



## IAPD Report

# JOSEPH WEBB III

CRD# 4300522

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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 WEBB III (CRD# 4300522)

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 **05/05/2025**.

### CURRENT EMPLOYERS

|    | Firm                             | CRD#        | Registered Since |
|----|----------------------------------|-------------|------------------|
| IA | HARVEST INVESTMENT SERVICES, LLC | CRD# 159390 | 01/15/2025       |
| IA | ENVOY ADVISORY INC.              | CRD# 306559 | 01/15/2025       |

### 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 | INSPIRE ADVISORS, LLC | 300279 | Palmetto Bay, FL  | 02/27/2019 - 01/30/2025 |
| IA | IFS ADVISORY, LLC     | 154680 | Palmetto Bay,, FL | 01/17/2018 - 03/07/2019 |
| B  | IFS SECURITIES        | 40375  | Palmetto Bay, FL  | 09/22/2017 - 03/07/2019 |

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

#### Employment 1 of 2

Firm Name: **HARVEST INVESTMENT SERVICES, LLC**  
Main Address: 1 TRANSAM PLAZA DRIVE  
SUITE 230  
OAKBROOK TERRACE, IL 60181-4285  
Firm ID#: 159390

|           | Regulator | Registration                      | Status   | Date       |
|-----------|-----------|-----------------------------------|----------|------------|
| <b>IA</b> | Florida   | Investment Adviser Representative | Approved | 01/15/2025 |

#### Branch Office Locations

**HARVEST INVESTMENT SERVICES, LLC**  
8925 SW 148 Street  
Suite 200  
Palmetto Bay, FL 33176

#### Employment 2 of 2

Firm Name: **ENVOY ADVISORY INC.**  
Main Address: 5333 N UNION BLVD  
SUITE 200  
COLORADO SPRINGS, CO 80918  
Firm ID#: 306559

|           | Regulator | Registration                      | Status   | Date       |
|-----------|-----------|-----------------------------------|----------|------------|
| <b>IA</b> | Florida   | Investment Adviser Representative | Approved | 01/15/2025 |

#### Branch Office Locations

**ENVOY ADVISORY INC.**  
8925 SW 148 Street  
Suite 200  
Palmetto Bay, FL 33176



## 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, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

|   | Exam   | Category  | Date       |
|---|--|-----------|------------|
| B | General Securities Principal Examination (S24)                             | Series 24 | 11/08/2005 |
| B | Investment Company Products/Variable Contracts Principal Examination (S26) | Series 26 | 01/04/2001 |

#### General Industry/Product Exams

|   | Exam   | Category | Date       |
|---|--|----------|------------|
| B | Securities Industry Essentials Examination (SIE)                               | SIE      | 10/01/2018 |
| B | General Securities Representative Examination (S7)                             | Series 7 | 07/09/2004 |
| B | Investment Company Products/Variable Contracts Representative Examination (S6) | Series 6 | 11/22/2000 |

#### State Securities Law Exams

|    | Exam   | Category  | Date       |
|----|--|-----------|------------|
| IA | Uniform Investment Adviser Law Examination (S65)     | Series 65 | 12/10/2004 |
| B  | Uniform Securities Agent State Law Examination (S63) | Series 63 | 11/27/2000 |



### 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 | 02/27/2019 - 01/30/2025 | INSPIRE ADVISORS, LLC           | CRD#<br>300279 | Palmetto Bay, FL  |
| IA | 01/17/2018 - 03/07/2019 | IFS ADVISORY, LLC               | CRD#<br>154680 | Palmetto Bay,, FL |
| B  | 09/22/2017 - 03/07/2019 | IFS SECURITIES                  | CRD#<br>40375  | Palmetto Bay, FL  |
| IA | 02/11/2019 - 03/04/2019 | INSPIRE                         | CRD#<br>171988 | Palmetto Bay, FL  |
| B  | 06/08/2016 - 06/19/2017 | G. A. REPPLE & COMPANY          | CRD#<br>17486  | Palmetto Bay, FL  |
| IA | 06/06/2016 - 06/19/2017 | G. A. REPPLE & COMPANY          | CRD#<br>17486  | Palmetto Bay, FL  |
| IA | 06/11/2014 - 04/25/2016 | FINANCIAL WEST GROUP            | CRD#<br>16668  | PALMETTO BAY, FL  |
| B  | 06/09/2014 - 04/25/2016 | FINANCIAL WEST GROUP            | CRD#<br>16668  | PALMETTO BAY, FL  |
| IA | 04/15/2010 - 07/09/2014 | CENTAURUS FINANCIAL, INC.       | CRD#<br>30833  | PALMETTO BAY, FL  |
| B  | 03/31/2010 - 07/09/2014 | CENTAURUS FINANCIAL, INC.       | CRD#<br>30833  | PALMETTO BAY, FL  |
| IA | 07/20/2006 - 04/07/2010 | MML INVESTORS SERVICES, INC.    | CRD#<br>10409  | PALMETTO BAY, FL  |
| B  | 06/29/2006 - 04/07/2010 | MML INVESTORS SERVICES, INC.    | CRD#<br>10409  | PALMETTO BAY, FL  |
| B  | 07/21/2005 - 04/11/2006 | TRADERS ADVANTAGE               | CRD#<br>42763  | LONGWOOD, FL      |
| B  | 01/09/2004 - 07/13/2005 | G. A. REPPLE & COMPANY          | CRD#<br>17486  | CASSELBERRY, FL   |
| B  | 08/26/2002 - 01/02/2004 | SUMMIT BROKERAGE SERVICES, INC. | CRD#<br>34643  | BOCA RATON, FL    |



