



IAPD Report

JOSEPH CARLIN FERNANDEZ

CRD# 2318990

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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

JOSEPH CARLIN FERNANDEZ (CRD# 2318990)

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 **09/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PRINCIPAL SECURITIES, INC.	CRD# 1137	05/11/2009
IA	PRINCIPAL SECURITIES, INC.	CRD# 1137	06/05/2009

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **11** 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	JOE FERNANDEZ, CFP(R)	148995	CLEARWATER, FL	03/10/2009 - 06/01/2009
IA	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.	6363	CLEARWATER, FL	08/05/1993 - 07/14/2003
B	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN	08/02/1993 - 07/14/2003

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
Criminal	2



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

Employment 1 of 1

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

Main Address: 711 HIGH STREET
DES MOINES, IA 50392

Firm ID#: 1137

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	05/11/2009
B	California	Agent	Approved	08/27/2025
B	Florida	Agent	Approved	05/28/2009
IA	Florida	Investment Adviser Representative	Approved	06/05/2009
B	Georgia	Agent	Approved	02/24/2021
B	Illinois	Agent	Approved	07/29/2020
B	Iowa	Agent	Approved	09/22/2025
B	Louisiana	Agent	Approved	10/11/2018
B	Nebraska	Agent	Approved	10/31/2018
B	New York	Agent	Approved	01/23/2012
B	North Carolina	Agent	Approved	03/18/2011
B	Tennessee	Agent	Approved	06/05/2019
B	Washington	Agent	Approved	08/31/2022



Qualifications

Branch Office Locations

PRINCIPAL SECURITIES, INC.
Safety Harbor, FL

PRINCIPAL SECURITIES, INC.
4830 W Kennedy Blvd
Ste 550
Tampa, FL 33609



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/01/2009
General Securities Representative Examination (S7)	Series 7	02/16/1993

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	05/18/2010
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** 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 & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	03/10/2009 - 06/01/2009	JOE FERNANDEZ, CFP(R)	CRD# 148995	CLEARWATER, FL
IA	08/05/1993 - 07/14/2003	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.	CRD# 6363	CLEARWATER, FL
B	08/02/1993 - 07/14/2003	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	08/02/1993 - 07/14/2003	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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
04/2009 - Present	PRINCIPAL LIFE INSURANCE COMPANY	AGENT	Y	SAFETY HARBOR, FL, United States
04/2009 - Present	PRINCIPAL SECURITIES INC	REGISTERED REP.	Y	SAFETY HARBOR, FL, United States

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.

FIXED INSURANCE, LIFE, ANNUITIES, DI, LTC, 7/10/15.



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
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Criminal	2
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Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Formal Charges were brought in:	COUNTY
Name of Court:	NORTH COUNTY TRAFFIC, COUNTY COURT OF PINELLAS COUNTY
Location of Court:	CLEARWATER, FL, PINELLAS CTY
Docket/Case #:	1600372
Charge Date:	07/11/2014
Charge(s) 1 of 1	
Formal Charge(s)/Description:	DUI (3RD OR SUBSEQUENT OFFENSE)DRIVING UNDER THE INFLUENCE
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NO PLEA
Disposition of charge:	Dismissed
Date of Amended Charge:	07/12/2014
Charge was Amended or reduced to:	THIS CHARGE IS STILL PENDING. NO FURTHER AMENDMENTS ON THIS MATTER WILL BE MADE SINCE THIS MISDEMEANOR DOES NOT REQUIRE DISCLOSURE.
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	NO PLEA
Disposition of Amended Charge:	THIS CHARGE IS STILL PENDING. NO FURTHER AMENDMENTS ON THIS MATTER WILL BE MADE SINCE THIS MISDEMEANOR DOES NOT REQUIRE DISCLOSURE.



Current Status: Final
Status Date: 07/12/2014
Disposition Date: 10/15/2014
Sentence/Penalty: NOT APPLICABLE
Broker Statement CHARGE WAS AMENDED FROM A FELONY TO A MISDEMEANOR ON 7/12/14. ARRAIGNMENT WAS 10/13/2014. NO TRIAL DATE SET

Disclosure 2 of 2

Reporting Source: Individual
Organization Name (if charge(s) were brought against an organization over which individual exercised control): N/A
Court Details: CIRCUIT COURT OF MONROE COUNTY FLORIDA
DOCKET #733990 16-12525
Charge Date: 12/26/1987
Charge Details: RESISTING ARREST WITH VIOLENCE, NO DAMAGES
1 COUNT, FELONY, PLEA OF NOLO CONTENDERE
Felony? Yes
Current Status: Final
Status Date: 02/29/1988
Disposition Details: COURT WITHHELD ADJUDICATION OF GUILT ON COUNTS
OF RESISTING ARREST WITH VIOLENCE AND DISORDERLY INTOXICATION.
PENALTIES WERE 18 MONTHS PROBATION, \$225.00 COURT COSTS, 18
DAYS COMMUNITY SERVICE. COURT COSTS PAID 02/29/1988
Broker Statement I WAS IN KEY WEST WHERE I HAD TOO MUCH TO DRINK AND PASSED OUT
AT A RESTAURANT/BAR. I WAS AWAKENED BY A PLAIN CLOTHES POLICE
OFFICER, WE GOT IN A BIT OF A SCUFFLE, WHICH OF COURSE I LOST. I
WAS CHARGED WITH RESISTING ARREST WITH VIOLENCE AND
DISORDERLY INXIFICATION. THE COURT WITHHELD ADJUDICATION OF
GUILT ON
CHARGES OF RESISTING ARREST WITH VIOLENCE AND DISORDERLY
INTOXICATION IN EXCHANGE FOR A PLEA OF GUILTY ON THOSE CHARGES.



End of Report

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