



IAPD Report

SEAN EVERETT FALK

CRD# 2961005

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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

SEAN EVERETT FALK (CRD# 2961005)

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 **02/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	PEAK INVESTMENT ADVISORS, INC.	CRD# 117875	06/07/2006

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **6** 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	GOLDEN BENEFICIAL SECURITIES CORPORATION	48029	HOUSTON, TX	12/17/2004 - 07/28/2005
B	NT SECURITIES LLC	45694	CHICAGO, IL	06/18/2003 - 11/11/2004
B	THE CONCORD EQUITY GROUP, LLC	14569	ISELIN, NJ	12/06/1999 - 06/19/2003

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
Regulatory Event	2
Termination	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 **6** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **PEAK INVESTMENT ADVISORS, INC.**
Main Address: 13216 EXECUTIVE PARK TERRACE
GERMANTOWN, MD 20874
Firm ID#: 117875

	Regulator	Registration	Status	Date
	Delaware	Investment Adviser Representative	Approved	04/26/2018
	Florida	Investment Adviser Representative	Approved	06/07/2013
	Georgia	Investment Adviser Representative	Approved	03/11/2026
	Maryland	Investment Adviser Representative	Approved	06/07/2006
	Texas	Investment Adviser Representative	Restricted Approval	01/27/2017
	Virginia	Investment Adviser Representative	Approved	06/07/2006

Branch Office Locations

PEAK INVESTMENT ADVISORS, INC.
13216 EXECUTIVE PARK TERRACE
GERMANTOWN, MD 20874



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

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	10/23/2000

General Industry/Product Exams

Exam	Category	Date
General Securities Representative Examination (S7)	Series 7	12/15/1998
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/24/1997

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	10/08/2005
Uniform Securities Agent State Law Examination (S63)	Series 63	08/17/1998

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
B	12/17/2004 - 07/28/2005	GOLDEN BENEFICIAL SECURITIES CORPORATION	CRD# 48029	HOUSTON, TX
B	06/18/2003 - 11/11/2004	NT SECURITIES LLC	CRD# 45694	CHICAGO, IL
B	12/06/1999 - 06/19/2003	THE CONCORD EQUITY GROUP, LLC	CRD# 14569	ISELIN, NJ
B	01/01/1998 - 07/15/1999	SIGNATOR INVESTORS, INC.	CRD# 468	BOSTON, MA

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
01/2017 - Present	PEAK INVESTMENT ADVISORS, INC.	OWNER/PRESIDENT	Y	Germantown, MD, United States
06/2010 - Present	PEAK INSURANCE & BENEFIT SERVICES, LLC	MANAGING MEMBER	N	Germantown, MD, United States
06/2006 - Present	PEAK INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	Germantown, MD, United States
12/2009 - 12/2022	DELEON & STANG, CPA'S	TAX PREPARER	N	GAITHERSBURG, MD, 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. PEAK INSURANCE & BENEFIT SERVICES, LLC NON-INVESTMENT RELATED BUSINESS, 13216 EXECUTIVE PARK TERRACE, GERMANTOWN, MD 20874, MANAGING MEMBER/OWNER 50 HR/MO AT VARIOUS TIMES THROUGHOUT THE DAY SOMETIMES INCLUDING SECURITIES TRADING HOURS. NATURE OF THE BUSINESS IS INSURANCE AND BENEFIT SERVICES TO INDIVIDUALS, EMPLOYERS AND GROUPS. DUTIES INCLUDE SALES AND SERVICE OF NEW AND EXSISTING CLIENTELE.
2. TAX PREPARER PART-TIME ONLY DURING TAX SEASON AS NEEDED. HOURS RANGE FROM 40-80 HOURS DURING TAX SEASON. DUTIES ARE PREPARING INDIVIDUAL TAX RETURNS FOR CLIENTS TO BE REVIEWED BY A CPA.
3. SEAN FALK - RENTAL PROPERTY; INVESTMENT RELATED: NO; LOCATION: 13216 EXECUTIVE PARK TERRACE, GERMANTOWN, MD 20874; DESCRIPTION: BEGINNING 01/01/2022 SEAN FALK IS THE OWNER AND LANDLORD OF



