



IAPD Report

FRED HAMSAYEH

CRD# 2903522

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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

FRED HAMSAYEH (CRD# 2903522)

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 **01/16/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WORLD INVESTMENT ADVISORS, LLC	CRD# 208512	10/29/2019
B	WORLD INVESTMENTS, LLC	CRD# 20626	10/31/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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
B	PENSIONMARK SECURITIES, LLC	283952	Las Vegas, NV	05/08/2023 - 10/31/2025
IA	THE WEALTH CONSULTING GROUP	173194	LAS VEGAS, NV	12/03/2018 - 10/31/2019
IA	LPL FINANCIAL LLC	6413	LAS VEGAS, NV	12/04/2014 - 10/29/2019

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

Employment 1 of 2

Firm Name: **WORLD INVESTMENTS, LLC**
Main Address: 437 NEWMAN SPRINGS ROAD
LINCROFT, NJ 07738
Firm ID#: 20626

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	10/31/2025
	California	Agent	Approved	10/31/2025
	Florida	Agent	Approved	10/31/2025
	Nevada	Agent	Approved	10/31/2025

Branch Office Locations

WORLD ADVISORY SERVICES
7455 Arroyo Crossing Pkwy. Suite 200
Las Vegas, NV 89113

Employment 2 of 2

Firm Name: **WORLD INVESTMENT ADVISORS, LLC**
Main Address: 437 NEWMAN SPRINGS ROAD
LINCROFT, NJ 07738
Firm ID#: 208512

	Regulator	Registration	Status	Date
	California	Investment Adviser Representative	Approved	10/29/2019
	Nevada	Investment Adviser Representative	Approved	12/18/2019
	Texas	Investment Adviser Representative	Restricted Approval	10/29/2019



Qualifications

Branch Office Locations

WORLD INVESTMENT ADVISORS, LLC

7455 Arroyo Crossing Pkwy. Suite 200

Las Vegas, NV 89113



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 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	05/23/2003
	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/02/1998

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Futures Managed Funds Examination (S31)	Series 31	05/19/2006
	General Securities Representative Examination (S7)	Series 7	10/23/2002
	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/27/1997

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/14/2023
	Uniform Investment Adviser Law Examination (S65)	Series 65	05/12/2001

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked



and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	05/08/2023 - 10/31/2025	PENSIONMARK SECURITIES, LLC	CRD# 283952	Las Vegas, NV
IA	12/03/2018 - 10/31/2019	THE WEALTH CONSULTING GROUP	CRD# 173194	LAS VEGAS, NV
IA	12/04/2014 - 10/29/2019	LPL FINANCIAL LLC	CRD# 6413	LAS VEGAS, NV
B	05/10/2013 - 10/29/2019	LPL FINANCIAL LLC	CRD# 6413	LAS VEGAS, NV
IA	05/20/2013 - 12/06/2018	INDEPENDENT FINANCIAL PARTNERS	CRD# 125112	RIVERSIDE, CA
IA	11/19/2010 - 12/31/2013	AEGIS FINANCIAL GROUP	CRD# 154609	SAN DIEGO, CA
B	05/14/2010 - 06/07/2013	H. BECK, INC.	CRD# 1763	SAN DIEGO, CA
IA	05/17/2010 - 11/23/2010	H. BECK, INC.	CRD# 1763	SAN DIEGO, CA
IA	08/26/2003 - 05/17/2010	BERTHEL FISHER & COMPANY FINANCIAL SERVICES, INC.	CRD# 13609	SAN DIEGO, CA
B	03/31/2003 - 05/17/2010	BERTHEL, FISHER & COMPANY FINANCIAL SERVICES, INC.	CRD# 13609	SAN DIEGO, CA
IA	01/16/2002 - 03/31/2003	CONTINENTAL CAPITAL INVESTMENT SERVICES	CRD# 2864	SAN DIEGO, CA
B	11/12/2001 - 03/31/2003	CONTINENTAL CAPITAL INVESTMENT SERVICES, INC.	CRD# 2864	BRYAN, OH
B	08/28/1997 - 11/09/2001	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	OAKDALE, 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
10/2025 - Present	WORLD INVESTMENTS, INC.	Mass Transfer	Y	Las Vegas, NV, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2023 - Present	Pensionmark Securities	Registered Representative	Y	Santa Barbara, CA, United States
10/2019 - Present	Pensionmark Financial Group, LLC	Investment Adviser Representative	Y	Las Vegas, NV, United States
09/2002 - 07/2023	FRED HAMSAYEH	SPORTS CONTRACT OFFICIAL	N	SAN DIEGO, CA, United States
11/2018 - 10/2019	WCG Wealth Advisors, LLC (DBA: The Wealth Consulting Group)	Investment Adviser Representative	Y	LAS VEGAS, NV, United States
05/2013 - 10/2019	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	LAS VEGAS, CA, United States
05/2013 - 11/2018	Independent Financial Partners	Investment Advisor Representative	Y	Costa Mesa, CA, 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.

1. A Better Place, LLC; Non-Investment Related; 8545 W. Warm Springs Rd, A-4 #191 Las Vegas, NV 89113; Airbnb Short Term Rentals;; Owner; 8/1/2021; 10 hours per month; 0 hours during trading hours; Manage short term rentals through airbnb and other similar websites.
2. Non-Variable Insurance; Investment Related; 7545 Arroyo Crossing Pkwy Suite 220, Las Vegas, NV 89113; Non-Variable Insurance - VUL/VA; Insurance Agent; 5/8/2023; 10 hours per month; 10 hours during trading hours; Involved with offering Non-Variable Insurance Products to clients/prospects and servicing existing clients.
3. Patriot Growth Insurance Services; Non-Investment Related; 7455 Arroyo Crossing Pkwy, Suite 220, Las Vegas, NV 89113; Employee Benefits and Property & Casualty Insurance; Servicing Agent; 10/01/2024; 80 hours per month; 60 hours during trading hours; Employee Benefits and Property & Casualty Insurance sales and service.



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:	Individual
Employing firm when activities occurred which led to the complaint:	LPL Financial LLC
Allegations:	Customer alleges her financial advisor did not pay attention to her needs and placed her in a variable annuity with high costs and which did not meet her short term objectives
Product Type:	Annuity-Variable
Alleged Damages:	\$8,500.00
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:	08/07/2018
Complaint Pending?	No
Status:	Denied
Status Date:	08/30/2018
Settlement Amount:	
Individual Contribution Amount:	



Broker Statement

The complaint was unfounded and bogus. The client was irrational and unwilling to calmly discuss the situation before filing the complaint. The underlying cause of the client's distress was the failure to properly save enough money for retirement. Now that the client has retired and realized her money will run out, she has attempted to recover as much as possible by complaining. Thankfully the complaint was denied due to lack of merit. Due to the client's unfounded complaint, I will file a civil suit to recover damages



End of Report

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