

BrokerCheck Report

REAGAN LEE WAGNER

CRD# 4339734

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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



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.

**REAGAN L. WAGNER**

CRD# 4339734

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

IA LPL FINANCIAL LLC
 901 NE LOOP 410 SUITE 100
 SAN ANTONIO, TX 78209
 CRD# 6413
 Registered with this firm since: 03/16/2022

IA STRATEGIC FINANCIAL CONCEPTS, LLC
 901 NE LOOP 410
 SUITE 100
 SAN ANTONIO, TX 78209
 CRD# 141849
 Registered with this firm since: 04/13/2007

B LPL FINANCIAL LLC
 901 NE LOOP 410 SUITE 100
 SAN ANTONIO, TX 78209
 CRD# 6413
 Registered with this firm since: 09/08/2009

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
- 52 U.S. states and territories

This broker has passed:

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

Registration History

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

B MUTUAL SERVICE CORPORATION
 CRD# 4806
 SAN ANTONIO, TX
 10/2008 - 09/2009

B AMERICAN GENERAL SECURITIES INCORPORATED
 CRD# 13626
 SAN ANTONIO, TX
 10/2002 - 10/2008

IA SUTTERFIELD FINANCIAL GROUP, INC.
 CRD# 115652
 BARTLESVILLE, OK
 01/2006 - 04/2008

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? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	1



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

Employment 1 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 Principal	Approved	09/08/2009
B	FINRA	General Securities Representative	Approved	09/08/2009

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	09/08/2009
B	Alaska	Agent	Approved	01/28/2022
B	Arizona	Agent	Approved	09/08/2009
B	Arkansas	Agent	Approved	09/08/2009
B	California	Agent	Approved	09/08/2009
B	Colorado	Agent	Approved	09/08/2009
B	Connecticut	Agent	Approved	02/01/2023
B	Delaware	Agent	Approved	07/26/2019
B	District of Columbia	Agent	Approved	04/14/2022
B	Florida	Agent	Approved	09/08/2009
B	Georgia	Agent	Approved	03/09/2015

Broker Qualifications



Employment 1 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Hawaii	Agent	Approved	09/08/2009
B	Idaho	Agent	Approved	06/06/2019
B	Illinois	Agent	Approved	01/07/2011
B	Indiana	Agent	Approved	08/28/2015
B	Iowa	Agent	Approved	09/08/2009
B	Kansas	Agent	Approved	09/08/2009
B	Kentucky	Agent	Approved	02/09/2021
B	Louisiana	Agent	Approved	09/08/2009
B	Maine	Agent	Approved	02/01/2023
B	Maryland	Agent	Approved	09/08/2009
B	Massachusetts	Agent	Approved	09/08/2009
B	Michigan	Agent	Approved	07/08/2019
B	Minnesota	Agent	Approved	06/13/2019
B	Mississippi	Agent	Approved	09/08/2009
B	Missouri	Agent	Approved	09/08/2009
B	Montana	Agent	Approved	12/09/2010
B	Nebraska	Agent	Approved	01/07/2010
B	Nevada	Agent	Approved	09/08/2009
B	New Hampshire	Agent	Approved	08/02/2019
B	New Jersey	Agent	Approved	09/08/2009
B	New Mexico	Agent	Approved	09/08/2009

Broker Qualifications



Employment 1 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	New York	Agent	Approved	04/19/2010
B	North Carolina	Agent	Approved	09/08/2009
B	North Dakota	Agent	Approved	11/03/2015
B	Ohio	Agent	Approved	09/08/2009
B	Oklahoma	Agent	Approved	09/08/2009
B	Oregon	Agent	Approved	01/09/2012
B	Pennsylvania	Agent	Approved	09/08/2009
B	Puerto Rico	Agent	Approved	12/12/2009
B	Rhode Island	Agent	Approved	02/01/2023
B	South Carolina	Agent	Approved	09/08/2009
B	South Dakota	Agent	Approved	09/09/2022
B	Tennessee	Agent	Approved	02/02/2021
B	Texas	Agent	Approved	09/08/2009
IA	Texas	Investment Adviser Representative	Approved	03/16/2022
B	Utah	Agent	Approved	09/08/2009
B	Vermont	Agent	Approved	04/14/2022
B	Virginia	Agent	Approved	01/15/2014
B	Washington	Agent	Approved	09/08/2009
B	West Virginia	Agent	Approved	12/15/2023
B	Wisconsin	Agent	Approved	09/08/2009
B	Wyoming	Agent	Approved	07/26/2019



