



IAPD Report

ESA PEKKA JOKELA

CRD# 2606773

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

ESA PEKKA JOKELA (CRD# 2606773)

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 **12/05/2024**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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	MADISON AVENUE SECURITIES, LLC	23224	WEST PALM BEACH, FL	09/20/2010 - 12/31/2020
IA	MADISON AVENUE ADVISORS, INC.	137461	PALM BEACH GARDENS, FL	08/31/2006 - 03/25/2009
IA	NEW ENGLAND SECURITIES CORPORATION	615	PALM BEACH GARDENS, FL	02/05/2002 - 08/04/2006

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
Judgment/Lien	7



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 not currently registered as an Investment Adviser Representative.



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.

No information reported.



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	09/20/2010 - 12/31/2020	MADISON AVENUE SECURITIES, LLC	CRD# 23224	WEST PALM BEACH, FL
IA	08/31/2006 - 03/25/2009	MADISON AVENUE ADVISORS, INC.	CRD# 137461	PALM BEACH GARDEN, FL
IA	02/05/2002 - 08/04/2006	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	PALM BEACH GARDEN, FL

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
09/2024 - Present	Stirlingshire Investments	Registered Representative	Y	NYC, NY, United States
01/2004 - Present	SECURITY FIRST FINANCIAL, INC.	OWNER	Y	WEST PALM BEACH, FL, United States
01/2021 - 09/2024	Center Street Securities	Financial Representative	Y	Nashville, TN, United States
08/2006 - 12/2020	MADISON AVENUE SECURITIES, INC.	REGISTERED REP	Y	WEST PALM BEACH, FL, United States
08/2006 - 12/2020	MADISON AVENUE SECURITIES, INC.	INVESTMENT ADVISOR REP	Y	WEST PALM BEACH, 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.

NAME OF BUSINESS: SECURITY FIRST FINANCIAL, INC.

POSITION: OWNER/PRESIDENT

NATURE: LIFE, HEALTH, DISABILITY, LTC INSURANCE AND FIXED ANNUITY SALES AND SERVICE INVESTMENT RELATED: YES

NUMBER OF HOURS: 120 INVESTMENT RELATED HOURS: 120

START DATE: 01/01/1995

ADDRESS: 319 Clematis Street #810, WPB, FL 33401

DESCRIPTION: SALES AND SERVICE OF ABOVE MENTIONED PRODUCTS AND MANAGEMENT OF DAILY BUSINESS ACTIVITIES

NAME OF BUSINESS: FINNISH AMERICAN CHAMBER OF COMMERCE OF FLORIDA, INC.

POSITION: VOLUNTEER NATURE: SERVES AS A CHAMBER OF COMMERCE FOR COMPANIES INTERESTED IN DEVELOPING BUSINESS CONTACTS WITH FINNISH OWNED OR AFFILIATED FIRMS. INVESTMENT RELATED: NO



Registration & Employment History



OTHER BUSINESS ACTIVITIES

NUMBER OF HOURS: 2 INVESTMENT RELATED HOURS: 0 START DATE: 02/01/2012

ADDRESS: 523 LAKE AVENUE, LAKE WORTH FL 33460

DESCRIPTION: TO DEVELOP, ENCOURAGE AND FOSTER BUSINESS RELATIONSHIPS BETWEEN COMPANIES AND INDIVIDUALS.



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
Judgment/Lien	7

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:	Individual
Employing firm when activities occurred which led to the complaint:	Madison Avenue Securities, LLC
Allegations:	Client alleges misrepresentation of annuity product that was sold to client in 2017. Complaint received from the Better Business Bureau. This was not a sale through Madison Avenue Securities.
Product Type:	Annuity-Fixed
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No damages listed
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:	12/27/2019
Complaint Pending?	No
Status:	Closed/No Action



Status Date: 12/27/2019

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

Complaint received from Better Business Bureau. The adviser has responded to the Better Business Bureau refuting the allegations.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 7

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$8,265.69
Judgment/Lien Type:	Tax
Date Filed with Court:	12/28/2018
Date Individual Learned:	02/01/2019
Type of Court:	Federal Court
Name of Court:	Federal Court
Location of Court:	Palm Beach, FL
Docket/Case #:	20180482852
Judgment/Lien Outstanding?	Yes

Disclosure 2 of 7

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$1,115.43
Judgment/Lien Type:	Tax
Date Filed with Court:	04/11/2018
Date Individual Learned:	12/13/2018
Type of Court:	Federal Court
Name of Court:	Federal Court
Location of Court:	Palm Beach, FL
Docket/Case #:	20180136167
Judgment/Lien Outstanding?	Yes

Disclosure 3 of 7

Reporting Source:	Individual
Judgment/Lien Holder:	IRS
Judgment/Lien Amount:	\$2,038.94
Judgment/Lien Type:	Tax
Date Filed with Court:	09/15/2017
Date Individual Learned:	12/13/2018
Type of Court:	Federal Court
Name of Court:	Federal Court



Location of Court: Palm Beach, FL
Docket/Case #: 20170325947
Judgment/Lien Outstanding? Yes

Disclosure 4 of 7

Reporting Source: Individual
Judgment/Lien Holder: STATE OF CA
Judgment/Lien Amount: \$1,436.00
Judgment/Lien Type: Tax
Date Filed with Court: 09/28/2010
Date Individual Learned: 11/01/2010
Type of Court: State Court
Name of Court: FLORIDA
Location of Court: PALM BEACH, FLORIDA
Docket/Case #: 2300386979
Judgment/Lien Outstanding? Yes
Broker Statement RR CLAIMS TAX LIEN IS NOT VALID. HE HAS NEVER LIVED OR WORKED IN CA. CURRENTLY BEING DISPUTED.

Disclosure 5 of 7

Reporting Source: Individual
Judgment/Lien Holder: CAPITAL ONE BANK
Judgment/Lien Amount: \$1,885.00
Judgment/Lien Type: Civil
Date Filed with Court: 07/25/2013
Date Individual Learned: 08/01/2013
Type of Court: State Court
Name of Court: FLORIDA
Location of Court: PALM BEACH, FL
Docket/Case #: 502012SC16012XXXXMB
Judgment/Lien Outstanding? Yes

Disclosure 6 of 7

Reporting Source: Individual
Judgment/Lien Holder: CACH, LLC
Judgment/Lien Amount: \$14,022.68
Judgment/Lien Type: Civil
Date Filed with Court: 11/18/2013



Date Individual Learned: 12/01/2013
Type of Court: State Court
Name of Court: FLORIDA
Location of Court: PALM BEACH, FL
Docket/Case #: 502012CC011943
Judgment/Lien Outstanding? Yes

Disclosure 7 of 7

Reporting Source: Individual
Judgment/Lien Holder: IRS
Judgment/Lien Amount: \$261,496.06
Judgment/Lien Type: Tax
Date Filed with Court: 11/14/2014
Date Individual Learned: 12/01/2014
Type of Court: Federal Court
Name of Court: FEDERAL COURT
Location of Court: PALM BEACH, FL
Docket/Case #: 130350214
Judgment/Lien Outstanding? Yes



End of Report

This page is intentionally left blank.