User Guidance

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IAPD Report

JOHN WILLIAM MURPHY

CRD# 1374449

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.

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

User Guidance

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Report Summary

JOHN WILLIAM MURPHY (CRD# 1374449)

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 **12/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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
IA	AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK, NY	09/17/2020 - 10/11/2024
B	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	Pearl River, NY	09/09/2020 - 10/11/2024
IA	HSBC SECURITIES (USA) INC.	19585	YONKERS, NY	09/17/2015 - 06/05/2020

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
Regulatory Event	2

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

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**

Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255

Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	10/11/2024
B	FINRA	General Securities Representative	Approved	10/11/2024
IA	California	Investment Adviser Representative	Approved	10/11/2024
B	New York	Agent	Approved	10/11/2024
IA	New York	Investment Adviser Representative	Approved	10/11/2024

Branch Office Locations

OSAIC WEALTH, INC.
Pearl River, NY

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
B	General Securities Principal Examination (S24)	Series 24	01/07/2000

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Limited Representative-Equity Trader Exam (S55)	Series 55	01/28/1999
B	General Securities Representative Examination (S7)	Series 7	06/15/1985

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/23/2021
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/27/2004

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	09/17/2020 - 10/11/2024	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK, NY
B	09/09/2020 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	Pearl River, NY
IA	09/17/2015 - 06/05/2020	HSBC SECURITIES (USA) INC.	CRD# 19585	YONKERS, NY
B	09/16/2015 - 06/05/2020	HSBC SECURITIES (USA) INC.	CRD# 19585	YONKERS, NY
B	03/12/2013 - 05/08/2015	LPL FINANCIAL LLC	CRD# 6413	PEARL RIVER, NY
IA	03/18/2013 - 12/31/2014	PRIVATE ADVISOR GROUP, LLC	CRD# 155216	PEARL RIVER, NJ
B	02/21/2013 - 03/04/2013	OPPENHEIMER & CO. INC.	CRD# 249	WHITE PLAINS, NY
B	10/01/2012 - 01/04/2013	J.P. MORGAN SECURITIES LLC	CRD# 79	MOUNT VERNON, NY
IA	10/01/2012 - 01/04/2013	J.P. MORGAN SECURITIES LLC	CRD# 79	MOUNT VERNON, NY
IA	11/08/2006 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	MOUNT VERNON, NY
B	09/07/2004 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	MOUNT VERNON, NY
B	03/03/2004 - 08/03/2004	TRILLIUM TRADING LLC	CRD# 120064	NEW YORK, NY
B	10/21/1998 - 10/23/2003	WORLDCO, L.L.C.	CRD# 24673	NEW YORK, NY
B	12/18/1996 - 08/28/1998	FIRST ASSET MANAGEMENT, INC.	CRD# 17341	GARDEN CITY, NY
B	08/29/1985 - 01/04/1997	D. H. BLAIR & CO., INC.	CRD# 6833	NEW YORK, NY
B	08/15/1985 - 02/24/1986	NORBAY SECURITIES INC.	CRD# 5431	

Registration & Employment History

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
10/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	SCOTTSDALE, AZ, United States
08/2020 - 10/2024	American Portfolios Advisors, Inc	Investment Advisor Representative	Y	Pearl River, NY, United States
08/2020 - 10/2024	American Portfolios Financial Services, Inc.	Registered Representative	Y	Pearl River, NY, United States
08/2016 - 06/2020	HSBC BANK USA, N.A.	PREMIER RELATIONSHIP ADVISOR	Y	YONKERS, NY, United States
08/2015 - 08/2016	HSBC SECURITIES INC	PREMIER FINANCIAL ADVISOR	Y	YONKERS, 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. UMS - Insurance Sales, not investment related, start date = 10/2020, 5-10 hours/month, 5-10/hours/month/market hours.

2. UMS/INSURANCE
POSITION: AGENT NATURE: INSURANCE INVESTMENT RELATED: Yes NUMBER OF HOURS: 25 SECURITIES TRADING HOURS: 25 START DATE: 01/01/2024
ADDRESS: 184 FOREST AVE, 184 FOREST AVE, PEARL RIVER NY 10965, United States
DESCRIPTION: FIXED ANNUITY UL INS REVIEWS

3. UMS -
POSITION: agent NATURE: insurance fixed annuities INVESTMENT RELATED: Yes NUMBER OF HOURS: 8 SECURITIES TRADING HOURS: 8 START DATE: 01/01/2025
ADDRESS: 100 century pkwy, 100 century pkwy, mt laurel NJ 08054, United States
DESCRIPTION: solutions for clients for insurance and fixed annuities

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
Regulatory Event	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Firm
Regulatory Action Initiated By:	New York Department of Financial Services
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Other: Stipulation and Fine
Date Initiated:	09/10/2019
Docket/Case Number:	2019-0173-S
Employing firm when activity occurred which led to the regulatory action:	HSBC Securities USA Inc.
Product Type:	No Product
Allegations:	Respondent provided materially incorrect, untrue and/or incomplete information in his renewal applications for an agents license.
Current Status:	Final
Resolution:	Stipulation and Fine
Resolution Date:	02/03/2020
Sanctions Ordered:	Other: Stipulation and Fine
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$2,500.00

Portion Levied against individual:	$2,500.00
Payment Plan:	
Is Payment Plan Current:	
Date Paid by individual:	02/03/2020
Was any portion of penalty waived?	No
Amount Waived:	
Firm Statement	Mr. John Murphy recently made the firm aware on August 17, 2020 that NY Department of Finance Services recorded a final stipulation to close out this matter on his U4.

Reporting Source:	Individual
Regulatory Action Initiated By:	New York Department of Financial Services
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Other: Stipulation and Fine
Date Initiated:	09/10/2019
Docket/Case Number:	2019-0173-S
Employing firm when activity occurred which led to the regulatory action:	HSBC Securities USA Inc.
Product Type:	No Product
Allegations:	Respondent provided materially incorrect, untrue and/or incomplete information in his renewal applications for an agents license.
Current Status:	Final
Resolution:	Stipulation and Fine
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	02/03/2020
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$2,500.00
Portion Levied against individual:	$2,500.00
Payment Plan:	
Is Payment Plan Current:	

Date Paid by individual:	02/03/2020
Was any portion of penalty waived?	No
Amount Waived:	

Disclosure 2 of 2

Reporting Source:	Individual
Regulatory Action Initiated By:	THE STATE OF WISCONSIN
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	
Date Initiated:	05/09/1988
Docket/Case Number:	X-86238 (E)
Employing firm when activity occurred which led to the regulatory action:	DH BLAIR
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	
Allegations:	THE STATE OF WISCONSIN ALLEGED THAT MR. MURPHY WAS CONDUCTING BUSINESS IN WISCONSIN WITH OUT BEING REGISTERED IN THAT STATE.
Current Status:	Final
Resolution:	Stipulation and Consent
Resolution Date:	08/06/1988
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	
Sanction Details:	PROHIBITED HIM FROM DOING BUSINESS IN WISCONSIN AS A SECURITIES AGENT UNLESS AND UNTIL HE BECOMES PROPERLY LICENSED IN THAT STATE.
Broker Statement	MR. MURPHY WAS PROHIBITED FROM DOING BUSINESS IN WISCONSIN UNLESS AND UNTIL HE BECOMES PROPERLY LICENSED IN THAT STATE.

End of Report

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