



## IAPD Report

# JOHN JOSEPH DEMBOSKI

CRD# 4320709

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8



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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

### JOHN JOSEPH DEMBOSKI (CRD# 4320709)

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 **01/27/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	VALMARK SECURITIES, INC.	CRD# 31243	03/10/2010
<b>IA</b>	VALMARK ADVISERS, INC.	CRD# 108050	03/10/2010

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **21** 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>IA</b>	WALNUT STREET SECURITIES, INC.	15840	SANTA BARBARA, CA	07/20/2005 - 03/17/2010
<b>B</b>	WALNUT STREET SECURITIES, INC.	15840	SANTA BARBARA, CA	04/09/2001 - 03/17/2010

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

### Employment 1 of 2

Firm Name: **VALMARK SECURITIES, INC.**  
Main Address: 130 SPRINGSIDE DRIVE  
SUITE 300  
AKRON, OH 44333-2431  
Firm ID#: 31243

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Representative	Approved	03/10/2010
<b>B</b>	FINRA	General Securities Principal	Approved	06/21/2021
<b>B</b>	Arizona	Agent	Approved	03/10/2010
<b>B</b>	California	Agent	Approved	03/10/2010
<b>B</b>	Colorado	Agent	Approved	03/10/2010
<b>B</b>	Florida	Agent	Approved	03/10/2010
<b>B</b>	Hawaii	Agent	Approved	03/10/2010
<b>B</b>	Idaho	Agent	Approved	08/15/2025
<b>B</b>	Iowa	Agent	Approved	01/27/2026
<b>B</b>	Louisiana	Agent	Approved	02/21/2024
<b>B</b>	Michigan	Agent	Approved	02/13/2020
<b>B</b>	Montana	Agent	Approved	10/30/2024
<b>B</b>	Nevada	Agent	Approved	12/04/2020



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> North Carolina	Agent	Approved	06/09/2020
<b>B</b> Oregon	Agent	Approved	03/10/2010
<b>B</b> Pennsylvania	Agent	Approved	10/19/2023
<b>B</b> South Carolina	Agent	Approved	10/27/2025
<b>B</b> Texas	Agent	Approved	01/29/2017
<b>B</b> Utah	Agent	Approved	02/11/2022
<b>B</b> Washington	Agent	Approved	03/10/2010
<b>B</b> Wisconsin	Agent	Approved	03/30/2017

### Branch Office Locations

200 EAST CARRILLO STREET  
SUITE 203  
SANTA BARBARA, CA 93101

### Employment 2 of 2

Firm Name: **VALMARK ADVISERS, INC.**  
Main Address: 130 SPRINGSIDE DRIVE  
SUITE 300  
AKRON, OH 44333  
Firm ID#: 108050

Regulator	Registration	Status	Date
<b>IA</b> Arizona	Investment Adviser Representative	Approved	03/17/2010
<b>IA</b> California	Investment Adviser Representative	Approved	03/10/2010
<b>IA</b> Colorado	Investment Adviser Representative	Approved	01/06/2022
<b>IA</b> Florida	Investment Adviser Representative	Approved	06/04/2019



### Qualifications

Regulator	Registration	Status	Date
IA Hawaii	Investment Adviser Representative	Approved	01/03/2012
IA Idaho	Investment Adviser Representative	Approved	08/15/2025
IA Indiana	Investment Adviser Representative	Approved	01/18/2013
IA Louisiana	Investment Adviser Representative	Approved	02/26/2024
IA Michigan	Investment Adviser Representative	Approved	12/16/2019
IA Montana	Investment Adviser Representative	Approved	02/16/2021
IA Nevada	Investment Adviser Representative	Approved	11/28/2018
IA North Carolina	Investment Adviser Representative	Approved	06/23/2021
IA Oregon	Investment Adviser Representative	Approved	01/10/2011
IA Puerto Rico	Investment Adviser Representative	Approved	05/27/2021
IA South Carolina	Investment Adviser Representative	Approved	10/27/2025
IA Texas	Investment Adviser Representative	Approved	09/10/2021
IA Washington	Investment Adviser Representative	Approved	03/10/2010
IA Wisconsin	Investment Adviser Representative	Approved	07/23/2019

#### Branch Office Locations

**VALMARK ADVISERS, INC.**  
200 EAST CARRILLO STREET  
SUITE 203  
SANTA BARBARA, CA 93101




## 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 1 state securities law exam.**


#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	06/21/2021

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/06/2001

#### State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	01/26/2001

### 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	07/20/2005 - 03/17/2010	WALNUT STREET SECURITIES, INC.	CRD# 15840	SANTA BARBARA, CA
B	04/09/2001 - 03/17/2010	WALNUT STREET SECURITIES, INC.	CRD# 15840	SANTA BARBARA, CA

### 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
03/2010 - Present	VALMARK ADVISERS, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	AKRON, OH, United States
03/2010 - Present	VALMARK SECURITIES, INC.	REGISTERED REPRESENTATIVE	Y	AKRON, OH, United States
01/2002 - Present	JOHN J. DEMBOSKI	FINANCIAL ADVISER	Y	SANTA BARBARA, CA, United States
05/1999 - Present	CHAPMAN FINANCIAL GROUP	OFFICE ASSISTANT	Y	SANTA BARBARA, 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.) CEO and President of Demboski & Chapman Financial and Insurance Solutions, Inc., 200 E Carrillo, Suite 203; Santa Barbara, CA 93101

John Demboski provides regular Human Resources, Operational, and Financial macro oversight for the corporate organization. Direct compensation in form of Net profits.

8-40 Hours per month as needed, generally 0 hours required during securities trading hours

This OBA began 12/2010. ///

2.) Life, Health, Accident, Property and Casualty Broker Insurance Agent

200 E Carrillo, Suite 203; Santa Barbara, CA 93101

John Demboski provides and implements an array of insurance product solutions. Direct compensation in form of commissions with clients having full access to disclosure of this compensation, along with any known potential conflicts of interest.

8-40 Hours per month as needed, generally 0 hours required during securities trading hours

This OBA began 11/2000. ///

3.) Global thought Leadership; Industry Speaking, Authorship.

200 E Carrillo, Suite 203; Santa Barbara, CA 93101

John Demboski regularly speaks at national & global financial industry conferences. He also regularly holds leadership positions,



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

and writes. Topics are generally pertaining to the psychology, and application of "ethical-success" and "ethical-leadership" principals in the financial services industry. Direct net profits from speaking and writing, as well as indirect compensation through subsidized and/or complimentary travel expenses.

8-40 Hours per month as needed, generally 0 hours required during securities trading hours

This OBA began 11/2005.///

4.)Hillside House; Santa Barbara, CA; board member, board of directors for non-profit organization; not investment related; client; no compensation; volunteer position. While also serving as agent for the Hillside House employee benefits plans and investment advisor rep for the Hillside House 401k plan, I recuse myself from all decision-making and voting activities to mitigate any conflicts of interest.



## 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>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	ValMark Securities, Inc.
<b>Allegations:</b>	In February 2013, Customer's traditional IRA account and SEP IRA were combined. Customer continued to make IRA contributions in 2012 and 2013. The IRS has disallowed the tax deduction for IRA contributions in tax years 2012 and 2013, the State of CA has disallowed the tax deduction for tax year 2012. Customer is asking for reimbursement for all increased taxes and penalties.
<b>Product Type:</b>	No Product
<b>Alleged Damages:</b>	\$5,050.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	12/18/2015
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	02/26/2016
<b>Settlement Amount:</b>	



**Individual Contribution  
Amount:**



## End of Report

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