IAPD Report

JOSEPH MICHAEL SEBO

CRD# 417737

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 MICHAEL SEBO (CRD# 417737)

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 **11/30/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	JOSEPH M. SEBO, CFP INC.	CRD# 323589	11/18/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	CHRONOS	289268	San Diego, CA	09/11/2017 - 11/30/2022
IA	CHRONOS CORPORATION	142722	SAN DIEGO, CA	02/04/2013 - 10/13/2017
B	WILLOW COVE INVESTMENT GROUP, INC.	107824	WINNECONNE, WI	01/01/2015 - 08/04/2016

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

Employment 1 of 1

Firm Name: **JOSEPH M. SEBO, CFP INC.**
Main Address: 1034 S. MYERS ST.
OCEANSIDE, CA 92054
Firm ID#: 323589

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	11/18/2022

Branch Office Locations

JOSEPH M. SEBO, CFP INC.
Oceanside, 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 2 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	08/23/2007
B	NYSE Branch Manager Examination (S12)	Series 12	08/20/1981

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	08/04/2016
B	Foreign Currency Options Examination (S15)	Series 15	04/10/1985
B	Interest Rate Options Examination (S5)	Series 5	10/12/1981
B	General Securities Representative Examination (S7)	Series 7	07/19/1975
B	Registered Representative Examination (S1)	Series 1	04/23/1973

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/23/2002
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/09/1983

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	09/11/2017 - 11/30/2022	CHRONOS	CRD# 289268	San Diego, CA
IA	02/04/2013 - 10/13/2017	CHRONOS CORPORATION	CRD# 142722	SAN DIEGO, CA
B	01/01/2015 - 08/04/2016	WILLOW COVE INVESTMENT GROUP, INC.	CRD# 107824	WINNECONNE, WI
B	04/30/2007 - 01/09/2013	R.W. TOWT & ASSOCIATES	CRD# 128837	SAN DIEGO, CA
IA	03/23/2005 - 12/31/2012	R.W. TOWT & ASSOCIATES	CRD# 128837	SAN DIEGO, CA
B	05/24/2004 - 05/16/2007	WILLOW COVE INVESTMENT GROUP, INC.	CRD# 107824	SAN DIEGO, CA
IA	05/30/2002 - 05/25/2004	QUESTAR CAPITAL CORPORATION	CRD# 43100	OCEANSIDE, CA
B	08/24/1999 - 05/25/2004	QUESTAR CAPITAL CORPORATION	CRD# 43100	MINNEAPOLIS, MN
B	08/19/1997 - 07/29/1999	PIM FINANCIAL SERVICES, INC.	CRD# 10547	SAN MARCOS, CA
B	05/16/1995 - 08/04/1997	MARINER FINANCIAL SERVICES, INC.	CRD# 8292	LARGO, FL
B	07/25/1994 - 01/19/1995	J. A. OVERTON & CO., INC.	CRD# 2960	SAN DIEGO, CA
B	08/28/1992 - 07/08/1994	LAM WAGNER, INC.	CRD# 29870	LA JOLLA, CA
B	03/11/1992 - 09/25/1992	FINANCIAL NETWORK INVESTMENT CORPORATION	CRD# 13572	EL SEGUNDO, CA
B	08/05/1991 - 09/20/1991	SECURITY FIRST FINANCIAL, INC.	CRD# 6695	NEWPORT BEACH, CA
B	12/17/1990 - 08/20/1991	TITAN/VALUE EQUITIES GROUP, INC.	CRD# 6359	IRVINE, CA
B	08/25/1989 - 11/27/1990	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	NEW YORK, NY

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	01/15/1988 - 08/25/1989	THOMSON MCKINNON SECURITIES INC.	CRD# 829	NEW YORK, NY
B	07/31/1987 - 01/06/1988	PRIVATE LEDGER FINANCIAL SERVICES, INCORPORATED	CRD# 6413	
B	10/23/1986 - 07/31/1987	ASSOCIATED PLANNERS SECURITIES CORPORATION	CRD# 12969	
B	10/26/1983 - 10/16/1986	PRUDENTIAL-BACHE SECURITIES INC.	CRD# 7471	
B	06/26/1975 - 10/12/1983	E. F. HUTTON & COMPANY INC	CRD# 235	
B	05/01/1973 - 07/24/1975	UNIVERSAL HERITAGE INVESTMENTS CORPORATION	CRD# 32	

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
09/2022 - Present	Joseph M. Sebo, CFP Inc.	owner, President and investment adviser representative	Y	Oceanside, CA, United States
02/2017 - Present	Rutman Corporation, dba Chronos	IA representative	Y	San Diego, CA, United States
01/2013 - 10/2017	CHRONOS CORPORATION	INVESTMENT ADVISOR REPRESENTATIVE	Y	SAN DEIGO, 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.