## 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 | 06/08/2001 - 09/04/2002 | UNITED SECURITIES ALLIANCE, INC. | CRD#<br>36487 | GREENWOOD VILLAGE |
| B | 11/24/2000 - 05/01/2001 | WMA SECURITIES, INC.             | CRD#<br>32625 | DULUTH, GA        |

### 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                   |
|-------------------|--|---|--------------------|-------------------------------------|
| 12/2024 - Present | Envoy Advisory Inc.  | Financial Advisor-Planner                                   | Y                  | Colorado Springs, CO, United States |
| 12/2024 - Present | Harvest Investment Services, LLC                           | Financial Advisor-Planner                                   | Y                  | Oakbrook Terrace, IL, United States |
| 01/2010 - Present | Profit Planners MGA, LLC                                   | Principal/Insurance Agent                                   | N                  | Miami, FL, United States            |
| 02/2019 - 01/2025 | Inspire Advisors, LLC dba Profit Planners Management Group | Investment Adviser Representative                           | Y                  | Palmetto Bay, FL, United States     |
| 01/2018 - 03/2019 | IFS Advisory, LLC  | Investment Adviser Representative                           | Y                  | Palmetto Bay, FL, United States     |
| 09/2017 - 03/2019 | IFS ADVISORY, LLC  | REGISTERED REPRESENTATIVE                                   | Y                  | PALMETTO BAY, FL, United States     |
| 10/2009 - 07/2017 | American United Life                                       | Life Insurance Agent  | N                  | Indianapolis, IN, United States     |
| 06/2016 - 06/2017 | G.A. REPPLE AND COMPANY                                    | REGISTERED REPRESENTATIVE/INVESTMENT ADVISER REPRESENTATIVE | Y                  | Casselberry, FL, United States      |
| 06/2014 - 04/2016 | FINANCIAL WEST GROUP                                       | REGISTERED REPRESENTATIVE/INVESTMENT ADVISER REPRESENTATIVE | Y                  | WESTLAKE VILLAGE, 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) 01/2010 - Managing Member: Twin Peaks, LLC; Twin Peaks, LLC D/B/A Profit Planners Management Group. 40 hours per



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

month, all during trading. Miami, FL

(2) 02/2007 - Chairman/President/Director/Founder: Twin Peaks Financial Ministries - 501c(3) non-profit organization that provides financial literacy, credit, budgeting and savings 101 seminars. 3-12 hours per month, 4 hours during trading. Conducted at various churches and businesses. Not investment-related. Miami, FL.

(3) 01/2010 - Principal/ Independent Insurance Agent: Profit Planners MGA, LLC - Profit Planners Management Group/Insurance Agency - sales of fixed annuities, health, UL, life insurance, and debt free strategies. 40 hours per month, all during trading. Not investment-related. Miami, FL.

(4) 01/2019 -Principal, Black Wealth Consortium- A community based, Group asset collecting Team, Real Estate, asset collecting and Financial Intelligence club (501C6, VP) 4 hours per month. NONE during market hours. Houston, TX

(5) 4/2021 Community Empowerment Connections, LLC. ; Managing Member; Consulting & Business Development; Investment related; 8925 SW 148th Street, Suite 200, Palmetto Bay, FL 33176; approximately 8-10 hours/week; approximately 6-8 hours/week during trading hours; doing business consulting, development, small & medium scale, brokering connections in agriculture, construction, & small community development in the social economic space.

(6) Harvest Investment Services, LLC, 1 Transam Plaza, Suite 230, Oakbrook Terrace, IL 60181-4285; investment related; Financial Advisor-Planner, start date: 12/2024; providing investment advisory services.





