

BrokerCheck Report

Sean Patrick Joiner

CRD# 5627574

| <u>Section Title</u> | <u>Page(s)</u> |
|-------------------------------------|----------------|
| Report Summary | 1 |
| Broker Qualifications | 2 - 7 |
| Registration and Employment History | 9 - 10 |



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.

Sean P. Joiner

CRD# 5627574

Currently employed by and registered with the following Firm(s):**IA BULL HARBOR CAPITAL LLC.**

7101 WISCONSIN AVENUE, SUITE 1202
BETHESDA, MD 20814
CRD# 324995

Registered with this firm since: 08/17/2023

IA MML INVESTORS SERVICES, LLC

8444 Westpark Dr
Suite 900
McLean, VA 22102
CRD# 10409

Registered with this firm since: 03/16/2022

B MML INVESTORS SERVICES, LLC

8444 Westpark Dr
Suite 900
McLean, VA 22102
CRD# 10409

Registered with this firm since: 03/02/2022

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
- 53 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

This broker was previously registered with the following securities firm(s):**IA PARK AVENUE SECURITIES LLC**

CRD# 46173
NEW YORK, NY
03/2016 - 03/2022

B PARK AVENUE SECURITIES LLC

CRD# 46173
CHEVY CHASE, MD
08/2015 - 03/2022

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? **No**

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 53 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **BULL HARBOR CAPITAL LLC.**

Main Office Address: **7101 WISCONSIN AVENUE, SUITE 1202
BETHESDA, MD 20814**

Firm CRD#: **324995**

| | U.S. State/ Territory | Category | Status | Date |
|-----------|------------------------------|-----------------------------------|---------------|-------------|
| IA | Maryland | Investment Adviser Representative | Approved | 08/17/2023 |

Branch Office Locations

**7101 WISCONSIN AVENUE, SUITE 1202
BETHESDA, MD 20814**

Employment 2 of 2

Firm Name: **MML INVESTORS SERVICES, LLC**

Main Office Address: **1295 STATE STREET
SPRINGFIELD, MA 01111-0001**

Firm CRD#: **10409**

| | SRO | Category | Status | Date |
|----------|------------|-----------------------------------|---------------|-------------|
| B | FINRA | General Securities Principal | Approved | 03/02/2022 |
| B | FINRA | General Securities Representative | Approved | 03/02/2022 |

| | U.S. State/ Territory | Category | Status | Date |
|----------|------------------------------|-----------------|---------------|-------------|
| B | Alabama | Agent | Approved | 03/02/2022 |

Broker Qualifications



Employment 2 of 2, continued

| U.S. State/ Territory | Category | Status | Date |
|------------------------|-----------------------------------|----------|------------|
| B Alaska | Agent | Approved | 03/02/2022 |
| B Arizona | Agent | Approved | 03/02/2022 |
| B Arkansas | Agent | Approved | 03/02/2022 |
| B California | Agent | Approved | 03/02/2022 |
| B Colorado | Agent | Approved | 03/02/2022 |
| B Connecticut | Agent | Approved | 03/02/2022 |
| B Delaware | Agent | Approved | 03/02/2022 |
| B District of Columbia | Agent | Approved | 03/02/2022 |
| B Florida | Agent | Approved | 03/02/2022 |
| B Georgia | Agent | Approved | 03/02/2022 |
| B Hawaii | Agent | Approved | 03/02/2022 |
| B Idaho | Agent | Approved | 03/02/2022 |
| B Illinois | Agent | Approved | 03/02/2022 |
| B Indiana | Agent | Approved | 03/02/2022 |
| B Iowa | Agent | Approved | 03/02/2022 |
| B Kansas | Agent | Approved | 03/02/2022 |
| B Kentucky | Agent | Approved | 03/02/2022 |
| B Louisiana | Agent | Approved | 03/02/2022 |
| B Maine | Agent | Approved | 03/02/2022 |
| B Maryland | Agent | Approved | 03/02/2022 |
| IA Maryland | Investment Adviser Representative | Approved | 03/16/2022 |

Broker Qualifications



Employment 2 of 2, continued

| U.S. State/ Territory | Category | Status | Date |
|-----------------------|----------|----------|------------|
| B Massachusetts | Agent | Approved | 03/02/2022 |
| B Michigan | Agent | Approved | 03/02/2022 |
| B Minnesota | Agent | Approved | 03/02/2022 |
| B Mississippi | Agent | Approved | 03/02/2022 |
| B Missouri | Agent | Approved | 03/02/2022 |
| B Montana | Agent | Approved | 03/02/2022 |
| B Nebraska | Agent | Approved | 03/02/2022 |
| B Nevada | Agent | Approved | 03/02/2022 |
| B New Hampshire | Agent | Approved | 03/02/2022 |
| B New Jersey | Agent | Approved | 03/02/2022 |
| B New Mexico | Agent | Approved | 03/02/2022 |
| B New York | Agent | Approved | 03/02/2022 |
| B North Carolina | Agent | Approved | 03/02/2022 |
| B North Dakota | Agent | Approved | 03/02/2022 |
| B Ohio | Agent | Approved | 03/02/2022 |
| B Oklahoma | Agent | Approved | 03/02/2022 |
| B Oregon | Agent | Approved | 03/02/2022 |
| B Pennsylvania | Agent | Approved | 03/02/2022 |
| B Puerto Rico | Agent | Approved | 03/02/2022 |
| B Rhode Island | Agent | Approved | 03/02/2022 |
| B South Carolina | Agent | Approved | 03/02/2022 |

