

BrokerCheck Report

EMMETT CHARLES PECK JR

CRD# 3052579

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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.

About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

**EMMETT C. PECK JR**

CRD# 3052579

Currently employed by and registered with the following Firm(s):

IA PROSPERITY FINANCIAL GROUP, INC.
 2333 San Ramon Valley Blvd.
 Suite 200
 San Ramon, CA 94583
 CRD# 145540
 Registered with this firm since: 08/08/2016

B FORTUNE FINANCIAL SERVICES, INC.
 2333 San Ramon Valley Blvd Suite 200
 San Ramon, CA 94583
 CRD# 42150
 Registered with this firm since: 08/17/2016

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 3 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History**This broker was previously registered with the following securities firm(s):**

B J.P. MORGAN SECURITIES LLC
 CRD# 79
 BERKELEY, CA
 10/2012 - 08/2016

IA J.P. MORGAN SECURITIES LLC
 CRD# 79
 NEW YORK, NY
 10/2012 - 08/2016

IA CHASE INVESTMENT SERVICES CORP.
 CRD# 25574
 NEW YORK, NY
 05/2009 - 10/2012

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	2
Termination	1



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 3 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **FORTUNE FINANCIAL SERVICES, INC.**

Main Office Address: **3582 BRODHEAD ROAD
SUITE 202
MONACA, PA 15061**

Firm CRD#: **42150**

	SRO	Category	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	08/17/2016

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	08/17/2016
B	New Mexico	Agent	Approved	01/06/2023
B	Oregon	Agent	Approved	01/06/2023

Branch Office Locations

FORTUNE FINANCIAL SERVICES, INC.

2333 San Ramon Valley Blvd Suite 200
San Ramon, CA 94583

Employment 2 of 2

Firm Name: **PROSPERITY FINANCIAL GROUP, INC.**

Main Office Address: **2333 SAN RAMON VALLEY BLVD.
SUITE 200
SAN RAMON, CA 94583**

Firm CRD#: **145540**

Broker Qualifications



Employment 2 of 2, continued

U.S. State/ Territory		Category	Status	Date
IA	California	Investment Adviser Representative	Approved	08/08/2016

Branch Office Locations

2333 San Ramon Valley Blvd.
Suite 200
San Ramon, CA 94583



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Representative Examination	Series 6TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	07/16/1998

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	12/23/1998
B Uniform Securities Agent State Law Examination	Series 63	07/20/1998

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Broker Qualifications

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 and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 10/2012 - 08/2016	J.P. MORGAN SECURITIES LLC	79	BERKELEY, CA
IA 10/2012 - 08/2016	J.P. MORGAN SECURITIES LLC	79	BERKELEY, CA
B 05/2009 - 10/2012	CHASE INVESTMENT SERVICES CORP.	25574	OAKLAND, CA
IA 05/2009 - 10/2012	CHASE INVESTMENT SERVICES CORP.	25574	OAKLAND, CA
IA 02/2006 - 05/2009	WAMU INVESTMENTS, INC.	599	BERKELEY, CA
B 02/1999 - 05/2009	WAMU INVESTMENTS, INC.	599	BERKELEY, CA
B 07/1998 - 01/1999	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	6363	MINNEAPOLIS, MN
B 07/1998 - 01/1999	IDS LIFE INSURANCE COMPANY	6321	MINNEAPOLIS, MN

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
08/2016 - Present	Fortune Financial Services, Inc.	registered representative	Y	Monaca, PA, United States
08/2016 - Present	Prosperity Financial Group, Inc.	Investment Adviser Representative	Y	San Ramon, CA, United States
11/2014 - Present	NATIONAL SKI PATROL	CUSTOMER SERVICE	N	LAKEWOOD, CO, United States
10/2012 - 08/2016	J.P. MORGAN SECURITIES LLC	Mass Transfer	Y	OAKLAND, CA, United States
02/1999 - 08/2016	WM FINANCIAL SERVICES, INC.	NOT PROVIDED	Y	OAKLAND, CA, United States



Registration and Employment History

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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 OF ENTITY: NATIONAL SKI PATROL