Broker Qualifications

Employment 1 of 2, continued

Branch Office Locations

LPL FINANCIAL LLC
901 NE LOOP 410 SUITE 100
SAN ANTONIO, TX 78209

Employment 2 of 2

Firm Name: STRATEGIC FINANCIAL CONCEPTS, LLC
Main Office Address: 901 NE LOOP 410
SUITE 100
SAN ANTONIO, TX 78209
Firm CRD#: 141849

	U.S. State/ Territory	Category	Status	Date
IA	Florida	Investment Adviser Representative	Approved	12/03/2010
IA	Louisiana	Investment Adviser Representative	Approved	02/27/2025
IA	Minnesota	Investment Adviser Representative	Approved	04/30/2020
IA	Texas	Investment Adviser Representative	Approved	04/13/2007

Branch Office Locations

901 NE LOOP 410
SUITE 100
SAN ANTONIO, TX 78209



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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	04/25/2008

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	12/17/2007
B Investment Company Products/Variable Contracts Representative Examination	Series 6	03/26/2001

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	08/23/2005
B Uniform Securities Agent State Law Examination	Series 63	03/27/2001

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	03/2010 - 12/2016	LPL FINANCIAL LLC	6413	BURNET, TX
B	10/2008 - 09/2009	MUTUAL SERVICE CORPORATION	4806	SAN ANTONIO, TX
B	10/2002 - 10/2008	AMERICAN GENERAL SECURITIES INCORPORATED	13626	SAN ANTONIO, TX
IA	01/2006 - 04/2008	SUTTERFIELD FINANCIAL GROUP, INC.	115652	SAN ANTONIO, TX
B	03/2001 - 10/2002	FRANKLIN FINANCIAL SERVICES CORPORATION	5435	HOUSTON, TX

