



IAPD Report

JOSHUA R TOMEONI

CRD# 5966153

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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

JOSHUA R TOMEONI (CRD# 5966153)

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 **03/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NARRATIVE FINANCIAL GROUP	CRD# 333936	03/12/2025

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	MML INVESTORS SERVICES, LLC	10409	Washougal, WA	03/19/2020 - 02/04/2025
B	MML INVESTORS SERVICES, LLC	10409	Washougal, WA	10/07/2019 - 02/04/2025
IA	PARK AVENUE SECURITIES LLC	46173	LAKE OSWEGO, OR	02/13/2012 - 09/26/2019

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

Employment 1 of 1

Firm Name: **NARRATIVE FINANCIAL GROUP**
Main Address: WASHOUGAL, WA
Firm ID#: 333936

	Regulator	Registration	Status	Date
	California	Investment Adviser Representative	Approved	03/28/2025
	Oregon	Investment Adviser Representative	Approved	03/26/2025
	Washington	Investment Adviser Representative	Approved	03/12/2025

Branch Office Locations

NARRATIVE FINANCIAL GROUP
WASHOUGAL, WA



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	09/24/2011
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	01/06/2012
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PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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	03/19/2020 - 02/04/2025	MML INVESTORS SERVICES, LLC	CRD# 10409	Washougal, WA
B	10/07/2019 - 02/04/2025	MML INVESTORS SERVICES, LLC	CRD# 10409	Washougal, WA
IA	02/13/2012 - 09/26/2019	PARK AVENUE SECURITIES LLC	CRD# 46173	LAKE OSWEGO, OR
B	09/26/2011 - 09/26/2019	PARK AVENUE SECURITIES LLC	CRD# 46173	LAKE OSWEGO, OR

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
02/2025 - Present	Narrative Financial Group LLC	Owner / Financial Planner	Y	Washougal, WA, United States
10/2019 - 01/2025	MML INVESTORS SERVICES, LLC	REGISTERED REP	Y	Washougal, WA, United States
09/2019 - 01/2025	MASSMUTUAL LIFE INSURANCE COMPANY	AGENT	Y	Washougal, WA, United States
08/2011 - 09/2019	GUARDIAN LIFE INSURANCE COMPANY	AGENT	Y	LAKE OSWEGO, OR, 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.

NAME: THE DERELICT LLC INV REL: N ADD: 2395 N S ST WASHOUGAL WA 98671 NATURE: ENTERTAINMENT POSITION: OWNER START DATE: 11/20/2023 NO HRS/MO: 5 NO HRS/MO DUR TRADING: 2 DUTIES: HANDLE ALL DAY TO DAY OPERATIONS OF ENTERTAINMENT COMPANY. NOT INSURANCE, INVESTMENT OR SECURITIES RELATED AT ALL.



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:	Individual
Employing firm when activities occurred which led to the complaint:	PARK AVENUE SECURITIES LLC
Allegations:	CLIENT ALLEGED THAT SHE DID NOT KNOW THAT SHE WAS AUTHORIZING A TRANSFER OF FUNDS BASED UPON THE DOCUMENTS SHE SIGNED.
Product Type:	Annuity-Variable
Alleged Damages:	\$76,754.80
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	04/29/2014
Complaint Pending?	No
Status:	Denied
Status Date:	06/18/2014

Settlement Amount:

Individual Contribution Amount:

Broker Statement I STARTED WORKING WITH MY CLIENT, [CUSTOMER], ON OCTOBER, 2012.



