



## IAPD Report

# RICHARD JAMES WARD

CRD# 864653

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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 JAMES WARD (CRD# 864653)

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 **12/09/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	05/18/2012
<b>IA</b>	STIFEL, NICOLAUS & COMPANY, INCORPORATED	CRD# 793	05/18/2012

### QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **17** 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>IA</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEWPORT BEACH, CA	07/08/1997 - 05/22/2012
<b>B</b>	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEWPORT BEACH, CA	06/25/1979 - 05/22/2012
<b>B</b>	DEAN WITTER REYNOLDS INC.	7556	NEWPORT BEACH, CA	04/02/1979 - 07/26/1979

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
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 **17** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **STIFEL, NICOLAUS & COMPANY, INCORPORATED**  
Main Address: 501 N BROADWAY  
ST LOUIS, MO 63102  
Firm ID#: 793

Regulator	Registration	Status	Date
<b>B</b> Cboe BZX Exchange, Inc.	General Securities Representative	Approved	05/18/2012
<b>B</b> FINRA	General Securities Representative	Approved	05/18/2012
<b>B</b> NYSE American LLC	General Securities Representative	Approved	05/18/2012
<b>B</b> Nasdaq PHLX LLC	General Securities Representative	Approved	05/18/2012
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	05/18/2012
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	05/18/2012
<b>B</b> Arizona	Agent	Approved	05/18/2012
<b>B</b> California	Agent	Approved	05/18/2012
<b>IA</b> California	Investment Adviser Representative	Approved	05/18/2012
<b>B</b> Colorado	Agent	Approved	07/23/2015
<b>B</b> Delaware	Agent	Approved	09/18/2025
<b>B</b> Florida	Agent	Approved	05/18/2012
<b>B</b> Hawaii	Agent	Approved	07/14/2021



### Qualifications

Regulator	Registration	Status	Date
B Maryland	Agent	Approved	06/28/2021
B Massachusetts	Agent	Approved	12/19/2014
B Missouri	Agent	Approved	01/21/2022
B New Jersey	Agent	Approved	02/13/2024
B New Mexico	Agent	Approved	02/21/2019
B New York	Agent	Approved	09/22/2014
B North Carolina	Agent	Approved	12/01/2016
B Ohio	Agent	Approved	11/23/2018
IA Texas	Investment Adviser Representative	Approved	05/18/2012
B Texas	Agent	Approved	06/10/2021
B Virginia	Agent	Approved	02/24/2015
B Washington	Agent	Approved	11/16/2017

### Branch Office Locations

**STIFEL, NICOLAUS & COMPANY, INCORPORATED**  
400 SPECTRUM CENTER DRIVE  
IRVINE, CA 92618



## 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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
National Commodity Futures Examination (S3)	Series 3	06/26/1992
General Securities Representative Examination (S7)	Series 7	10/21/1978

#### State Securities Law Exams

Exam	Category	Date
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Uniform Investment Adviser Law Examination (S65)	Series 65	11/28/1994
Uniform Securities Agent State Law Examination (S63)	Series 63	09/27/1988

### 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	07/08/1997 - 05/22/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEWPORT BEACH, CA
B	06/25/1979 - 05/22/2012	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEWPORT BEACH, CA
B	04/02/1979 - 07/26/1979	DEAN WITTER REYNOLDS INC.	CRD# 7556	

