



IAPD Report

JOHN ANDREW DONOHUE JR

CRD# 1001864

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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

JOHN ANDREW DONOHUE JR (CRD# 1001864)

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 **03/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	11/25/2008
IA	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	10/30/2014

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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
B	AXA ADVISORS, LLC	6627	EAST SYRACUSE, NY	07/17/1985 - 12/10/2008
B	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	4039	NEW YORK, NY	07/17/1985 - 01/05/2000
B	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	4039	NEW YORK, NY	08/25/1981 - 10/25/1982

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	4



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 9 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **COMMONWEALTH FINANCIAL NETWORK**

Main Address: 275 WYMAN STREET
SUITE 400
WALTHAM, MA 02451-1200

Firm ID#: 8032

	Regulator	Registration	Status	Date
B	FINRA	Direct Participation Programs	Approved	11/25/2008
B	FINRA	General Securities Representative	Approved	11/25/2008
B	FINRA	Invest. Co and Variable Contracts	Approved	11/25/2008
B	Florida	Agent	Approved	11/25/2008
IA	Florida	Investment Adviser Representative	Approved	10/30/2014
B	Georgia	Agent	Approved	11/25/2008
B	Indiana	Agent	Approved	09/24/2025
B	New Jersey	Agent	Approved	01/10/2013
B	New York	Agent	Approved	11/25/2008
IA	New York	Investment Adviser Representative	Approved	06/29/2021
B	North Carolina	Agent	Approved	11/25/2008
B	Ohio	Agent	Approved	03/22/2011
B	Pennsylvania	Agent	Approved	03/17/2026



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	07/07/2021
IA Texas	Investment Adviser Representative	Restricted Approval	03/24/2026

Branch Office Locations

COMMONWEALTH FINANCIAL NETWORK
5760 COMMONS PARK DRIVE
EAST SYRACUSE, NY 13057

COMMONWEALTH FINANCIAL NETWORK
5401 South Kirkman Road
Suite 310
Orlando, FL 32819



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

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	05/27/1999
B Direct Participation Programs Representative Examination (S22)	Series 22	11/27/1992
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/16/1985

State Securities Law Exams

Exam	Category	Date
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IA Uniform Investment Adviser Law Examination (S65)	Series 65	06/23/1999
B Uniform Securities Agent State Law Examination (S63)	Series 63	11/14/1985

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
B	07/17/1985 - 12/10/2008	AXA ADVISORS, LLC	CRD# 6627	EAST SYRACUSE, NY
B	07/17/1985 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY
B	08/25/1981 - 10/25/1982	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	

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
11/2008 - Present	COMMONWEALTH FINANCIAL NETWORK	REGSITERED REPRESENTATIVE	Y	WALTHAM, MA, United States
11/2008 - Present	DIVERSIFIED WEALTH STRATEGIES, LLC	REPRESENTATIVE	Y	EAST SYRACUSE, NY, United States
06/1981 - Present	JOHN A DONOHUE CLU	OTHER - TRAINEE	N	SYRACUSE, NY, 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.

- 1) Insight Wealth Management, Inc., President and Owner, S-Corp established as an operating company for securities business; Conducted from branch location; Investment related.
- 2) Diversified Wealth Strategies, LLC, Partner and Part Owner, a private entity established as an operating company for securities business; Conducted from branch location; Investment related.
- 3) Fixed Insurance Sales conducted under Diversified Wealth Strategies; Conducted from branch location; Investment related.
- 4) DKKZ, LLC, Partner and Part Owner of a real estate partnership established to own branch office space; Conducted from branch location; Investment related.



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	4

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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	AXA ADVISORS
Allegations:	CLIENT PURCHASED A VARIABLE LIFE INSURANCE POLICY BASED ON THE AGENT'S REPRESENTATION THAT HIS PREMIUM PAYMENTS WOULD NOT CHANGE. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES UNSPECIFIED.
Product Type:	Insurance
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	CLIENT DID NOT SPECIFY DAMAGES AMOUNT.
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:	11/02/2009
Complaint Pending?	No
Status:	Denied
Status Date:	11/24/2009

**Settlement Amount:****Individual Contribution Amount:****Firm Statement**THE FIRM FOUND NO BASIS TO THE CUSTOMER'S COMPLAINT.
.....**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

AXA ADVISORS

Allegations:

CLIENT PURCHASED A VARIABLE LIFE INSURANCE POLICY BASED ON THE AGENT'S REPRESENTATION THAT HIS PREMIUM WOULD NOT CHANGE. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES UNSPECIFIED.

