IAPD Report

Paul Quebec

CRD# 5676683

When communicating online or investing with any professional, make sure you know who you're dealing with. Imposters might link to sites like BrokerCheck from phishing or similar scam websites, or through social media, trying to steal your personal information or your money.

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

Paul Quebec (CRD# 5676683)

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 **04/30/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	SIMPLICITY WEALTH	CRD# 300572	01/02/2025

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	FOUNDATIONS INVESTMENT ADVISORS LLC	175083	Windham, NH	12/02/2022 - 08/15/2024
IA	ESI FINANCIAL ADVISORS	265	NASHUA, NH	04/02/2021 - 11/04/2022
B	EQUITY SERVICES, INC.	265	NASHUA, NH	03/11/2021 - 11/04/2022

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

Employment 1 of 1

Firm Name: **SIMPLICITY WEALTH**

Main Address: 475 SPRINGFIELD AVE.
SUITE #1
SUMMIT, NJ 07901

Firm ID#: 300572

	Regulator	Registration	Status	Date
IA	New Hampshire	Investment Adviser Representative	Approved	01/02/2025

Branch Office Locations

SIMPLICITY WEALTH
20 Trafalgar Square
Suite 411
Nashua, NH 03063

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	07/05/2018

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	02/12/2020
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/20/2009

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	07/14/2020
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/31/2018

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	12/02/2022 - 08/15/2024	FOUNDATIONS INVESTMENT ADVISORS LLC	CRD# 175083	Windham, NH
IA	04/02/2021 - 11/04/2022	ESI FINANCIAL ADVISORS	CRD# 265	NASHUA, NH
B	03/11/2021 - 11/04/2022	EQUITY SERVICES, INC.	CRD# 265	NASHUA, NH
IA	08/20/2020 - 02/03/2021	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	Bedford, NH
B	08/18/2020 - 02/01/2021	PRUCO SECURITIES, LLC.	CRD# 5685	Bedford, NH
B	06/20/2019 - 06/22/2020	CETERA INVESTMENT SERVICES LLC	CRD# 15340	WOBURN, MA
B	06/12/2018 - 06/25/2019	FORESTERS FINANCIAL SERVICES, INC.	CRD# 305	WOBURN, MA
B	02/24/2015 - 10/03/2017	PARK AVENUE SECURITIES LLC	CRD# 46173	MIDDLETON, MA
B	09/25/2014 - 12/15/2014	PARK AVENUE SECURITIES LLC	CRD# 46173	DANVERS, MA
B	07/24/2013 - 06/19/2014	MML INVESTORS SERVICES, LLC	CRD# 10409	DANVERS, MA
B	08/21/2009 - 01/25/2013	NYLIFE SECURITIES LLC	CRD# 5167	WALTHAM, 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
12/2024 - Present	Simplicity Wealth	Investment Advisor Representative	Y	Summit, NJ, United States
06/2024 - Present	Granite Rock Wealth Management	Co-Owner	Y	Nashua, NH, United States
11/2022 - 05/2024	FOUNDATIONS INVESTMENT ADVISORS, LLC	Investment Adviser Representative	Y	NASHUA, NH, United States
02/2021 - 03/2024	RISE NORTH CAPITAL	Managing Director	Y	NASHUA, NH, United States