POSITION: CUSTOMER SERVICE

DETAILS AS THE LEADING AUTHORITY OF ON-MOUNTAIN SAFETY, THE NSP IS DEDICATED TO SERVING THE PUBLIC AND OUTDOOR RECREATION INDUSTRY BY PROVIDING EDUCATION AND ACCREDITATION TO EMERGENCY CARE AND SAFETY SERVICE PROVIDERS. THE ORGANIZATION IS MADE UP OF MORE THAN 28,000 MEMBERS SERVING OVER 650 PATROLS, INCLUDING ALPINE, NORDIC, AND AUXILIARY PATROLLERS. OUR MEMBERS WORK ON BEHALF OF LOCAL SKI AND SNOWBOARD AREAS TO IMPROVE THE OVERALL EXPERIENCE FOR OUTDOOR RECREATIONALISTS. SKI PATROL IS AN ORGANIZATION THAT PROVIDES EMERGENCY MEDICAL AND RESCUE SERVICES TO PARTICIPANTS OF ON-SNOW SPORTS SUCH AS SKIING, SNOWBOARDING, CROSS-COUNTRY SKIING, ETC., EITHER AT A SKI AREA OR IN A BACK COUNTRY SETTING. PATROLS WORK TO PROMOTE SKI SAFETY, ENFORCE AREA POLICIES (WHERE APPLICABLE), AND HELP INJURED SKIERS WHEN NECESSARY. SKI PATROLLERS ALSO WORK TO SET UP THE MOUNTAIN BEFORE IT OPENS BY CONDUCTING TRAIL CHECKS, PROVIDING AVALANCHE CONTROL WORK, AND SETTING UP NECESSARY EQUIPMENT IN PREPARATION FOR THE DAY. AT THE END OF THE DAY THEY ALSO CONDUCT A SWEEP CLEARING THE MOUNTAIN FOR OFF-HOURS.

START DATE 11/1/14, 20 HOURS PER MONTH DEVOTED TO POSITION, 0 HOURS DEVOTED DURING SECURITIES TRADING, NON-INVESTMENT RELATED.

Rep is an IAR with Prosperity Financial Group. He is doing fee based investment business. In addition he will be using insurance products in the course of his business.

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	2	N/A
Termination	N/A	1	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WAMU INVESTMENTS, INC.
Allegations:	CLIENT'S POWER OF ATTORNEY ALLEGES REGISTERED REPRESENTATIVE LIQUIDATED HER SISTER'S ANNUITY AND PURCHASED MUTUAL FUNDS IN JULY, 2007 WITHOUT HER CONSENT.
Product Type:	Annuity-Variable
Alleged Damages:	\$0.00
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:	12/03/2008
Complaint Pending?	No
Status:	Denied
Status Date:	04/30/2009



Settlement Amount:	\$0.00
Individual Contribution Amount:	\$0.00
Broker Statement	THE FIRM HAS MADE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT ARE OVER \$5,000.00.

Disclosure 2 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	WM FINANCIAL SERVICES, INC.
Allegations:	CLIENT'S SON ALLEGES HIS MOTHER DIDN'T KNOW WHAT SHE PURCHASED IN JULY 1999. HE FURTHER ALLEGES THAT SHE DID RECEIVE A PROSPECTIVES AND THAT HE WAS CONTACTED.
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$20,909.84

Customer Complaint Information

Date Complaint Received:	04/29/2003
Complaint Pending?	No
Status:	Denied
Status Date:	05/20/2003
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	TRADE APPEARS SUITABLE, DOCUMENTS APPEAR TO BE IN GOOD ORDER; FULL AND FAIR DISCLOSURE APPEARS TO HAVE BEEN MADE TO OWNER.



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Employer Name: J.P. MORGAN SECURITIES LLC

Termination Type: Discharged

Termination Date: 07/12/2016

Allegations: Registered Rep (RR) emailed doc containing a customer's personal info to the RR's personal email in order to forward that doc, unencrypted, to that customer in violation of firm policy. RR had previously sent the doc to the customer using the firm's encryption but customer stated to RR that they were unable to open the encrypted doc. RR stated there was no intent to violate policy. As of this filing, the firm is not aware of any injury to the customer.

Product Type: Banking Products (other than CDs)

Reporting Source: Broker

Employer Name: JP Morgan Securities, LLC

Termination Type: Discharged

Termination Date: 08/02/2016

Allegations: Used personal email to send documents containing PII to a client.

Product Type: No Product

End of Report



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