Product Type:

Insurance

Alleged Damages:

\$0.00

Alleged Damages Amount Explanation (if amount not exact):

CLIENT DID NOT SPECIFY DAMAGES AMOUNT.

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:**

11/02/2009

Complaint Pending?

No

Status:

Denied

Status Date:

11/24/2009

Settlement Amount:**Individual Contribution Amount:****Disclosure 2 of 4****Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

AXA ADVISORS

Allegations:

CLIENT ALLEGES SHE WAS ASSURED BY HER AGENT THAT SHE DID NOT HAVE TO PAY ANY FURTHER PREMIUMS ON HER HUSBAND'S VARIABLE LIFE INSURANCE POLICY. CLIENT ALLEGES SHE HAS NOW LEARNED THAT IN ORDER TO KEEP THE POLICY FROM LAPSING, SHE WOULD HAVE TO START MAKING PREMIUM PAYMENTS OF APPROXIMATELY \$8,000 PER YEAR. CLIENT IS REQUESTING THE FIRM TO INVESTIGATE THE MATTER. DAMAGES ARE UNSPECIFIED.

Product Type:

Insurance



Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 05/20/2008

Complaint Pending? No

Status: Denied

Status Date: 06/25/2008

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND NO BASIS TO THIS CUSTOMER COMPLAINT.

Disclosure 3 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AXA ADVISORS

Allegations: CLIENTS ALLEGE THAT THE SALE OF A 2000 BROKERAGE ACCOUNT WAS NOT A SUITABLE INVESTMENT. CLIENTS ALLEGE THE AGENT'S ADVICE WAS FOR THEM TO HAVE A HIGH RISK TOLERANCE AND NOT A CONSERVATIVE INVESTMENT STRATEGY. CLIENTS STATE THAT THIS WAS AN INAPPROPRIATE STRATEGY TO TAKE DUE TO THE CLIENT'S HEALTH CONDITION. THE CLIENT FURTHER ALLEGES THAT SURRENDER CHARGES WERE NOT DISCLOSED WHEN DIFFERENT FUND FAMILIES WERE EXCHANGED WITHIN THE ACCOUNT. CLIENT IS REQUESTING A SETTLEMENT OF THIS MATTER. DAMAGES ARE UNSPECIFIED.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 04/27/2005

Complaint Pending? No

Status: Denied

Status Date: 05/26/2005

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND NO BASIS ON WHICH TO PROVIDE REIMBURSEMENT FOR MARKET LOSSES SUSTAINED ON THIS ACCOUNT.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EQUITABLE LIFE



Allegations: PLANTIFF ALLEGES DAMAGES IN EXCESS OF \$22,000 IN CONNECTION WITH HIS VARIABLE ANNUITY ACCOUNT AND CLAIMS THAT THE FUNDS IN THE ANNUITY ACCOUNT WERE PLACED INTO AREAS OF INVESTMENT CONTRARY TO HIS INSTRUCTIONS. I AM AN AGENT OF THE EQUITABLE LIFE ASSURANCE SOCIETY.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$22,000.00

Customer Complaint Information

Date Complaint Received: 02/28/1996

Complaint Pending? No

Status: Litigation

Status Date: 02/28/1996

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF ONODAGA; CASE NO 96 0847

Date Notice/Process Served: 02/26/1996

Litigation Pending? No

Disposition: Settled

Disposition Date: 10/24/1996

Monetary Compensation Amount: \$22,000.00

Individual Contribution Amount: \$0.00

Broker Statement EQUITABLE CREDITED [CUSTOMER'S] ACCOUNT WITH THE \$22,000 ALLEGED LOSS DUE TO INVESTMENT ALLOCATIONS. CLIENT REQUESTED DAMAGES FOR ANNUITY WHERE CONTRIBUTIONS WERE TRANSFERRED TO INVESTMENT ACCOUNTS DUE TO AGENT OVERSIGHT. EQUITABLE'S POSITION WAS THAT TWO CONFIRMATION NOTICES AND SEMI-ANNUAL STATEMENTS CLEARLY INDICATED ALLOCATIONS. EQUITABLE CREDITED "LOSS INVESTMENTS" TO CLIENTS ACCOUNT RATHER THAN BEAR THE EXPENSE OF TRIAL.



End of Report

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