

BrokerCheck Report

Rikki JR Foster

CRD# 6075051

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 9
Disclosure Events	10



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.](http://www.finra.org)



Rikki J. Foster

CRD# 6075051

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

IA CONCORDE ASSET MANAGEMENT, LLC
 1430 Blue Oaks Blvd., Suite 268
 Roseville, CA 95747
 CRD# 140367
 Registered with this firm since: 06/02/2023

B CONCORDE INVESTMENT SERVICES, LLC
 1430 Blue Oaks Blvd., Suite 268
 Roseville, CA 95747
 CRD# 151604
 Registered with this firm since: 02/19/2019

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
- 18 U.S. states and territories

This broker has passed:

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

Registration History

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

IA BANGERTER FINANCIAL SERVICES, INC.
 CRD# 171939

ROSEVILLE, CA
 05/2018 - 02/2025

B BERTHEL, FISHER & COMPANY FINANCIAL SERVICES, INC.

CRD# 13609
 Citrus Heights, CA
 04/2018 - 02/2019

IA HORNOR, TOWNSEND & KENT, INC.
 CRD# 4031

CONSHOHOCKEN, PA
 03/2018 - 04/2018

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? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	2



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

Employment 1 of 2

Firm Name: **CONCORDE ASSET MANAGEMENT, LLC**

Main Office Address: **3909 RESEARCH PARK DRIVE
SUITE 200
ANN ARBOR, MI 48108**

Firm CRD#: **140367**

	U.S. State/ Territory	Category	Status	Date
IA	Alaska	Investment Adviser Representative	Approved	05/14/2025
IA	Arizona	Investment Adviser Representative	Approved	08/15/2025
IA	California	Investment Adviser Representative	Approved	06/02/2023
IA	Hawaii	Investment Adviser Representative	Approved	11/08/2024
IA	Oregon	Investment Adviser Representative	Approved	08/27/2025

Branch Office Locations

3909 RESEARCH PARK DRIVE
SUITE 200
ANN ARBOR, MI 48108

1430 Blue Oaks Blvd., Suite 268
Roseville, CA 95747

Employment 2 of 2

Firm Name: **CONCORDE INVESTMENT SERVICES, LLC**

Main Office Address: **3909 RESEARCH PARK DRIVE**



Broker Qualifications

Employment 2 of 2, continued

SUITE 200
ANN ARBOR, MI 48108

Firm CRD#: 151604

SRO	Category	Status	Date
B FINRA	General Securities Representative	Approved	02/19/2019

U.S. State/ Territory	Category	Status	Date
B Alaska	Agent	Approved	05/08/2025
B Arizona	Agent	Approved	02/28/2019
B California	Agent	Approved	02/20/2019
B Connecticut	Agent	Approved	01/05/2021
B Florida	Agent	Approved	11/12/2021
B Georgia	Agent	Approved	06/07/2024
B Hawaii	Agent	Approved	03/11/2024
B Illinois	Agent	Approved	06/17/2024
B Nevada	Agent	Approved	06/23/2023
B New Jersey	Agent	Approved	12/11/2020
B New York	Agent	Approved	11/20/2020
B Ohio	Agent	Approved	07/26/2022
B Oregon	Agent	Approved	02/26/2019
B Puerto Rico	Agent	Approved	12/01/2025
B Texas	Agent	Approved	07/05/2023
B Utah	Agent	Approved	01/06/2025
B Washington	Agent	Approved	12/07/2022



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Wisconsin	Agent	Approved	07/28/2020