## 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

|  |   |
|--|---|
| <b>Reporting Source:</b>   | Firm  |
| <b>Employing firm when activities occurred which led to the complaint:</b> | MML INVESTORS SERVICES, LLC   |
| <b>Allegations:</b>  | The complainant alleges that the funds she invested in 2007, at rep's recommendation, were never returned to her and are likely gone. |
| <b>Product Type:</b>   | Other: Sterling Investment Fund, LLC  |
| <b>Alleged Damages:</b>  | \$99,999.00   |
| <b>Alleged Damages Amount Explanation (if amount not exact):</b>           | Plus punitive damages, interest, attorney's fees and costs.   |
| <b>Is this an oral complaint?</b>  | No  |
| <b>Is this a written complaint?</b>  | No  |
| <b>Is this an arbitration/CFTC reparation or civil litigation?</b>         | Yes   |
| <b>Arbitration/Reparation forum or court name and location:</b>            | FINRA   |
| <b>Docket/Case #:</b>  | 15-03191  |
| <b>Filing date of arbitration/CFTC reparation or civil litigation:</b>     | 11/25/2015  |

### Customer Complaint Information



**Date Complaint Received:** 12/07/2015  
**Complaint Pending?** No  
**Status:** Evolved into Civil litigation (the individual is a named party)  
**Status Date:** 08/09/2016

**Settlement Amount:**

**Individual Contribution Amount:**

### Civil Litigation Information

**Type of Court:** State Court  
**Name of Court:** Circuit Court for the Eleventh Judicial Circuit in and For Miami Dade County, Florida  
**Location of Court:** Miami Dade County, Florida  
**Docket/Case #:** 46222700  
**Date Notice/Process Served:** 09/20/2016  
**Litigation Pending?** No  
**Disposition:** Settled  
**Disposition Date:** 03/01/2017  
**Monetary Compensation Amount:** \$30,000.00  
**Individual Contribution Amount:** \$0.00  
**Firm Statement** Respondent's motion to Dismiss pursuant to Rule 12206 granted by the Arbitrator without prejudice to any right the Claimant has to file in court. Internal case #201523979 and 201625986. Settled collectively for \$30,000.00.

.....

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** MML Investors, LLC f/k/a MML Investor Services, Inc.  
**Allegations:** Allegation(s) and a brief summary of events related to the allegation(s) including dates when activities leading to the allegation(s) occurred:  
The complainant alleges that the funds she invested in 2007, at rep's recommendation, were never returned to her and are likely gone.  
**Product Type:** Other: Sterling Investment Fund, LLC  
**Alleged Damages:** \$99,999.00  
**Alleged Damages Amount Explanation (if amount not exact):** Plus punitive damages, interest, attorney's fees and costs.  
**Is this an oral complaint?** No  
**Is this a written complaint?** Yes  
**Is this an arbitration/CFTC reparation or civil litigation?** Yes



**Arbitration/Reparation forum  
or court name and location:** FINRA

**Docket/Case #:** 15-03191

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:** 11/25/2015

### Customer Complaint Information

**Date Complaint Received:** 01/28/2016

**Complaint Pending?** No

**Status:** Evolved into Civil litigation (the individual is a named party)

**Status Date:** 08/09/2016

**Settlement Amount:**

**Individual Contribution  
Amount:**

### Civil Litigation Information

**Type of Court:** State Court

**Name of Court:** CIRCUIT COURT FOR THE ELEVENTH JUDICIAL CIRCUIT IN AND FOR MIAMI  
DADE COUNTY, FLORIDA

**Location of Court:** MIAMI DADE COUNTY, FLORIDA

**Docket/Case #:** 132016CA023429000001

**Date Notice/Process Served:** 09/20/2016

**Litigation Pending?** No

**Disposition:** Settled

**Disposition Date:** 03/01/2017

**Monetary Compensation  
Amount:** \$30,000.00

**Individual Contribution  
Amount:** \$1,000.00

### Broker Statement

Mr. Webb was recruited to Mass Mutual by a third party. This third party and Mr. Webb met with a customer during Mr. Webb's training period and had a total of three meetings. The Customer was a joint client of the third party and Mr. Webb. In July 2007 the third party met with the customer and introduced her to the Sterling Investment Fund. Mr. Webb was not involved in that presentation. The third party again met with the customer at a later date and completed the Sterling Investment Fund paperwork. Mr. Webb was not involved in the completion of the paperwork. Mr. Webb was not present at either of these meetings, nor was he involved with the Sterling Investment Fund. Mr. Webb was not named in the original arbitration action and Respondent Mass Mutual's motion to dismiss the arbitration pursuant to FINRA Rule 12206 was granted by the arbitrator without prejudice to any right the customer/claimant had to file in court. In the subsequent court action Mr. Webb was initially named as a defendant but was thereafter dismissed prior to any settlement of the matter. Mr. Webb was not asked to contribute to the settlement paid by Mass Mutual but subsequent thereto, the customer/plaintiff's attorney asked Mr. Webb's counsel if Mr. Webb would be willing to pay something to the plaintiff. Although there was no longer any pending action, Mr. Webb's attorney advised him to offer the plaintiff \$1,000 in an abundance of caution in order to



ensure no further action by the plaintiff would be pursued. Upon advice of counsel, Mr. Webb did so and the plaintiff accepted the offer.



## End of Report

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