

BrokerCheck Report

Maria Benel Garcia Se

CRD# 6912877

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 3
Registration and Employment History	5 - 6



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.

**Maria Benel G. Se**

CRD# 6912877

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

- B** **ENCOMPASS MORE INVESTMENTS, LLC**
28494 Westinghouse Place
Suite #103
Valencia, CA 91355
CRD# 318438
Registered with this firm since: 06/06/2025

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
- 1 U.S. state or territory

This broker has passed:

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

Registration History

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

- B** **TRANSAMERICA FINANCIAL ADVISORS, LLC**
CRD# 16164
Pasadena, CA
06/2018 - 04/2025

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 1 U.S. state or territory through his or her employer.

Employment 1 of 1

Firm Name: **ENCOMPASS MORE INVESTMENTS, LLC**

Main Office Address: **390 DIABLO ROAD
SUITE #100
DANVILLE, CA 94526**

Firm CRD#: **318438**

SRO	Category	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	06/06/2025

U.S. State/ Territory	Category	Status	Date
B California	Agent	Approved	06/06/2025

Branch Office Locations

ENCOMPASS MORE INVESTMENTS, LLC

28494 Westinghouse Place
Suite #103
Valencia, CA 91355



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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B Investment Company Products/Variable Contracts Representative Examination	Series 6	06/28/2018

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	06/04/2018

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
B 06/2018 - 04/2025	TRANSAMERICA FINANCIAL ADVISORS, LLC	16164	Pasadena, CA

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
05/2025 - Present	Encompass More Investments, LLC	Registered Representative	Y	Danville, CA, United States
07/2021 - Present	Filipina Women's Network	Board Member	N	San Francisco,, CA, United States
12/2018 - Present	JBC Service LLC	Secretary	N	Sheridan, WY, United States
12/2017 - Present	JBC Services	Managing Partner	N	Sheridan, WY, United States
09/2017 - Present	WFGIA	Agent	Y	Pasadena, CA, United States
06/2017 - Present	JBC Group LLC	Managing Partner	N	Sheridan, WY, United States
01/2014 - Present	Life Steps Foundation Inc.	Board Member	N	Los Angeles, CA, United States
11/2006 - Present	International Society of Filipinos in Filipinos in Finance and A	President	N	Glendale, CA, United States
01/2004 - Present	Lifesteps Foundations Inc.	Secretary	N	Los Angeles, CA, United States
11/2021 - 05/2025	LSPN Pro, LLC	Independent Rep	N	Lindon, UT, United States
02/2018 - 04/2025	TRANSAMERICA FINANCIAL ADVISORS, INC	Registered Representative	Y	Pasadena, CA, United States
01/2015 - 03/2022	Kalayaan Inc. SoCal	Board Member	N	El Camino Village, CA, United States



Registration and Employment History

Employment History, continued

Employment	Employer Name	Position	Investment Related	Employer Location
01/2001 - 09/2017	VASQUEZ and COMPANY LLP	PARTNER	N	LOS ANGELES, CA, 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) Filipina Women's Network; Not Investment Related; 582 Market St., Suite 807, San Francisco, CA 94119; Board Member; Board Member; Start: 07/21; Hrs. Work Monthly: 8; Sec Trading Hrs.: 0; Provide ideas on board meeting and attend program events to help the organization achieve its mission and programs.

2) Lifesteps Foundations Inc.; Not-Investment Related; 5757 W Century Blvd. #800, Los Angeles, CA 90045; Non-Profit Organization; Secretary; Start: 01/04; 1 hrs./month devoted: 0 hrs./month during trading hrs.; Board meetings, make personal, advocate the mission and programs, assist the board in the carrying out its fiduciary responsibilities, ensure the safety and accuracy of all board records, review board minutes.

3) International Society of Filipinos in Filipinos in Finance and Accounting - ISSFA; Not-Investment related; 655 N. Central Ave. Suite 150 Glendale, CA 91203; Charity Works; President; Hrs./Monthly: 1; hrs./month during trading hrs.: 0; provide guidance and suggestions in accomplishing ISSFA mission and programs.

4) JBC Group LLC; Not-Invested related; 30 N Gould St. Ste. R Sheridan WY 82801; Business consulting; Managing Partner; Start: 06/17; Hrs./monthly devoted: 80; hrs./moth during trading hrs.:???; Provide oversight in the firm & operation including: strategy, business acquisition and client management.

5) JBC Services; Not-Investment related; 1217-Present; /30 N Gould St. Ste. R Sheridan WY 82801; managing consulting and client service in energy operations and maintenance services; Managing Partner; Start: 12/17; Hrs. Work Monthly: 80; 0 hrs./month during trading hrs.; Provide oversight in the operation including strategy operations, business acquisition and client management.

6) LIBAN Family-Owned Properties; Not Investment-Related; 7932 Ramsgate Ave., Los Angeles, CA 90045; Rental Properties; Owner; 06/2025; 16 hours per month devoted; 0 hrs. during trading hrs.; manage rental properties.

7) Agency FI; Not Investment-Related; 294 South Main St., Suite 600, Alpharetta, GA 30009; Insurance Business Consulting; Agent; Start: 05/10/2025; 32 hrs./month devoted; provide clients with life and health insurance solutions

8) City Club LA; Not Investment-Related; 555 Flower St., 51st Fl., Los Angeles, CA 90071; Private Social Business Club; Committee Member; Start: 06/2025; 4 hours per month devoted; 0 hrs. during trading hrs.; Assists committee in creating networking activities for members and recruit members.

End of Report



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