#### 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
05/2012 - Present	STIFEL, NICOLAUS & COMPANY, INCORPORATED	FINANCIAL ADVISOR	Y	IRVINE, 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. FINANCIAL PLANNING ASSOCIATION;MEMBER;2 HRS/MONTH; DURING SECURITIES TRADING HOURS.
2. UCLA CHANCELLORS ASSOCIATES; MEMBERSHIP GROUP OF UNIVERSITY DONORS; 1 HOUR PER QUARTER; NOT DURING SECURITIES HOURS.
3. INTERNATIONAL ASSOCIATION OF ADVISORS IN PHILANTHROPY; MEMBER; 1 HOUR PER QUARTER; DURING SECURITIES TRADING HOURS.
4. THE UCLA FOUNDATION; GOVERNOR; 1 HOUR PER QUARTER; NOT DURING SECURITIES HOURS.
5. Advisors in Philanthropy Orange County Chapter; Volunteer organization made up of professional advisors supporting philanthropy; Board member; help advise leaders on goals, plans, and activities; affiliation started 09/21/2015; 5 hours per month; during securities trading hours; not investment related.
6. Author, Redefining Retirement; 3 Leatherwood Irvine CA 92612; Author of self-help book; Author; Writing the book, self-publishing the book; affiliation started 01/29/2016; 2 hours per month; during securities trading hours; investment related.
7. The Passkeys Foundation/Institute for Community Impact; PO Box 4137 Mission Viejo, 92690-4137; Community Involvement; Advisory Board Member; Advise on organization's mission and activities;06/01/2017; 1.0 hours per month; during securities trading hours; Not Investment Related.
8. OneOC; 1901 E. Fourth Street Santa Ana CA 92705; Nonprofit services; Chairman of the Encore Advisory Board; Attend meetings, represent the Board; 02/05/2018; 2.00 Hour(s) Per Month; During securities trading hours; Not Investment-Related
9. Success with Purpose; Irvine, CA 92612; Owner - Promoting local philanthropy, promoting authorship of books related to philanthropy; 12/15/2017; 5.00 Hour(s) Per Month - may be during securities trading hours; Not Investment-Related
10. OneOC; 1901 E 4th St Santa Ana CA 92705;Supporting nonprofit organizations and volunteers; Member of Board of Directors; Provide oversight for management of organization; 7/30/19;2 hr/mo; during securities trading hours; not investment related.
11. OneOC Success with Purpose Community Fiscal Sponsor Project; 1901 E. Fourth Street, Ste. 100 Santa Ana CA 92705; Conducts educational events to promote community engagement and philanthropy; Project Director- Organizer of quarterly



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

events; I will organize quarterly events and be responsible for arranging vendors for events and securing guests and sponsors; 01/08/2024; 8.00hrs/month; During securities trading hours; not investment related.

12. The Park Club California; 650 Town Center Drive Costa Mesa CA 92626; Private Social Club; Member of the Board of Governors; Advise on membership policies; 11/18/2024; 2 hrs/quarter; During Security Trading Hours; Not Investment-Related

13. Working Wardrobes; 2000 E McFadden Ave Santa Ana, CA 92705; Nonprofit Organization serving people with job training and preparation services; Member of the Board of Directors; Provide oversight of the organization's operations and plans; 01/01/2026; 5hrs/mth; During securities trading hours; Not investment related



## 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
Customer Dispute	1

### 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	MERRILL LYNCH
<b>Allegations:</b>	CUSTOMER ALLEGES UNSUITABLE INVESTMENTS.
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	LIMITED PARTNERSHIPS
<b>Alleged Damages:</b>	\$10,000.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	04/14/1994
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	05/17/1994
<b>Settlement Amount:</b>	\$0.00
<b>Individual Contribution Amount:</b>	\$0.00

### Arbitration Information

<b>Arbitration/Reparation Claim filed with and Docket/Case No.:</b>	NASD 93-04002
<b>Date Notice/Process Served:</b>	04/14/1994



<b>Arbitration Pending?</b>	No
<b>Disposition:</b>	Settled
<b>Disposition Date:</b>	05/17/1994
<b>Monetary Compensation Amount:</b>	\$10,000.00
<b>Individual Contribution Amount:</b>	\$0.00
<b>Broker Statement</b>	THIS MATTER WAS SETTLED TO AVOID THE TIME, EXPENSE AND UNCERTAINTY OF LITIGATION. REGISTRANT CONTINUES TO DENY ALL ALLEGATIONS OF WRONGDOING.



## End of Report

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