Registration & Employment History



OTHER BUSINESS ACTIVITIES

13216 EXECUTIVE PARK TERRACE, GERMANTOWN, MD 20874.; POSITION TITLE: OWNER/LANDLORD;
RESPONSIBILITIES DUTIES: THE NATURE OF THE BUSINESS IS MAINTAINING BOOKS AND RECORDS AND
SCHEDULING ANY MAINTENANCE NEEDED FROM TIME TO TIME.; START DATE WITH BUSINESS: 2022-01-01; HOURS
DEVOTED TO BUSINESS DURING TRADING HOURS: 0; HOURS DEVOTED TO BUSINESS OUTSIDE TRADING HOURS: 2



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
Regulatory Event	2
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NASD
Sanction(s) Sought:	
Date Initiated:	06/30/2005
Docket/Case Number:	C9A050036
Employing firm when activity occurred which led to the regulatory action:	NT SECURITIES, LLC
Product Type:	No Product
Allegations:	NASD RULES 2110 AND 3030- RESPONDENT ENGAGED IN AN OUTSIDE BUSINESS ACTIVITY FOR COMPENSATION WITHOUT PROVIDING HIS MEMBER FIRM WITH PROMPT WRITTEN NOTICE.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	06/30/2005
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)



Regulator Statement Suspension
 WITHOUT ADMITTING OR DENYING THE ALLEGATIONS, RESPONDENT CONSENTED TO THE DESCRIBED SANCTIONS AND TO THE ENTRY OF FINDINGS; THEREFORE, HE IS FINED \$2500, AND SUSPENDED FROM ASSOCIATION WITH ANY NASD MEMBER FIRM IN ANY CAPACITY FOR THIRTY (30) CALENDAR DAYS. THE SUSPENSION SHALL COMMENCE WITH THE OPENING OF BUSINESS ON AUGUST 1, 2005, AND WILL CONCLUDE AT THE CLOSE OF BUSINESS ON AUGUST 30, 2005. FINES PAID.

Reporting Source: Individual
Regulatory Action Initiated By: NASD
Sanction(s) Sought: Suspension
Other Sanction(s) Sought: FINE
Date Initiated: 01/26/2005
Docket/Case Number: [C9A050036](#)
Employing firm when activity occurred which led to the regulatory action: NT SECURITIES
Product Type: Other
Other Product Type(s): LIFE SETTLEMENTS
Allegations: VIOLATION OF NASD CONDUCT RULES 3030 AND 2110
Current Status: Final
Resolution: Acceptance, Waiver & Consent(AWC)
Resolution Date: 06/30/2005
Sanctions Ordered: Monetary/Fine \$2,500.00
 Suspension
Other Sanctions Ordered:
Sanction Details: 30 DAY SUSPENSION BEGINNING 08/01/2005 ENDING 08/30/2005

Disclosure 2 of 2

Reporting Source: Regulator
Regulatory Action Initiated By: MARYLAND
Sanction(s) Sought: Revocation
Other Sanction(s) Sought: SEAN FALK'S BROKER-DEALER AGENT REGISTRATION IS REVOKED AS OF NOVEMBER 10, 2004 AND HE AGREED NOT TO REAPPLY FOR ONE YEAR FROM THE DATE OF THE ORDER. FALK IS ORDER TO CEASE AND DESIST FROM VIOLATING SECTIONS 11-501 (SECURITIES REGISTRATION REQUIREMENT), 11-301 (ANTI-FRAUD PROVISION), 11-411 (CORRECTING DOCUMENTS FILED WITH THE COMMISSIONER) AND 11-303 (FALSE FILINGS) OF THE ACT AND REGULATION .03B(16) OF COMAR .02.02.05 (DISCLOSURE OF ADVISORY FEES). SPECIAL TRAINING.



Date Initiated: 03/11/2005

Docket/Case Number: 2005-0054, 2004-0536

Employing firm when activity occurred which led to the regulatory action: NT SECURITIES

Product Type: Other

Other Product Type(s): LIMITED PARTNERSHIP - VIATICALS

Allegations: FALK SOLD LIMITED PARTNERSHIP INTERESTS AWAY FROM HIS BROKER-DEALER WITHOUT ITS APPROVAL.

Current Status: Final

Resolution: Consent

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 06/01/2005

Sanctions Ordered: Revocation/Expulsion/Denial

Other Sanctions Ordered: SPECIAL TRAINING PRIOR TO ANY FUTURE REGISTRATION.