Broker Qualifications



Employment 2 of 2, continued

| U.S. State/ Territory | Category | Status | Date |
|-----------------------|-----------------------------------|---------------------|------------|
| IA South Carolina | Investment Adviser Representative | Approved | 07/03/2024 |
| B South Dakota | Agent | Approved | 03/02/2022 |
| B Tennessee | Agent | Approved | 03/02/2022 |
| B Texas | Agent | Approved | 03/02/2022 |
| IA Texas | Investment Adviser Representative | Restricted Approval | 03/17/2022 |
| B Utah | Agent | Approved | 03/02/2022 |
| B Vermont | Agent | Approved | 03/02/2022 |
| B Virgin Islands | Agent | Approved | 03/02/2022 |
| B Virginia | Agent | Approved | 03/02/2022 |
| IA Virginia | Investment Adviser Representative | Approved | 03/16/2022 |
| B Washington | Agent | Approved | 03/02/2022 |
| B West Virginia | Agent | Approved | 03/02/2022 |
| B Wisconsin | Agent | Approved | 03/02/2022 |
| B Wyoming | Agent | Approved | 03/02/2022 |

Branch Office Locations

MML INVESTORS SERVICES, LLC

8444 Westpark Dr
Suite 900
McLean, VA 22102

MML INVESTORS SERVICES, LLC

7101 Wisconsin Ave
Suite 1200
Bethesda, MD 20814

Broker Qualifications



Employment 2 of 2, continued

MML INVESTORS SERVICES, LLC

222 CENTRAL PARK AVE.

SUITE 1100

VIRGINIA BEACH, VA 23462

MML INVESTORS SERVICES, LLC

Isle of Palms, SC

MML INVESTORS SERVICES, LLC

850 Morrison Dr

STE 585

Charleston, SC 29403

MML INVESTORS SERVICES, LLC

530 Gaither Road

Suite 350

Rockville, MD 20850

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

Principal/Supervisory Exams

| Exam | Category | Date |
|---|-----------|------------|
| B General Securities Principal Examination | Series 24 | 06/21/2016 |

General Industry/Product Exams

| Exam | Category | Date |
|--|----------|------------|
| B Securities Industry Essentials Examination | SIE | 10/01/2018 |
| B General Securities Representative Examination | Series 7 | 08/04/2015 |

State Securities Law Exams

| Exam | Category | Date |
|--|-----------|------------|
| B IA Uniform Combined State Law Examination | Series 66 | 02/25/2016 |

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 **0** professional designation(s).

No information reported.

Registration and Employment History



Registration History

The broker previously was registered with the following firms:

| Registration Dates | Firm Name | CRD# | Branch Location |
|----------------------|----------------------------|-------|-----------------|
| IA 03/2016 - 03/2022 | PARK AVENUE SECURITIES LLC | 46173 | CHEVY CHASE, MD |
| B 08/2015 - 03/2022 | PARK AVENUE SECURITIES LLC | 46173 | CHEVY CHASE, MD |

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 |
|-------------------|---------------------------------------|---------------------------|--------------------|--------------------------------|
| 07/2023 - Present | Bull Harbor Capital, LLC | President | Y | Bethesda, MD, United States |
| 03/2022 - Present | MML Investors Services, LLC | Registered Representative | Y | Vienna, VA, United States |
| 03/2022 - Present | MassMutual Life Insurance Co | General Agent | Y | Vienna, VA, United States |
| 12/2008 - 02/2022 | Park Avenue Securities LLC | Registered Rep | Y | Chevy Chase, MD, United States |
| 10/2008 - 02/2022 | Guardian Life Insurance Co of America | Agent | Y | Chevy Chase, MD, United States |

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.

(1) Name: Brookland Equity Group, LLC Inv rel: Y Addr: 1449 Lawrence St NE, Washington, DC 20017 Nature: Rental Income Position: Managing Member Start: 01/01/2009 No hrs/mo: 2 No hrs/mo dur trading: 0 Duties: Administrative oversight of the business entity.

(2) Name: Sean Joiner Inv rel: Y Addr: 228 F St NE, Unit #1 & #2, Washington, DC 20002 Nature: Rental Income Position: Managing Member Start: 07/01/2017 No hrs/mo: 1 No hrs/mo dur trading: 0 Duties: Administrative oversight of the business entity.

(3) Name: Financial Benefits Consulting, LLC Inv rel: Y Addr: At residential address Nature: Group Benefits & Group Insurance Sales Company Position: Member Start: 05/08/2018 No hrs/mo: 3 No hrs/mo dur trading: 0 Duties: Administrative oversight of the business entity.

Registration and Employment History



Other Business Activities, continued

(4) Name: Transition Overwatch, LLC Inv rel: Y Addr: 7101 Wisconsin Ave, Suite 1204, Bethesda, MD 20814 Nature: Placing veterans leaving military into jobs such as IT, Security, etc. Position: Member Start: 04/20/2020 No hrs/mo: 3 No hrs/mo dur trading: 1 Duties: Administrative oversight of the business entity.

(5) NAME: FFG Cares, Inc. INV REL: N ADD: 7101 Wisconsin Ave, Ste 1200, Bethesda, MD 20814 NATURE: 501(c)(3) Charitable Foundation POSITION: Co-Executive Director START DATE: 11-19-24 NO. HR/MO: 1 NO. HR/MO DURING SEC TRADING: 0 DESCRIBE DUTIES: FFG cares purpose is to give to and to raise funds for charitable organization that support Military/Uniformed service veterans & family; disadvantaged youth; Medical research & health care; Financial literacy

(6) NAME: SPJ2 Financial Holdings, LLC, INV REL: N ADD:@ residential address on file, NATURE:Vehicle Rental POSITION: Member START: 12/01/2025, NO HR/MO:1 NO HR/MO DUR TRADING: 0 DUTIES: none

End of Report



This page is intentionally left blank.