



## IAPD Report

# Matthew Carl Seem

CRD# 6585555

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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

### Matthew Carl Seem (CRD# 6585555)

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 **12/23/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	TCFG INVESTMENT ADVISORS, LLC	CRD# 166606	01/18/2022
B	TCFG WEALTH MANAGEMENT, LLC	CRD# 164153	09/02/2022

### QUALIFICATIONS

This representative is currently registered in **1** 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	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	OMAHA, NE	01/04/2019 - 07/07/2021
B	PRUCO SECURITIES, LLC.	5685	OMAHA, NE	10/11/2018 - 07/07/2021

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 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **TCFG WEALTH MANAGEMENT, LLC**  
Main Address: 28202 CABOT ROAD, SUITE 305  
LAGUNA NIGUEL, CA 92677  
Firm ID#: 164153

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	09/02/2022
	Nebraska	Agent	Approved	09/02/2022

### Branch Office Locations

Omaha, NE

### Employment 2 of 2

Firm Name: **TCFG INVESTMENT ADVISORS, LLC**  
Main Address: 28202 CABOT RD  
SUITE 300  
LAGUNA NIGUEL, CA 92677  
Firm ID#: 166606

	Regulator	Registration	Status	Date
	Nebraska	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026

### Branch Office Locations

**TCFG INVESTMENT ADVISORS, LLC**  
Omaha, NE



## 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
<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/12/2018
<b>B</b> General Securities Representative Examination (S7)	Series 7	10/11/2018

#### State Securities Law Exams

Exam	Category	Date
<b>IA</b> <b>B</b> Uniform Combined State Law Examination (S66)	Series 66	11/13/2018



### 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	01/04/2019 - 07/07/2021	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	OMAHA, NE
B	10/11/2018 - 07/07/2021	PRUCO SECURITIES, LLC.	CRD# 5685	OMAHA, NE

### 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
01/2022 - Present	Sole Proprietorship (farming)	Assist with harvest and planting season as farmers need it- specifically farmers that are no longer physically able to drive the tractors, planters, etc.	N	Omaha, NE, United States
11/2021 - Present	TCFG Investment Advisors	Investment Advisor	Y	Laguna Niguel, CA, United States
10/2021 - Present	M2 Enterprises dba Koala Insulation of Omaha	Owner/operator. Insulation services in and around Omaha area.	N	Omaha, NE, United States
06/2010 - Present	USSF-United States Soccer Federation	National Referee	N	Chicago, IL, United States
06/2018 - 04/2022	Golf Galaxy	Club Technician	N	Omaha, NE, United States
12/2018 - 07/2021	The Prudential Insurance Company of America	Financial Professional	N	Omaha, NE, United States
07/2018 - 07/2021	Pruco Securities LLC	Registered Representative	Y	Omaha, NE, United States
04/2017 - 07/2018	Hiland Dairy	Sales Supervisor - Specialty Business	N	Omaha, NE, United States
05/2017 - 06/2018	Expanse Wealth Management	Integrator - Operations Mgmt Only	Y	Omaha, NE, United States
06/2016 - 04/2017	Prairieland Dairy	Sales Manager	N	Firth, NE, United States
06/2012 - 06/2016	TSYS	Senior Sales Representative	N	Omaha, NE, United States
01/2012 - 05/2016	YMCA	Head Swim Coach	N	Valley, NE, United States



## Registration & Employment History



### EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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### 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.

| Soccer Referee- Independent Contractor, Register under USSF (United States Soccer Federation) as a professional official and through the PSRA (Professional Soccer Referee Association) that handles all assignments for PRO (Professional Referee Organization) |

| M2 Enterprises LLC dba Koala Insulation of Omaha, not investment-related, owner-100%, d) 4 hrs per week during trading hours, install insulation into new and existing homes and other properties |

| Aussie Exteriors LLC, Owner, Operator, Install roofing, siding and gutters |

| Alphabroder Apparel. 15969 Bauman Ave Omaha, NE 68116. Non-investment related. Apparel for soccer refs. Owner. 01/15 start date. 1-2 hours a month. 0 during securities hours. Occasionally help golf tournaments and small companies order logo apparel through Alphabroder.|

| TCFG Investment Advisor, TCFG Investment Advisors LLC, meeting with clients and prospective clients and providing advice on asset management, portfolio construction, and anything else needed for the clients |

| TCFG Insurance Sales LLC, Licensed Agent, meeting with clients and prospective clients and providing advice on asset management, portfolio construction, and anything else needed for clients |



## 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:** Pruco Securities, LLC

**Termination Type:** Discharged

**Termination Date:** 06/09/2021

**Allegations:** Registered representative submitted falsified documents in support of claim for marketing expense reimbursement; instructed clients' son to sign life insurance applications on behalf of parents and knowingly submitted the non-genuine signatures to the Company; and engaged in unapproved OBAs.

**Product Type:** Insurance

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**Reporting Source:** Individual

**Firm Name:** PRUCO SECURITIES, LLC.

**Termination Type:** Discharged

**Termination Date:** 06/09/2021

**Allegations:** Registered representative submitted falsified documents in support of claim for marketing expense reimbursement; instructed clients son to sign life insurance applications on behalf of parents and knowingly submitted the non-genuine signatures to the Company; and engaged in unapproved OBAs.

**Product Type:** Insurance

**Broker Statement** The disclosure is inaccurate and incomplete with key administrative details ignored or obfuscated by Prudential. Mr. Seem followed firm policies and procedures with respect to the reimbursement, policy and outside business activities. Prudential took action without fully investigating the reimbursement matter and failed to identify internal staff's procedural errors relating to the processing of Mr. Seem's



insurance applications and marketing reimbursements. Mr. Seem's actions relative to the reimbursement for a marketing sponsorship were appropriate and authorized under the Firm's policies and procedures. Mr. Seem provided the documentation in response to the specific requirements of Prudential's accounting department. These transactions are the basis for the allegation that Mr. Seem "submitted false documentation for a marketing reimbursement". This is categorically false. Everything Mr. Seem submitted was accurate and related to his marketing and sponsorship efforts. Mr. Seem's actions relative to the policy applications were also appropriate - due to a defective application document, the firm's inappropriate substitution of incorrect documents during the underwriting process, and the failure of the client to complete the application process, the policies were never funded and never went effective. Prudential used a prior business policy application to underwrite a subsequent individual policy involving related applicants. Mr. Seem did not submit an application signed by someone other than the potential insured. The OBA allegations relate to discounted apparel purchases for charitable purposes and in support of a local business and the uncompensated assistance on a business plan - none of which qualified as an outside business activity.



## End of Report

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