

## BrokerCheck Report

# RICHARD CHARLES OSMAN

CRD# 2202368

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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.

## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

[brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)



## RICHARD C. OSMAN

CRD# 2202368

### Currently employed by and registered with the following Firm(s):

#### **IA** INTEGRATED WEALTH CONCEPTS LLC

529 Benfield Road  
Suite# 250  
Severna Park, MD 21146  
CRD# 284656  
Registered with this firm since: 10/14/2016

#### **B** LPL FINANCIAL LLC

529 BENFIELD RD, STE 250  
SEVERNA PARK, MD 21146  
CRD# 6413  
Registered with this firm since: 10/14/2016

## Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

### Broker Qualifications

#### This broker is registered with:

- 1 Self-Regulatory Organization
- 16 U.S. states and territories

#### This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

### Registration History

#### This broker was previously registered with the following securities firm(s):

#### **IA** LINCOLN FINANCIAL ADVISORS CORPORATION

CRD# 3978  
FORT WAYNE, IN  
06/2009 - 10/2016

#### **B** LINCOLN FINANCIAL ADVISORS CORPORATION

CRD# 3978  
SEVERNA PARK, MD  
06/2009 - 10/2016

#### **IA** AMERIPRISE FINANCIAL SERVICES, INC.

CRD# 6363  
MINNEAPOLIS, MN  
10/1993 - 06/2009

### Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 1 SRO and is licensed in 16 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **INTEGRATED WEALTH CONCEPTS LLC**

Main Office Address: **200 5TH AVENUE  
4TH FLOOR  
WALTHAM, MA 02451**

Firm CRD#: **284656**

	U.S. State/ Territory	Category	Status	Date
IA	Maryland	Investment Adviser Representative	Approved	10/14/2016
IA	Texas	Investment Adviser Representative	Approved	06/17/2022

### Branch Office Locations

529 Benfield Road  
Suite# 250  
Severna Park, MD 21146

### Employment 2 of 2

Firm Name: **LPL FINANCIAL LLC**

Main Office Address: **1055 LPL WAY  
FORT MILL, SC 29715**

Firm CRD#: **6413**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	10/14/2016



## Broker Qualifications

### Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	04/02/2019
B	California	Agent	Approved	01/23/2024
B	Colorado	Agent	Approved	01/23/2024
B	Delaware	Agent	Approved	10/14/2016
B	District of Columbia	Agent	Approved	11/10/2016
B	Florida	Agent	Approved	10/14/2016
B	Maryland	Agent	Approved	10/14/2016
B	New York	Agent	Approved	08/13/2025
B	North Carolina	Agent	Approved	10/14/2016
B	Pennsylvania	Agent	Approved	10/14/2016
B	South Carolina	Agent	Approved	10/14/2016
B	South Dakota	Agent	Approved	01/02/2025
B	Texas	Agent	Approved	10/14/2016
B	Virginia	Agent	Approved	10/14/2016
B	West Virginia	Agent	Approved	10/14/2016
B	Wyoming	Agent	Approved	01/02/2025

### Branch Office Locations

#### LPL FINANCIAL LLC

529 BENFIELD RD, STE 250  
SEVERNA PARK, MD 21146



## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

**This individual has passed 0 principal/supervisory exams, 2 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>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	01/31/1992

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	09/30/1993
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	02/07/1992

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).



## Broker Qualifications

## Professional Designations

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

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This representative holds or did hold **2** 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 and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>B</b> 06/2009 - 10/2016	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	SEVERNA PARK, MD
<b>IA</b> 06/2009 - 10/2016	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	SEVERNA PARK, MD
<b>IA</b> 10/1993 - 06/2009	AMERIPRISE FINANCIAL SERVICES, INC.	6363	SEVERNA PARK, MD
<b>B</b> 09/1993 - 06/2009	AMERIPRISE FINANCIAL SERVICES, INC.	6363	SEVERNA PARK, MD
<b>B</b> 09/1993 - 07/2006	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN
<b>B</b> 02/1992 - 08/1993	F.N. WOLF & CO., INC.	13051	

