



IAPD Report

JOSEPH TOMKIEWICZ

CRD# 3162964

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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 TOMKIEWICZ (CRD# 3162964)

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 **03/03/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SIERRA FINANCIAL ADVISORY	CRD# 130934	01/26/2023

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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	SIERRA FINANCIAL ADVISORY	130934	NEVADA CITY, CA	05/13/2008 - 12/31/2022
B	AMERICAN INVESTORS COMPANY	38	NEVADA CITY, CA	04/06/2004 - 12/31/2012
B	UBS FINANCIAL SERVICES INC.	8174	WEEHAWKEN, NJ	03/07/2003 - 04/29/2004

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	1
Customer Dispute	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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **SIERRA FINANCIAL ADVISORY**
Main Address: NEVADA CITY, CA
Firm ID#: 130934

	Regulator	Registration	Status	Date
	California	Investment Adviser Representative	Approved	12/18/2024
	Oregon	Investment Adviser Representative	Approved	12/22/2024
	Texas	Investment Adviser Representative	Restricted Approval	01/26/2023

Branch Office Locations

SIERRA FINANCIAL ADVISORY
NEVADA CITY, CA



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B General Securities Representative Examination (S7)	Series 7	01/26/1999
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State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	02/26/1999
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B Uniform Securities Agent State Law Examination (S63)	Series 63	01/29/1999
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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	05/13/2008 - 12/31/2022	SIERRA FINANCIAL ADVISORY	CRD# 130934	NEVADA CITY, CA
B	04/06/2004 - 12/31/2012	AMERICAN INVESTORS COMPANY	CRD# 38	NEVADA CITY, CA
B	03/07/2003 - 04/29/2004	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
IA	03/07/2003 - 04/29/2004	UBS FINANCIAL SERVICES INC.	CRD# 8174	GRASS VALLEY, CA
IA	04/02/1999 - 03/13/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	ROSEVILLE, CA
B	03/26/1999 - 03/13/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
03/2004 - Present	SIERRA FINANCIAL ADVISORY	PRESIDENT/OWNER/ REGISTERED INVESTMENT ADVISOR REP	Y	GRASS VALLEY, 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.

I AM AN AGENT WITH FIXED ANNUITY COMPANIES. THIS OUTSIDE ACTIVITY CORRELATES DIRECTLY WITH MY ROLE AS FINANCIAL ADVISOR FOR SIERRA FINANCIAL ADVISORY. APPROX. 40 HOURS/WEEK, DURING TRADING HOURS



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
Criminal	1
Customer Dispute	2

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 1

Reporting Source:	Individual
Court Details:	SANTA CLARA COUNTY POLICE DEPT CASE #B8329028 CHARGE CPC 484-488 (PETTY THEFT)
Charge Date:	09/26/1983
Charge Details:	THEFT OF WOOD LATER VALUED AT \$150.
Felony?	No
Current Status:	Final
Status Date:	10/19/1983
Disposition Details:	CHARGES OF BURGLARY WERE DISMISSED PURSUANT TO CIVIL COMPROMISE. PAYMENT OF \$150 WAS PAID TO THE ORIGINAL OWNER OF THE WOOD.
Broker Statement	THIS INCIDENT OCCURRED DURING MY FIRST WEEK AT COLLEGE. UNTIL ARRESTED AND CHARGED WITH BURGLARY, I VIEWED THE ACTIVITY AS A COLLEGE PRANK. PRIOR TO TAKING THE WOOD FROM A NEIGHBORING DORM, OUR LOBBY WAS EMPTIED OF FURNITURE BY ANOTHER FRESHMEN DORM. THERE WAS A COMPETITION OF SORTS BETWEEN HOUSES. IN RETROSPECT, MY ACTIVITIES WERE WRONG AND I WOULD NOT REPEAT THEM IF GIVEN THE SAME OPPORTUNITY.



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 2

Reporting Source: Regulator

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES, INC.

Allegations: CLAIMANT ALLEGED THAT THIS CASE INVOLVES UNSUITABLE INVESTMENTS RECOMMENDED BY THE RESPONDENTS FOR THE CLAIMANT'S JOINT ACCOUNT WITH HER NOW DECEASED HUSBAND AND IN THE HUSBAND'S IRA ACCOUNT, FOR WHICH CLAIMANT IS THE BENEFICIARY. CLAIMANT SPECIFICALLY ALLEGED THE FOLLOWING CLAIMS WITH RESPECT TO INVESTMENTS IN VARIOUS MUTUAL FUNDS, INCLUDING BUT NOT LIMITED TO, INVESTMENTS IN COMMUNICATIONS TECHNOLOGY, AGGRESSIVE GROWTH, LARGE CAP GROWTH AND INTERNATIONAL SMALL COMPANIES: A) BREACH OF FIDUCIARY DUTY; B) FRAUD; C) CONSTRUCTIVE FRAUD; D) NEGLIGENT MISREPRESENTATION; E) NEGLIGENCE.

Product Type: Mutual Fund(s)

Alleged Damages: \$400,000.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD - CASE #05-00435](#)

Date Notice/Process Served: 01/26/2005

Arbitration Pending? No

Disposition: Award

Disposition Date: 12/22/2005

Disposition Detail: THE PANEL RULED IN FAVOR OF CLAIMANT WITH RESPECT TO CLAIMANT'S CLAIM FOR BREACH OF FIDUCIARY DUTY. ACCORDINGLY, RESPONDENTS ARE JOINTLY AND SEVERALLY LIABLE TO AND SHALL PAY CLAIMANT THE SUM OF \$140,000.00.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: CLAIMANT ALLEGES THAT, BETWEEN 2000 AND 2001, CLAIMANT'S PORTFOLIO WAS UNSUITABLY INVESTED IN HIGH-RISK EQUITIES AND FUNDS.