SHE WAS ORIGINALLY TRANSFERRED TO ME BECAUSE OF MY STRONG FINANCIAL PLANNING BACKGROUND IN MY OFFICE. SHE WAS A GUARDIAN ORPHAN FOR HER VARIABLE ANNUITY AND WHOLE LIFE INSURANCE POLICY. SINCE THAT TIME, WE HAVE SPENT EXTENSIVE TIME DOING FINANCIAL PLANNING: BUILDING HER LIVING BALANCE SHEET WEBSITE, REVIEWING HER INSURANCE & INVESTMENT PORTFOLIO, IMPLEMENTING LIFE INSURANCE AND INVESTMENT OPTIONS AND OPENING A NEW VARIABLE ANNUITY CONTRACT.[CUSTOMER] AND I HAVE BEEN DISCUSSING INVESTMENT STRATEGIES AND BEST OPTIONS FOR DIVORCE PROCEEDS FROM HER EX-HUSBAND SINCE MARCH, 2013 INCLUDING MULTIPLE PHONE CALLS AND ALSO IN PERSON MEETINGS ON 8/13/13, 10/17/13, 11/19/13, 2/13/14, & 5/1/14. THE FULL VARIABLE ANNUITY APPLICATION, INCLUDING TRANSFER FORMS AND PROSPECTUS, WERE PRESENTED TO THE CLIENT DURING OUR MEETING ON 2/21/14. AT THAT TIME, [CUSTOMER] COMPLETED THE NECESSARY PAPERWORK FOR THE VARIABLE ANNUITY, INCLUDING ALL APPROPRIATE TRANSFER FORMS TO MOVE MONEY FROM THE EXISTING CHARLES SCHWAB, COLUMBIA FUNDS, & GUARDIAN ACCOUNTS INTO A NEW IRA WITHIN A GUARDIAN VARIABLE ANNUITY. WE DISCUSSED THE TRANSFER PROCESS AND CALLED CHARLES SCHWAB TO INITIATE THE FUNDS TRANSFER. I SENT HER A SIGNATURE PAGE NEEDED TO FOLLOW UP WITH THE FORMS ON 2/27/14 AFTER A PHONE CONVERSATION WHERE I ASKED HER IF SHE WOULD LIKE THE OTHER PAGES THAT I PROVIDED TO HER BEFORE OR JUST TO SEND THE SIGNATURE PAGES. SHE EXPRESSED THE NEED FOR JUST THE SIGNATURE PAGE AS SHE WAS EXTREMELY BUSY AND DID NOT NEED TO RECEIVE EVERYTHING AGAIN. [CUSTOMER] E-MAILED ME ON APRIL 29, 2014 AND I PROMPTLY CALLED HER ON THE PHONE TO DISCUSS THE QUESTIONS SHE HAD. SHE WAS TOO BUSY TO DISCUSS BY PHONE SO E-MAILS CONTINUED UNTIL WE WERE ABLE TO CONNECT BY PHONE TO MAKE SURE HER CONCERNS WERE VALIDATED AND RESOLVED ON MAY 1. I ADDRESSED HER ORIGINAL CONCERN OF NOT KNOWING WHICH SIGNATURE PAGES COMBINED WITH THE REST OF THE APPLICATION PACKAGE AND I CONFIRMED WITH HER THAT ANY OUTSTANDING ISSUES HAD BEEN RESOLVED. DURING MY CONVERSATION WITH HER SHE AGREED TO ALL OF OUR ORIGINAL PLANNING THAT WAS DONE TO CONTINUE TO OPEN THE ACCOUNT WITH GUARDIAN. [CUSTOMER] HAS NEVER COMPLAINED ABOUT OPENING THE ANNUITY AND I MADE THE ANNUITY FREE LOOK PERIOD VERY CLEAR TO HER IN CASE SHE CHANGED HER MIND. [CUSTOMER] HAS NEVER CHANGED HER MIND ABOUT OPENING THE ANNUITY BECAUSE OF CONCERNS OF FUTURE GUARANTEED INCOME, MARKET POTENTIAL, SAFETY OF A STRONG MUTUAL COMPANY, DEATH BENEFIT AND MANY OTHER UNKNOWNNS IN OUR ECONOMY AND WITH HER OWN RETIREMENT PICTURE. THE IDEA WAS, AND IS, TO GET SOME GUARANTEED INCOME WITH THIS ANNUITY AND PUT THE MAJORITY OF HER MONEY COMING FROM DIVORCE PROCEEDS AND SALE OF A HOUSE INTO AN ACCOUNT TO KEEP UP WITH ALL OF THE COSTS OF LIVING BY OPENING UP A NONQUALIFIED LIQUID INVESTMENT ACCOUNT IN THE FUTURE FOR MARKET POTENTIAL AND TO COMBAT INFLATION & OTHER RISKS. THE LANGUAGE ON THE U4 IS NOT ACCURATE AS TO WHAT HAPPENED. THERE WAS NO CLAIM FOR COMPENSATORY DAMAGES. IF THE PARTIAL SIGNATURE PAGES FALLS UNDER "ALLEGED THAT YOU WERE INVOLVED IN ONE OR MORE SALES PRACTICE VIOLATIONS", NOTHING FALLS IN THE SECOND PART OF THE SENTENCE THAT STARTS WITH AND (NOT "OR"): (A) ALLEGED THAT YOU WERE INVOLVED IN ONE OR MORE SALES PRACTICE VIOLATIONS AND CONTAINED A CLAIM FOR COMPENSATORY DAMAGES OF \$5,000 OR MORE. ANY SORT OF COMPLAINT REVOLVES AROUND [CUSTOMER] BEING UNSURE OF WHEN THE FUNDS WERE BEING TRANSFERRED. ALL CORRESPONDENCE CLEARLY STATES THAT [CUSTOMER] KNEW SHE WAS



OPENING THE ANNUITY AND WANTED TO CONTINUE TO DO SO, BUT DIDN'T KNOW WHEN THE TRANSFERS WOULD BE PROCESSED. SHE IS STILL OPENING THE ANNUITY BECAUSE OF THE STRONG PLANNING AROUND THIS DECISION. OUR BUSINESS RELATIONSHIP IS STILL VERY STRONG WITH MY CLIENT AS SHE CONTINUES TO HOLD MULTIPLE INSURANCE, INVESTMENT, AND ANNUITY BUSINESS WITH ME. PARK AVENUE SECURITIES INVESTIGATED THE CLIENT'S ALLEGATION AND FOUND IT TO BE MERITLESS.



End of Report

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