

BrokerCheck Report

RICHARD EDWARD GRIFFARD

CRD# 2472251

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 6
Registration and Employment History	8 - 9



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



For additional information about the contents of this report, please refer to the User Guidance or 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.

**RICHARD E. GRIFFARD**

CRD# 2472251

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

- B SAXONY SECURITIES, INC.**
 11152 S Towne Square
 ST. LOUIS, MO 63123
 CRD# 115547
 Registered with this firm since: 02/13/2002

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
- 23 U.S. states and territories

This broker has passed:

- 5 Principal/Supervisory Exams
- 5 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

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

- IA SAXONY CAPITAL MANAGEMENT, LLC**
 CRD# 122692
 SAINT LOUIS, MO
 09/2004 - 06/2025
- B PATRICK CAPITAL MARKETS, LLC**
 CRD# 16518
 St. Louis, MO
 09/2010 - 12/2023
- B PINNACLE EQUITY MANAGEMENT, LLC**
 CRD# 106213
 St. Louis, MO
 04/2016 - 12/2018

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 23 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **SAXONY SECURITIES, INC.**

Main Office Address: **11152 S TOWNE SQUARE
ST. LOUIS, MO 63123**

Firm CRD#: **115547**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	02/13/2002
B	FINRA	General Securities Representative	Approved	02/13/2002
B	FINRA	Municipal Securities Principal	Approved	02/22/2002
B	FINRA	Investment Banking Representative	Approved	11/20/2009
B	FINRA	Operations Professional	Approved	12/09/2011
B	FINRA	Investment Banking Principal	Approved	10/01/2018
B	FINRA	Compliance Officer	Approved	10/02/2018
B	FINRA	Direct Participation Programs Principal	Approved	10/02/2018
B	FINRA	Government Securities Principal	Approved	10/02/2018
B	FINRA	Investment Co./Variable Contracts Prin	Approved	10/02/2018
B	FINRA	Limited Representative-Prvt Scrts Ofrngs	Approved	10/02/2018
B	FINRA	Private Securities Offerings Principal	Approved	10/02/2018

	U.S. State/ Territory	Category	Status	Date
B	Arkansas	Agent	Approved	04/04/2002

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	06/21/2002
B	Colorado	Agent	Approved	07/18/2002
B	Connecticut	Agent	Approved	01/21/2003
B	Florida	Agent	Approved	01/30/2009
B	Georgia	Agent	Approved	06/27/2012
B	Hawaii	Agent	Approved	02/27/2024
B	Indiana	Agent	Approved	02/19/2003
B	Massachusetts	Agent	Approved	12/15/2014
B	Mississippi	Agent	Approved	02/15/2007
B	Missouri	Agent	Approved	02/22/2002
B	New Hampshire	Agent	Approved	01/03/2005
B	New Jersey	Agent	Approved	10/29/2008
B	New Mexico	Agent	Approved	01/31/2003
B	New York	Agent	Approved	06/14/2024
B	North Carolina	Agent	Approved	05/07/2002
B	Ohio	Agent	Approved	04/01/2002
B	Oregon	Agent	Approved	02/25/2003
B	Pennsylvania	Agent	Approved	01/03/2003
B	Rhode Island	Agent	Approved	06/04/2002
B	Texas	Agent	Approved	07/23/2002
B	West Virginia	Agent	Approved	05/16/2002

Broker Qualifications



Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
<div>B</div> Wyoming	Agent	Approved	06/24/2002

Branch Office Locations

SAXONY SECURITIES, INC.
11152 S Towne Square
ST. LOUIS, MO 63123



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 5 principal/supervisory exams, 5 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
B Direct Participation Programs Principal Examination	Series 39	01/02/2023
B Investment Company Products/Variable Contracts Principal Examination	Series 26	01/02/2023
B Compliance Officer Examination	Series 14	01/02/2023
B Municipal Securities Principal Examination	Series 53	02/21/2002
B General Securities Principal Examination	Series 24	02/01/1995

General Industry/Product Exams

Exam	Category	Date
B Operations Professional Examination	Series 99TO	01/02/2023
B Investment Banking Registered Representative Examination	Series 79TO	01/02/2023
B Limited Representative-Private Securities Offerings	Series 82TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	06/06/1994

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	04/11/1994

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/.