Branch Office Locations

CONCORDE INVESTMENT SERVICES, LLC

1430 Blue Oaks Blvd., Suite 268
Roseville, CA 95747



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	07/03/2013

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	08/13/2013

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 05/2018 - 02/2025	BANGERTER FINANCIAL SERVICES, INC.	171939	ROSEVILLE, CA
B 04/2018 - 02/2019	BERTHEL, FISHER & COMPANY FINANCIAL SERVICES, INC.	13609	Citrus Heights, CA
IA 03/2018 - 04/2018	HORNOR, TOWNSEND & KENT, INC.	4031	REDWOOD SHORES, CA
B 11/2017 - 04/2018	HORNOR, TOWNSEND & KENT, INC.	4031	REDWOOD SHORES, CA
B 11/2015 - 11/2017	QUESTAR CAPITAL CORPORATION	43100	ROCKLIN, CA
IA 11/2015 - 08/2016	QUESTAR ASSET MANAGEMENT, INC.	133358	ROCKLIN, CA
IA 08/2013 - 11/2015	WADDELL & REED	866	SACRAMENTO, CA
B 07/2013 - 11/2015	WADDELL & REED	866	SACRAMENTO, 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
02/2025 - Present	Regal Stone Wealth Management	Registered Representative	Y	Lincoln, CA, United States
06/2023 - Present	Concorde Asset Management	Investment Advisor Representative	Y	Ann Arbor, MI, United States
02/2019 - Present	Concorde Investment Service, LLC	Registered Representative	Y	Ann Arbor, MI, United States
05/2018 - 02/2025	Bangert Financial Services, Inc.	Investment Advisor Representative	Y	Roseville, CA, United States
04/2018 - 02/2019	Berthel Fisher & Company Financial Services, Inc.	Registered Representative	Y	Citrus Heights, CA, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
03/2018 - 04/2018	HORNOR TOWNSEND & KENT INC	Investment Advisor Representative	Y	Redwood Shores, CA, United States
11/2017 - 04/2018	HORNOR TOWNSEND & KENT INC	REGISTERED REPRESENTATIVE	Y	Redwood Shores, CA, United States
10/2017 - 04/2018	PENN MUTUAL LIFE INS CO	ADVISER	Y	HORSHAM, PA, United States
01/2017 - 04/2018	South Placer Tax	Tax Associate	N	Redding, CA, United States
11/2015 - 11/2017	QUESTAR CAPITAL CORPORATION	REGISTERED REPRESENTATIVE	Y	Rocklin, CA, United States
01/2017 - 04/2017	H&R Block	Tax Associate	N	Roseville, CA, United States
12/2016 - 01/2017	United Parcel Service	Package Handler	N	Rocklin, CA, United States
11/2015 - 08/2016	QUESTAR ASSET MANAGEMENT, INC.	Investment Advisor Representative	Y	Rocklin, CA, 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) Concorde Insurance Agency, Inc., Investment related, Roseville, CA, Insurance agent conducting insurance related activities. Start date, February 2019, Part time during securities trading hours.
- 2) Foster Tax Prep and Strategies. Investment related. Start date: January 2021. Roseville, CA. Position: Tax Preparer. 1-5 hours/month during trading hours.
- 3) Rikki and Kelly Foster Family Foundation, Non-Investment related, 410 Cardini Ct, Lincoln CA 95648. Charitable givings, Member. 1-5 hours/month during non business hours, 1-5 hours/month during business hours.
- 4) Foster Wealth Strategies LLC, Non-Investment related, 410 Cardinin Ct, Lincoln Ca 95648, shell for proceeds from Concorde 1099 commissions to be dispersed to for tax purposes, manage and operated day to day accounting activities. Owner/CEO. Start date 01/01/2023, 1-5 hours/month during non business hours. 1-5 hours/month during business hours.
- 5) Concorde Asset Management, Investment related, Roseville, CA 95678, Investment Advisor Representative, asset advisory, Start date 06/01/2023, full time 40 hours during non trading and trading hours.
- 6) Rest Recovery Wellness, LLC. Non-investment related. Lincoln, CA. Health & Wellness, guides members through routines of treatments offered, supervises employees through training and work with members. Start date 07/30/2024. 21-40 hours/month during non-business hours,

Registration and Employment History



Other Business Activities, continued

11-20 hours/month during business hours.

7) Regal Stone Wealth Management LLC, Investment related. Roseville, CA 95678. DBA for doing securities business. Founder & President, manage & operates business. Start date: 02/10/2025. Full time during trading and non-trading hours.



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.
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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.
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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	2	0	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 - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, 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.

Disclosure 1 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	CONCORDE INVESTMENT SERVICES, LLC
Allegations:	Alleging unsuitability, lack of due diligence on product, breach of fiduciary duty, negligence, and failure to supervise.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Damages between \$100,000 & \$500,000
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	25-02465



Filing date of arbitration/CFTC reparation or civil litigation: 12/12/2025

Customer Complaint Information

Date Complaint Received: 12/23/2025

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CONCORDE INVESTMENT SERVICES, LLC

Allegations: Claim is alleging breach of fiduciary duty, suitability, breach of written contract, and misrepresentation related to October 2022.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$700,000.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 25-01952

Filing date of arbitration/CFTC reparation or civil litigation: 09/16/2025

Customer Complaint Information

Date Complaint Received: 09/17/2025

Complaint Pending? Yes



Settlement Amount:

**Individual Contribution
Amount:**

End of Report



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