Product Type: Mutual Fund(s)



Alleged Damages: \$400,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 02/25/2005

Settlement Amount:

Individual Contribution

Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD CASE NO. 05-00435](#)

Date Notice/Process Served: 02/25/2005

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 12/22/2005

Monetary Compensation Amount: \$140,000.00

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: CLAIMANT ALLEGES THAT, BETWEEN 2000 AND 2001, CLAIMANT'S PORTFOLIO WAS UNSUITABLY INVESTED IN HIGH-RISK EQUITIES AND FUNDS.

Product Type: Mutual Fund(s)

Alleged Damages: \$400,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date: 02/25/2005

Settlement Amount:

Individual Contribution

Amount:

Arbitration Information

**Arbitration/Reparation Claim filed with and Docket/Case No.:** [NASD CASE NO. 05-00435](#)

Date Notice/Process Served: 02/25/2005
Arbitration Pending? No
Disposition: Award to Customer
Disposition Date: 12/22/2005
Monetary Compensation Amount: \$140,000.00
Individual Contribution Amount: \$0.00

Broker Statement THE CLIENT WHO MADE THE INVESTMENT DECISIONS DECEASED IN 2002. THE CASE WAS BROUGHT BY THE CLIENT'S WIDOW. PRUDENTIAL DID NOT PRODUCE VITAL DOCUMENTS THAT WOULD HAVE CORROBORATED AND STRENGTHENED THE DEFENDANTS' CASE.

Disclosure 2 of 2

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: CLAIMANT ALLEGES THAT, COMMENCING IN SEPTEMBER 2000 ABND CONTINUING THEREAFTER, CLAIMANT'S ACCOUNT WAS SUBJECTED TO UNSUITABLE INVESTMENT RECOMMENDATIONS; CLAIMANT ALSO ALLEGES THAT DOCUMENTATION REGARDING HIS INVESTMENT RISK-PROFILE WAS IMPROPERLY CHANGED, WITH THE RESULT THAT THE CLAIMANT'S INVESTMENT RISK-PROFILE WAS INACCURATE

Product Type: Other
Other Product Type(s): EQUITIES
Alleged Damages: \$129,000.00

Customer Complaint Information

Date Complaint Received:
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 02/18/2005
Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 05-00502
Date Notice/Process Served: 02/18/2005
Arbitration Pending? No



Disposition: Settled
Disposition Date: 02/23/2006
Monetary Compensation Amount: \$55,000.00
Individual Contribution Amount: \$0.00
Firm Statement MR. TOMKIEWICZ CONTINUES TO BELIEVE HE ACTED PROPERLY AND APPROPRIATELY AT ALL TIMES WITH RESPECT TO THE HANDLING OF CLAIMANT'S ACCOUNT. MOREOVER, MR. TOMKIEWICZ WAS NOT ASKED TO CONTRIBUTE NOR DID HE CONTRIBUTE TO THE SETTLEMENT OF THIS MATTER.

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED
Allegations: CLAIMANT ALLEGES THAT, COMMENCING IN SEPTEMBER 2000 ABND CONTINUING THEREAFTER, CLAIMANT'S ACCOUNT WAS SUBJECTED TO UNSUITABLE INVESTMENT RECOMMENDATIONS; CLAIMANT ALSO ALLEGES THAT DOCUMENTATION REGARDING HIS INVESTMENT RISK-PROFILE WAS IMPROPERLY CHANGED, WITH THE RESULT THAT THE CLAIMANT'S INVESTMENT RISK-PROFILE WAS INACCURATE

Product Type: Other
Other Product Type(s): ANNUITY
Alleged Damages: \$129,000.00

Customer Complaint Information

Date Complaint Received: 05/23/2002
Complaint Pending? No
Status: Arbitration/Reparation
Status Date: 02/18/2005

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NO. 05-00502

Date Notice/Process Served: 02/18/2005
Arbitration Pending? No

Disposition: Settled
Disposition Date: 02/23/2006
Monetary Compensation Amount: \$55,000.00



Individual Contribution Amount: \$0.00

Broker Statement

ORIGINAL COMPLAINT WAS DENIED ON 11/25/2002. ARBITRATION NOTICE WAS THEN SERVED ON 2/18/2005. ARBITRATION ADDED ALLEGATIONS THAT DOCUMENTATION REGARDING CLAIMANT'S INVESTMENT RISK-PROFILE WAS IMPROPERLY CHANGED, WITH THE RESULT THAT THE CLAIMANT'S INVESTMENT RISK-PROFILE WAS INACCURATE. ARBITRATION INCREASED ALLEGED DAMAGE AMOUNT FROM ORIGINAL COMPLAINT BY \$29,000 TO \$129,000. EMPLOYING FIRM WHEN ACTIVITIES OCCURRED PUT EQUITIES AS THE PRODUCT TYPE IN THE ARBITRATION FILING UPDATE. ORIGINAL COMPLAINT STATED ANNUITY.

MR. TOMKIEWICZ CONTINUES TO BELIEVE HE ACTED PROPERLY AND APPROPRIATELY AT ALL TIMES WITH RESPECT TO THE HANDLING OF CLAIMANT'S ACCOUNT. MOREOVER, MR. TOMKIEWICZ WAS NOT ASKED TO CONTRIBUTE NOR DID HE CONTRIBUTE TO THE SETTLEMENT OF THIS MATTER.



End of Report

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