
Charge Details:	1. ONE COUNT 2. MISDEMEANOR 3. GUILTY 4. WORTHLESS CHECK FOR $20.00 4. N/A
Felony?	No
Current Status:	Final
Status Date:	12/01/1964
Disposition Details:	A. DISMISSED B. 09/20/1965 C. NONE D. N/A E. N/A F. N/A G. N/A
Broker Statement	CHECKS WERE SUBMITTED FOR PAYMENT AFTER ACCOUNT HAS BEEN CLOSED. SUBSEQUENTLY PAID UPON DISMISSAL OF CASE.

End of Report

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