



IAPD Report

Joy Catherine Martinsen

CRD# 2008075

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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.



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

Joy Catherine Martinsen (CRD# 2008075)

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 **11/19/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	NOBLES & RICHARDS, INC.	CRD# 146870	12/04/2024
IA	NOBLES & RICHARDS ADVISORS, LLC	CRD# 281539	01/24/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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
IA	FOURSTAR WEALTH ADVISORS, LLC	169613	SMITHTOWN, NY	12/17/2024 - 02/11/2025
IA	CENTAURUS FINANCIAL, INC.	30833	Smithtown, NY	04/13/2022 - 11/15/2024
B	CENTAURUS FINANCIAL, INC.	30833	Smithtown, NY	05/05/2021 - 11/15/2024

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 10 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **NOBLES & RICHARDS, INC.**

Main Address: 801 EAST PLANO PARKWAY
SUITE 220
PLANO, TX 75074

Firm ID#: 146870

Regulator	Registration	Status	Date
 FINRA	General Securities Representative	Approved	12/04/2024
 California	Agent	Approved	12/04/2024
 Florida	Agent	Approved	01/02/2025
 Minnesota	Agent	Approved	01/07/2025
 New Jersey	Agent	Approved	01/02/2025
 New York	Agent	Approved	12/04/2024
 South Carolina	Agent	Approved	01/07/2025
 South Dakota	Agent	Approved	11/19/2025
 Virginia	Agent	Approved	01/07/2025
 West Virginia	Agent	Approved	01/07/2025

Branch Office Locations

50 Karl Ave
Suite 103
Smithtown, NY 11787

50 Karl Avenue
#103
Smithtown, NY 11787



Qualifications

Employment 2 of 2

Firm Name: **NOBLES & RICHARDS ADVISORS, LLC**

Main Address: 801 E. PLANO PKWY
SUITE 220
PLANO, TX 75074

Firm ID#: 281539

Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved 11/05/2025
IA	New York	Investment Adviser Representative	Approved 04/09/2025
IA	Texas	Investment Adviser Representative	Approved 01/24/2025

Branch Office Locations

NOBLES & RICHARDS ADVISORS, LLC

50 Karl Ave
Suite 103
Smithtown, NY 11787



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
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination (S7TO)	Series 7TO	05/05/2021
B Securities Industry Essentials Examination (SIE)	SIE	03/06/2020
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/01/1989

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	04/13/2022
B Uniform Securities Agent State Law Examination (S63)	Series 63	01/15/1990

PROFESSIONAL DESIGNATIONS

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

No information reported.



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	12/17/2024 - 02/11/2025	FOURSTAR WEALTH ADVISORS, LLC	CRD# 169613	SMITHTOWN, NY
IA	04/13/2022 - 11/15/2024	CENTAURUS FINANCIAL, INC.	CRD# 30833	Smithtown, NY
B	05/05/2021 - 11/15/2024	CENTAURUS FINANCIAL, INC.	CRD# 30833	Smithtown, NY
B	01/01/1990 - 04/11/1997	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	01/01/1990 - 04/11/1997	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

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
01/2025 - Present	Nobles & Richards Advisors, LLC	Investment Adviser Representative	Y	Plano, TX, United States
11/2024 - Present	Nobles & Richards, Inc	Registered Representative	Y	Plano, TX, United States
12/2022 - Present	The Martinsen Group Inc	Officer	Y	Smithtown, NY, United States
05/2018 - Present	Comprehensive Health Solutions LLC	Partner	N	Smithtown, NY, United States
12/2024 - 02/2025	FOURSTAR WEALTH ADVISORS LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	SMITHTOWN, NY, United States
01/2021 - 11/2024	CENTAURUS FINANCIAL, INC.	REGISTERED REPRESENTATIVE	Y	ANAHEIM, CA, United States
04/1997 - 05/2018	Unemployed	Homemaker	N	Kings Park, NY, United States



Registration & Employment History

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. The Martinsen Group Inc; 50 Karl Ave Suite 103 Smithtown, NY 11787; Started 12-31-22; Inv-related; Nature: Set up for tax purposes only and receives all income from investment related activities; Officer; VP; 0 hours per month; 0 hours during trading hours; Duties: Accounting activities and banking that secretary handles
2. Comprehensive Health Solutions LLC; 50 Karl Ave Suite 103 Smithtown, NY 11787; Started 5-1-18; Not inv-related; Nature: Medicare sales and service; Partner; Single Owner/partner of LLC; 3-4 hours per month; 0 hours during trading hours; Duties: Setting up and monitoring medicare sales
3. Nobles & Richards Advisors, LLC 801 E Plano Pkwy Suite 220 Plano, TX 75074; started 01/2025; inv-related; Nature: financial sales and servicing; Indep. Contractor; Investment Adviser Representative; 60 hrs/mo; 60 hrs/mo during trading hours; Duties: advising, monitoring, reviewing, research, analysis
4. Licensed as an insurance agent through Nobles & Richards as part of the securities business conducted under the broker dealer.



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

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CENTAURUS FINANCIAL, INC.
Allegations:	The customer alleges that, the Registered Representative over concentrated assets in illiquid, speculative investments.
Product Type:	Other: Bond Investment
Alleged Damages:	\$250,000.00
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 #:	25-01337
Filing date of arbitration/CFTC reparation or civil litigation:	06/30/2025

Customer Complaint Information

Date Complaint Received:	07/03/2025
Complaint Pending?	Yes

**Settlement Amount:****Individual Contribution****Amount:****Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** CENTAURUS FINANCIAL, INC.**Allegations:** The customer alleges that, the Registered Representative over concentrated assets in illiquid, speculative investments.**Product Type:** Other: Bond Investment**Alleged Damages:** \$250,000.00**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 #:** 25-01337**Filing date of arbitration/CFTC reparation or civil litigation:** 06/30/2025**Customer Complaint Information****Date Complaint Received:** 08/07/2025**Complaint Pending?** Yes**Settlement Amount:****Individual Contribution****Amount:****Broker Statement**

I only sold Mr [REDACTED] one illiquid alternative investment and that was Waveland Energy VI on 3/31/23 for 100k. It has been paying a steady quarterly dividend at an annual rate of 12% and is currently listed with a value of 110k. Management expects a sale in 2026 barring any unforeseen events. The investment was less than 10% of his net worth and his total alternative investments in and out of Centaurus was well below Centaurus' standard of 30%. I never sold Mr [REDACTED] a bond of any kind and neither did Centaurus. I never sold an individual bond to anyone while working for Centaurus. I inherited his account in the fall of 2022 and tried to lessen his exposure to REITS as witnessed by the two Allianz annuities purchased 12/5/22 and 10/18/23 totaling 348k and a current value over 435k. That performance includes a 19.3k withdrawal just months ago. His annualized returns were 12% and 15% respectively. I strongly object to being named in this arbitration when I sold only 3 products and the worst performer is doing 12% annually.



End of Report

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