User Guidance

www.adviserinfo.sec.gov

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2021 - 11/2022	EQUITY SERVICES, INC./ESI FINANCIAL ADVISORS	REGISTERED REPRESENTATIVE & INVESTMENT ADVISER REPRESENTATIVE	Y	MONTPELIER, VT, United States
08/2020 - 01/2021	PRUCO SECURITIES, LLC.	REGISTERED REPRESENTATIVE	Y	BEDFORD, NH, United States
08/2020 - 01/2021	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	FINANCIAL PROFESSIONAL	N	BEDFORD, NH, United States
07/2020 - 08/2020	unemployed	none	N	Windham, NH, United States
06/2019 - 06/2020	CETERA INVESTMENT SERVICES LLC	REGISTERED REPRESENTATIVE/BRANCH MANAGER	Y	WOBURN, MA, United States
06/2018 - 06/2019	Foresters Financial Services	Branch Manager	Y	Boston, MA, United States
09/2017 - 05/2018	GUARDIAN LIFE INSURANCE COMPANY	Managing Director	Y	MIDDLETON, MA, United States
02/2015 - 05/2018	PARK AVE SECURITIES	MA REGISTERED REPRESENTATIVE	Y	DANVERS, MA, United States
07/2014 - 08/2017	GUARDIAN LIFE INS	AGENT	Y	DANVERS, MA, 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) Paul Quebec Agent; investment-related-Yes;address- 20 Trafalgar Square Suite 411 Nashua NH 03063, Insurance sales; Insurance agent;start date hours devoted during trading hrs 15; 15 hours devoted outside if trading hrs; insurance sales.

2) Granite Rock Wealth Management LLC; investment-related-No;address- 20 Trafalgar Square Suite 411 Nashua NH 03063; Insurance Sales;Owner;start date-05/2024; approx hrs per month 80;hrs devote during trading hrs-60

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
Termination	1

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:	Firm
Firm Name:	NYLIFE SECURITIES LLC
Termination Type:	Permitted to Resign
Termination Date:	01/23/2013
Allegations:	MR. QUEBEC WAS PERMITTED TO RESIGN AFTER HE ADMITTED TO DIRECTING A PROSPECTIVE AGENT TO OBTAIN UNDATED INSURANCE APPLICATIONS PRIOR TO THEIR CONTRACT DATE WITH THE COMPANY. IN ADDITION, THE COMPANY HAS DOCUMENTATION INDICATING THAT QUEBEC COMPLETED APPLICATIONS WITH MISSING REQUIREMENTS, INCLUDING SIGNATURES, AND COMPLETED A COMPUTER-BASED TRAINING REQUIREMENT ON BEHALF OF ANOTHER AGENT.
Product Type:	Insurance

Reporting Source:	Individual
Firm Name:	NEW YORK LIFE INSURANCE AND ANNUITY COMPANY (NYLIAC)
Termination Type:	Permitted to Resign
Termination Date:	01/23/2013
Allegations:	THREE ALLEGATIONS: 1.) ALLEGED THAT I INSTRUCTED AN AGENT TO ACCEPT A LIFE INSURANCE APP WITHOUT A DATE. 2.) ALLEGED THAT I ACCEPTED AN INCOMPLETE ANNUITY APPLICATION WITHOUT A SIGNATURE. 3.) ALLEGED THAT I TOOK A COMPUTER-BASED-EXAM (CBT) FOR ANOTHER AGENT.
Product Type:	Annuity-Fixed

	Other: FIXED LIFE INSURANCE
Broker Statement	1. (LIFE INSURANCE APP): I INSTRUCTED AGENT TO DO AS I WAS TRAINED BY PETER MCAVINN AND NYL. I WAS UNAWARE THAT IT WAS AGAINST REGULATIONS, SINCE IT IS HOW I WAS TRAINED. 2.) ACCEPTED INCOMPLETE ANNUITY APP: THIS FALSE ACCUSATION WAS DUE TO AN EMAIL IN WHICH I TOLD AN AGENT THAT I WAS ASSISTING THAT "THERE SEEMS TO BE SOME MISSING INFO AND MAYBE A MISSING SIGNATURE. I'LL TAKE CARE OF IT." I MEANT I WOULD GO SEE THE CLIENT MYSELF, IF NEED BE. IT WAS LATER DETERMINED THAT NOTHING WAS MISSING. 3.) TAKING A CBT FOR AGENT: AGENT EMAILED ME AND ASKED IF SHE HAD TAKEN ALL OF HER CBT'S. I REPLIED LETTING HER KNOW THAT I LOOKED INTO IT AND THAT SHE WAS ALL SET. NYL DECIDED TO TRANSLATE THIS INTO THE FALSE ACCUSATION OF ME TAKING THE EXAM FOR HER.

End of Report

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