GLOBAL PAYOUT 1835 SUNSET CLIFFS BLVD. SUITE 202, SAN DIEGO CA. 92107. THIS IS A PUBLIC COMPANY TRADED ON THE OTC-BB/PINK SHEETS. I'M THE CFO, SECRETARY AND A DIRECTOR OF THE COMPANY. THIS COMPANY'S BUSINESS IS DEBIT CARDS. I WORK 80 PER MONTH AND OF THAT 20 HOURS PER MONTH ARE DURING MARKET 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
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:	Firm
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES INCORPORATED
Allegations:	THE ABOVE REFERENCED CLIENT HAS SUBMITTED A CLAIM FORM TO THE CLAIMS RESOLUTION PROCESS RELATING TO THE PURCHASE OF A LIMITED PARTNERSHIP IN 12/84 THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS THE BROKER OF RECORD AT THE TIME OF THE PURCHASE. NO DAMAGES WERE ALLEGED BUT THE APPROXIMATE AMOUNT OF ACTUAL LOSS (OUT-OF-POCKET) IS: $19,358
Product Type:	
Alleged Damages:	$19,358.00

Customer Complaint Information

Date Complaint Received:	10/21/1993
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$38,230.00
Individual Contribution Amount:	
Firm Statement	A SETTLEMENT FOR THE ABOVE CLIENT HAS BEEN

	REACHED IN THE CLAIMS RESOLUTION PROCESS. THE APPROXIMATE DOLLAR AMOUNT OF THE SETTLEMENT IS AS FOLLOWS: $38,230 THIS MATTER RESULTED FROM THE UNPRECEDENTED, UNSOLICITED MAILING OF CLAIM FORMS BY PSI TO OVER 340,000 INVESTORS WHO PURCHASED LIMITED PARTNERSHIPS THROUGH PSI FROM JANUARY 1, 1980 TO JANUARY 1, 1991. THE ABOVE REFERENCED CLIENT SUBMITTED A CLAIM FORM IN REPONSE TO THIS MAILING. THE CLAIM FORM WAS EVALUATED BY PSI IN ACCORDANCE WITH THE STANDARDS ESTABLISHED UNDER THE SETTLEMENT BETWEEN PSI, THE SEC, NASD AND THE STATE SECURITIES ADMINISTRATORS. THE REPORTED SETTLEMENT AROSE OUT OF THIS UNIQUE PROCESS.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	PRUDENTIAL SECURITIES INCORPORATED
Allegations:	THE ABOVE MENTIONED REGISTERED REPRESENTATIVE WAS BROKER OF RECORD AT THE TIME OF PURCHASE. NO DAMAGES WERE ALLEGED. THE ABOVE REFERENCED CLIENT SUBMITTED A CLAIM FORM IN ACCORDANCE WITH THE SETTLEMENT BETWEEN PRUDENTIAL, THE SEC AND THE NASD.
Product Type:	Direct Investment(s) - DPP & LP Interest(s)
Alleged Damages:	$19,358.00

Customer Complaint Information

Date Complaint Received:	10/21/1993
Complaint Pending?	No
Status:	Settled
Status Date:	10/21/1993
Settlement Amount:	$38,230.00
Individual Contribution Amount:	$0.00
Broker Statement	NO DAMAGES WERE ALLEGED AGAINST THE REGISTERED REPRESENTATIVE OF RECORD. PRUDENTIALS OUT OF POCKET SETTLEMENT WAS $19,358. IN DECEMBER 1984 A CUSTOMER (A TELEDYNE INSIDER) PURCHASED A $100,000 FIRM-RECOMMENDED PRUDENTIAL-BACHE LIMITED PARTNERSHIP TAX SHELTER AND A $50,000 ANNUITY. THE TAX SHELTER WAS TO SHELTER A LARGE GAIN IN TELEDYNE STOCK. THE ANNUITY WAS TO GROW TAX DEFERRED IF THE TAX SHELTER DID NOT RETURN THE INVESTED PRINCIPAL. THE CUSTOMER SUBMITTED A CLAIM WITH RESPONSE TO PRUDENTIAL MAILING TO OVER 340,000 LIMITED PARTNERSHIP INVESTORS.

End of Report

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