Broker Qualifications



Professional Designations

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

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 09/2004 - 06/2025	SAXONY CAPITAL MANAGEMENT, LLC	122692	SAINT LOUIS, MO
B 09/2010 - 12/2023	PATRICK CAPITAL MARKETS, LLC	16518	St. Louis, MO
B 04/2016 - 12/2018	PINNACLE EQUITY MANAGEMENT, LLC	106213	St. Louis, MO
IA 02/2014 - 11/2014	RUDIS CAPITAL MANAGEMENT, INC.	169494	ST. LOUIS, MO
IA 07/2008 - 10/2009	CORNERSTONE SELECT ADVISORS, LLC	144044	ST. LOUIS, MO
B 12/2008 - 12/2008	PATRICK FINANCIAL CORPORATION	16518	ST LOUIS, MO
B 10/1996 - 10/2001	EISNER SECURITIES, INC.	40585	ST. LOUIS, MO
B 01/1995 - 10/1996	CLEARING SERVICES OF AMERICA, INC.	23623	ST. LOUIS, MO
B 01/1995 - 01/1995	DICKINSON & CO.	689	DES MOINES, IA
B 06/1994 - 01/1995	MONTANO SECURITIES CORPORATION	7887	ORANGE, CA

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
12/2002 - Present	SAXONY INSURANCE LLC	PRESIDENT	Y	ST. LOUIS, MO, United States
09/2002 - Present	SAXONY CAPITAL MANAGEMENT, LLC	PRESIDENT	Y	ST. LOUIS, MO, United States
07/2001 - Present	SAXONY SECURITIES, INC.	PRESIDENT	Y	ST. LOUIS, MO, United States



Registration and Employment History

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) RECA GROUP INC, NOT INVESTMENT RELATED, 11152 SOUTH TOWNE SQUARE, ST. LOUIS, MO 63123-SOFTWARE LESSOR, OWNER; 8/26/02, 1 HR/MO, 1 HR/MO DURING TRADING, MANAGE BUSINESS
 - 2) MRV BANKS, INC, NOT INVESTMENT RELATED, 871 STE. GENEVIEVE DRIVE, ST. GENEVIEVE, MO 63670. BANKING DIRECTOR. 12/29/05. OCCURRING DURING NORMAL BUS HRS, 16 HRS/MON, BOARD MEMBER COMPENSATION- BOARD FEES.
 - 3) SAXONY FINANCIAL HOLDINGS, LLC; NOT INVESTMENT RELATED, 11152 SOUTH TOWNE SQUARE, ST. LOUIS, MO 63123; HOLDING COMPANY OF PATRICK CAPITAL MARKETS, LLC, SAXONY INSURANCE AGENCY, LLC, AND SAXONY CAPITAL MANAGEMENT, LLC WITH MULTIPLE OWNERS FOR THE CONTROL OF EXISTING BUSINESS ENTITIES; PARTNER/SHAREHOLDER; START DATE 01/01/2003; 2 HRS/MO, 2 HRS/MO DURING TRADING HOURS.
 - 4) SAXONY HOLDINGS, INC.; NOT INVESTMENT RELATED, 11152 SOUTH TOWNE SQUARE, ST. LOUIS, MO 63123; HOLDING COMPANY OF SAXONY SECURITIES, INC. WITH MULTIPLE OWNERS FOR THE CONTROL OF AN EXISTING BUSINESS ENTITY; PARTNER/SHAREHOLDER; START DATE 12/31/2007; 2 HRS/MO, 2 HRS/MO DURING TRADING HOURS.
 - 5) MRV Bank Holding Company, Not investment related, 871 Ste. Genevieve Dr., Ste. Genevieve, MO 63670, Holding company for MRV Banks, Director, 12/2005, 1 hr/mo, not during trading hours, Board Member
-

End of Report



This page is intentionally left blank.