



## IAPD Report

# THOMAS JOSEPH SOWINSKI SR

CRD# 1159924

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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

### THOMAS JOSEPH SOWINSKI SR (CRD# 1159924)

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 **03/12/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	THE O.N. EQUITY SALES COMPANY	CRD# 2936	03/11/2004
<b>IA</b>	ON INVESTMENT MANAGEMENT CO	CRD# 105662	10/04/2018

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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>B</b>	THE O.N. EQUITY SALES COMPANY	2936	CINCINNATI, OH	08/23/2000 - 12/31/2003
<b>B</b>	COMMONWEALTH FINANCIAL NETWORK	8032	WALTHAM, MA	09/25/1995 - 08/23/2000
<b>B</b>	COMMONWEALTH EQUITY SERVICES, INC.	8032	WALTHAM, MA	08/31/1995 - 09/22/1995

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
Judgment/Lien	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 5 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **ON INVESTMENT MANAGEMENT CO**  
Main Address: ONE FINANCIAL WAY  
CINCINNATI, OH 45242  
Firm ID#: 105662

Regulator	Registration	Status	Date
IA Massachusetts	Investment Adviser Representative	Approved	02/18/2020
IA New Hampshire	Investment Adviser Representative	Approved	10/04/2018
IA Rhode Island	Investment Adviser Representative	Approved	03/01/2019

#### Branch Office Locations

**ON INVESTMENT MANAGEMENT CO**  
370 Portsmouth Ave  
Greenland, NH 03840

#### Employment 2 of 2

Firm Name: **THE O.N. EQUITY SALES COMPANY**  
Main Address: ONE FINANCIAL WAY  
CINCINNATI, OH 45242  
Firm ID#: 2936

Regulator	Registration	Status	Date
B FINRA	Direct Participation Programs	Approved	03/11/2004
B FINRA	Invest. Co and Variable Contracts	Approved	03/11/2004
B Florida	Agent	Approved	03/15/2004
B Maine	Agent	Approved	03/11/2004



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Massachusetts	Agent	Approved	03/11/2004
<b>B</b> New Hampshire	Agent	Approved	03/11/2004
<b>B</b> Rhode Island	Agent	Approved	03/11/2004

### Branch Office Locations

370 PORTSMOUTH AVENUE  
GREENLAND, NH 03840




## 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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.**



#### Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/11/2001

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/26/1985
 Direct Participation Programs Representative Examination (S22)	Series 22	04/06/1984

#### State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	07/12/2007
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/07/1983

### 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
B	08/23/2000 - 12/31/2003	THE O.N. EQUITY SALES COMPANY	CRD# 2936	CINCINNATI, OH
B	09/25/1995 - 08/23/2000	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	WALTHAM, MA
B	08/31/1995 - 09/22/1995	COMMONWEALTH EQUITY SERVICES, INC.	CRD# 8032	
B	03/29/1995 - 09/01/1995	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
B	01/22/1993 - 02/09/1995	ALLMERICA INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA
B	02/07/1989 - 01/05/1993	CALVERT SECURITIES CORPORATION	CRD# 14035	
B	02/19/1986 - 01/05/1993	CALVERT SECURITIES CORPORATION	CRD# 14035	BETHESDA, MD
B	03/02/1988 - 01/26/1989	W. S. GRIFFITH & CO., INC.	CRD# 10410	HARTFORD, CT
B	04/09/1984 - 02/24/1986	COMMONWEALTH EQUITY SERVICES, INC.	CRD# 8032	

### 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
08/2000 - Present	THE O.N. EQUITY SALES COMPANY	REGISTERED REP	Y	CINCINNATI, OH, United States
08/1998 - Present	OHIO NATIONAL LIFE INSURANCE	AGENT	N	CINCINNATI, OH, United States
01/1995 - Present	SELF EMPLOYED/THOMAS J. SOWINSKI	OTHER - IND. REP.	N	STRATHAM, NH, 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)HARBOUR POINTE FINANCIAL RESOURCES; NOT INVESTMENT RELATED; SELLING LIFE, HEALTH, DISABILTIY, LTC,



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

FIXED ANNUITIES, GROUP LIFE AND HEALTH; SOLE PROPRIETOR; 01/01/1985-CURRENT; 80 HOURS/MONTH; 80 DURING SECURITIES TRADING HOURS; SELLING THE ABOVE MENTIONED PRODUCTS. 2) TOM SOWINSKI; NOT INVESTMENT RELATED; HELP FRIEND WITH MAINTAINING RENTAL PROPERTY; CONSULTANT; 01/01/2006-CURRENT; PROPERTY MANAGEMENT HELP WITH VENDOR NEGOTIATION. ACT AS LIASON BETWEEN OWNER AND SUB CONTRACTOR VENDORS.

3. Phoenix Family Focus, not investment related; 370 Portsmouth Ave, Greenland, NH 03840; non profit organization; President of Board of Directors; 05/01/2014-present; 3 hours/month (0 during securities trading hours); help to establish policies and programs along with other Board Members and the Executive Director. Help plan and attend organization fund raising activities and events.



## 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
Judgment/Lien	4

### Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

#### Disclosure 1 of 4

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	IRS
<b>Judgment/Lien Amount:</b>	\$31,267.86
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	01/14/2025
<b>Date Individual Learned:</b>	02/25/2025
<b>Type of Court:</b>	IRS
<b>Name of Court:</b>	Rockingham County Register of Deeds
<b>Location of Court:</b>	Kingston, NH 03848
<b>Judgment/Lien Outstanding?</b>	Yes

#### Disclosure 2 of 4

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	Town of Stratham, NH
<b>Judgment/Lien Amount:</b>	\$12,395.00
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	05/28/2020
<b>Date Individual Learned:</b>	06/24/2020
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Rockingham County Court
<b>Location of Court:</b>	Brentwood, NH
<b>Judgment/Lien Outstanding?</b>	Yes



**Disclosure 3 of 4**

**Reporting Source:** Individual  
**Judgment/Lien Holder:** IRS  
**Judgment/Lien Amount:** \$40,499.51  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 11/13/2019  
**Date Individual Learned:** 11/23/2019  
**Type of Court:** State Court  
**Name of Court:** Rockingham County Register of Deeds  
**Location of Court:** Kingston, NH  
**Docket/Case #:** N/A  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** We have agreed today to a Partial Payment Installment agreement with the IRS. The written agreement will be coming from the IRS hopefully in the next few weeks. An Installment Agreement with the IRS is in place and currently being carried out.

**Disclosure 4 of 4**

**Reporting Source:** Individual  
**Judgment/Lien Holder:** IRS  
**Judgment/Lien Amount:** \$135,927.21  
**Judgment/Lien Type:** Tax  
**Date Filed with Court:** 05/26/2009  
**Date Individual Learned:** 05/26/2009  
**Type of Court:** IRS  
**Name of Court:** Register of Deeds  
**Location of Court:** Rockingham County  
**Judgment/Lien Outstanding?** Yes  
**Broker Statement** An Installment Agreement with the IRS is in place and currently being carried out. Update made to name and location of court.



## End of Report

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