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
09/2009 - Present	LPL FINANCIAL, LLC	Registered Representative	Y	SAN ANTONIO, TX, United States
04/2007 - Present	STRATEGIC FINANCIAL CONCEPTS, LLC	Investment Adviser Representative	Y	SAN ANTONIO, TX, United States
01/2004 - Present	PINNACLE CAPITAL MANAGEMENT, INC	PRESIDENT	Y	SAN ANTONIO, TX, United States
01/2003 - Present	PINNACLE FINANCIAL GROUP	PRESIDENT	Y	SAN ANTONIO, TX, United States
01/2001 - Present	PAR FINANCIAL GROUP	SOLE PROPRIETOR	Y	SAN ANTONIO, TX, 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) 12/28/09: RLW MARKETING, LLC - MANAGER - Not Inv Rel- Business Owner- TIME SPENT 2%.
- 2) 5/20/10: STRATEGIC FINANCIAL CONCEPTS, LLC - REGISTERED INVESTMENT ADVISOR HYBRID - DBA:NATIONAL FINANCIAL ALLIANCE - INV REL- At Rep Bus Loc(s)-TIME SPENT 10%
- 3) 11/1/11: NON-VARIABLE INSURANCE - PINNACLE CAPITAL MANAGEMENT, INC. - INV REL- TIME SPENT 1% - SAN ANTONIO, TX.
- 4) 3/18/13: RLW OPERATIONS, LLC -Farm- Not Inv Rel - TIME SPENT 2%.
- 5) 5/9/2013 - STRATEGIC FINANCIAL CONCEPTS - REGISTERED INVESTMENT ADVISOR DBA - DBA:NFA WEALTH MANAGEMENT - INV REL- At Rep Bus Loc(s)- 75% OF TIME SPENT
- 6) 5/21/13 -NFA WEALTH MANAGEMENT - DBA for LPL Business (entity for LPL business)- INV REL- AT Rep Bus Loc(s)
- 7) 3/26/14 - Nelson Risk Services - Inv Rel- At Rep Bus Loc(s) - Non-Variable Insurance - Time Spent 2%.
- 8) 6/3/14 - Wagner Financial Group- Not Inv Related - At Reported Business Location(s) - Non-Variable Insurance - Vice President - Started 2/3/2007 - 1 Hr a Mth/0 Hrs During Trading
- 9) 8/14/14 - NATIONAL FINANCIAL ALLIANCE, LLC - NON-VARIABLE INSURANCE -Inv Rel- At Rep Bus Loc(s)- 15 hrs a mth/ during trading
- 10) 9/15/14 - STRATEGIC FINANCIAL CONCEPTS, LLC - REGISTERED INVESTMENT ADVISOR - Inv Rel- At Rep Bus Loc(s)- 25 HRS/MO/ during trading
- 11) 8/9/17 - NFA Institutional Services - Inv Related - At Rep Bus Loc(s) - DBA for LPL Business (entity for LPL business) - Started 7/31/17 - 4 Hrs Per Mth/ During Trading
- 12) 9/1/17 - NFA INSURANCE - Inv Related - At Rep Bus Loc(s) - DBA for LPL Business (entity for LPL business) - Started 8/22/17 - 1 Hr a Mth/During Trading
- 13) 9/1/17 - No Business Name - Not Inv Rel - Home Based - Outside/W-2 Employment - Wedding Officiant - Started 8/28/2017 - 1 Hr a Mth/0 Hrs During Trading
- 14) 9/5/17 - Strategic Financial Concepts, LLC - Inv Rel - At Rep Bus Loc(s) - Registered Investment Advisor - Started 5/30/17 - 0 Hrs Per Month - I provide administrative support to Strategic Financial Concepts LLC, an independent investment advisor firm. I started this business activity in 05/30/2017. I expect to spend approximately [hours per month] on this activity. Please see the Form ADV?
- 15) 9/15/21 - Lytle State Bank - Not Inv Related - 14631 S. FM 2790 W, Lytle, TX 78052 - For-Profit Board Member - Start Date: 10/20/21 - 4 Hrs/Mo/2 Hours During Trading - Board Member.
- 16) 10/18/21 - A&B Family Office, Inc. - Not Inv Related - At Reported Business Location(s) - For-Profit Board Member - Started 11/1/2021 - 2 Hrs/Mo/0 Hrs During Trading.
- 17) 3/11/22 - RLW Assets, LLC - Inv Related - At Reported Business Location(s) and Aransas, TX - Real Estate Rental - Start Date: 3/1/2022 - 2 Hrs/Mo/0 Hrs During Trading - Own a piece of property.
- 18) 3/11/22 - RLW Ventures, LLC - Inv Related - At Reported Business Location(s) and Aransas, TX - Real Estate Rental - Start Date: 3/1/2022 - 2 Hrs/Mo/0 Hrs During Trading.
- 19) 02/05/24 - NFA Risk Services, LLC - Inv Related - At Reported Business Location(s) - Non-Variable Insurance - Start: 1/15/2024 - 4 Hrs/mo; 1 Hr During Trading
- 20) 1/28/25-The Sports Academy of Wellington, Inc DBA Wellington Athletics- Non-Profit Board Member- Not Inv Rel- 11700 Pierson Rd. Wellington, FL 3341-Start Date 04/15/2023-1 hr a mth/0 hrs during trading

Disclosure Events



What you should know about reported disclosure events:

1. 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.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
 -
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
 -
4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	1	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AMERICAN GENERAL SECURITIES INCORPORATED(A/K/A SAGEPOINT FINANCIAL)
Allegations:	VOL POLICY PURCHASED ON 6/8/05 WAS MISREPRESENTED.
Product Type:	Insurance
Alleged Damages:	\$41,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	03/08/2010
Complaint Pending?	No
Status:	Denied
Status Date:	04/28/2010
Settlement Amount:	
Individual Contribution	

**Amount:**

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: AMERICAN GENERAL SECURITIES INCORPORATED (A/K/A SAGEPOINT FINANCIAL)

Allegations: VUL POLICY PURCHASED ON 6/8/05 WAS MISREPRESENTED.

Product Type: Insurance

Alleged Damages: \$41,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/08/2010

Complaint Pending? No

Status: Denied

Status Date: 04/28/2010

Settlement Amount:

Individual Contribution Amount:

End of Report



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