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

Employment	Employer Name	Position	Investment Related	Employer Location
10/2016 - Present	INTEGRATED WEALTH CONCEPTS LLC	FINANCIAL PLANNER	Y	SEVERNA PARK, MD, United States
10/2016 - Present	LPL FINANCIAL, LLC	REGISTERED REPRESENTATIVE	Y	SEVERNA PARK, MD, United States
06/2009 - 09/2016	LINCOLN FINANCIAL ADVISORS	REGISTERED REPRESENTATIVE	Y	SEVERNA PARK, MD, United States

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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) 10/14/2016: No Business Name - Non-Variable Insurance - Investment Related - 529 Benfield Rd, suite 250 - Start 07/01/2009 - 4 Hr/Mo; 3 Hour(s) During Securities Trading; 5% Time Spent - Term life, Fixed annuities, LTC, ect



## Registration and Employment History

### Other Business Activities, continued

- (2) 10/14/2016: Osman Leasing LLC - Business Entity For Tax/Investment Purposes Only - Not Investment Related - 529 Benfield Rd, suite 250, Severna Park, MD 21146 - Start 12/01/2008 - 5 Hr/Mo; 0 Hour(s) During Securities Trading; 3% Time Spent
- (3) 10/14/2016: Integrated Financial Partners - DBA for LPL Business (entity for LPL business) - Investment Related - 529 Benfield Road, Suite 250, Severna Park, MD 21146 - 100% Time Spent
- (4) 10/14/2016: Richard Osman - DBA for LPL Business (entity for LPL business) - Investment Related - 529 Benfield Rd, suite 250, Severna Park, MD 21146 - Start 07/01/2009 - 3 Hr/Mo; 3 Hour(s) During Securities Trading; 3% Time Spent
- (5) 10/25/2016: Integrated Wealth Concepts - Registered Investment Advisor Hybrid - DBA: (Hybrid) Integrated Wealth Concepts - Investment Related - 529 Benfield Road, Suite 250, Severna Park, MD 21146 - 100% Time Spent - I provide investment advisory services through Integrated Wealth Concepts, an independent investment advisor firm. I started this business activity in October 2016. I expect to spend approximately 100% of my time 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.
- (6) 11/01/2016: Integrated Wealth Concepts - Registered Investment Advisor DBA - DBA: (Hybrid) Integrated Financial Partners - Investment Related - 529 Benfield Road, Suite 250, Severna Park, MD 21146 - 100% Time Spent
- (7) 9/25/2019 - Integrated Wealth Concepts - DBA: (Hybrid) Integrated Partners - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR - Started 09/01/2019 - 160 Hours Per Month During Securities Trading.
- (8) 5/4/2021 - Integrated Partners - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 05/01/2021 - 1 Hour Per Month During Securities Trading.
- (9) 5/5/2021 - Integrated Wealth Concepts - DBA: (Hybrid) Integrated Partners - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 05/01/2021 - 1 Hour Per Month During Securities Trading.
- (10) 08/03/2022 - Phronesis Wealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date - 10/01/2022 - 160 Hours Per Month/ 160 Hours During Securities Trading
- (11) 08/24/2022 - Phronesis Wealth Management - Investment-Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Start Date - 10/01/2022 - 0 Hours Per Month/0 Hours During Securities Trading
- (12) 3/16/2023 - RKJC Enterprises LLC - Not Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Start Date - 04/01/2023 - 5 Hours Per Month/5 Hours During Securities Trading
- (13) 01/08/2024 - Phronesis Wealth Management LLC - Business Entity For Tax/Investment Purposes Only - Not Investment Related - At Reported Business Location(s) - Start Date 1/1/2024 - 160 hrs per mth/ during trading
- (14) 01/08/2024 - Osman Rentals - Real Estate Rental - Investment Related - Clarksville, VA - Start Date 3/1/2024 - 2 hrs per mth/ 0 hrs during trading
- (15) 01/14/2026 - Richard Osman LLC - Author - Not investment Related - Home Based - Start Date 01/09/2026 - 15 hours per month/ 0 hours during trading

## End of Report



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