Sanction Details: SEAN FALK'S BROKER-DEALER AGENT REGISTRATION IS REVOKED AS OF NOVEMBER 10, 2004 AND HE AGREED NOT TO REAPPLY FOR ONE YEAR FROM THE DATE OF THE ORDER. FALK IS ORDER TO CEASE AND DESIST FROM VIOLATING SECTIONS 11-501 (SECURITIES REGISTRATION REQUIREMENT), 11-301 (ANTI-FRAUD PROVISION), 11-411 (CORRECTING DOCUMENTS FILED WITH THE COMMISSIONER) AND 11-303 (FALSE FILINGS) OF THE ACT AND REGULATION .03B(16) OF COMAR .02.02.05 (DISCLOSURE OF ADVISORY FEES). FALK SHALL PARTICIPATE IN SPECIAL TRAINING PRIOR TO ANY FUTURE REGISTRATIONS.

Regulator Statement SEE ALSO U-6 AGAINST SECURED FINANCIAL SERVICES, INC. A COMPNAY OWNED AND OPERATED BY FALK.

Reporting Source: Individual

Regulatory Action Initiated By: MARYLAND SECURITIES COMMISSIONER

Sanction(s) Sought: Other

Other Sanction(s) Sought: REVOCATION
RESTITUTION
DISGORGEMENT

Date Initiated: 03/11/2005

Docket/Case Number: 2004-0536; 2005-0054

Employing firm when activity occurred which led to the regulatory action: NT SECURITIES, INC.



Product Type:	Other
Other Product Type(s):	VIATICALS LIMITED PARTNERSHIP
Allegations:	THE MARYLAND DIVISION OF SECURITIES HAS ENTERED AN ORDER TO SHOW CAUSE ALLEGING MR. FALK SOLD UNREGISTERED VIATICALS TO INVESTORS WITHOUT DISCLOSING ALL MATERIAL FACTS ABOUT THEM AND THE OWNERS OF THE COMPANY SELLING THEM. THE ORDER ALSO ALLEGES MR. FALK SOLD INTERESTS IN A LIMITED PARTNERSHIP WITHOUT FULLY DISCLOSING HIS COMPENSATION TO INVESTORS AND WITHOUT FULLY DISCLOSING TO HIS BROKER-DEALER HIS INVOLVEMENT WITH THE PARTNERSHIP. THE ORDER OF SUMMARY POSTPONEMENT DEFERS MARYLANDS APPROVAL OF MR. FALKS REGISTRATION WITH A NEW BROKER-DEALER.
Current Status:	Final
Resolution:	Consent
Resolution Date:	06/01/2005
Sanctions Ordered:	Cease and Desist/Injunction Disgorgement/Restitution Monetary/Fine \$17,500.00 Revocation/Expulsion/Denial
Other Sanctions Ordered:	
Sanction Details:	REVOKE BROKER-DEALER AGENT REGISTRATION. WILL NOT APPLY FOR ANY SECURITIES OR INVESTMENT ADVISER REGISTRATION FOR ONE YEAR FROM 6/1/05. PRIOR TO ANY FUTURE REGISTRATION SEAN FALK SHALL PARTICIPATE IN A SPECIAL TRAINING PROGRAM ACCEPTABLE TO THE COMMISSIONER. JOINTLY AND SEVERALLY SUBJECT TO MONETARY PENALTY OF \$100,00.00 WHICH IS WAIVED IN LIGHT OF THE RESTITUTION BEING MADE. SEAN FALK PAID RESTITUTION ON 6/1/05 IN THE AMOUNT OF \$17,500.00.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	NT SECURITIES
Termination Type:	Discharged
Termination Date:	11/10/2004
Allegations:	VIOLATION OF SUPERVISORY PROCEDURES - SELLING AWAY WITHOUT THE FIRM'S WRITTEN CONSENT.
Product Type:	Equity - OTC
Other Product Types:	
Broker Statement	I RESIGNED FROM THE FIRM BEFORE BEING NOTIFIED THAT THEY INTENDED TO TERMINATE ME. THE FIRM BELEIVES THAT I DID NOT FULLY EXPLAIN MY PARTICIPATION IN SECONDARY LIFE CAPITAL, LLC.



End of Report

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