User Guidance

www.adviserinfo.sec.gov

IAPD Report

HENRY CHARLES KOCHAN JR

CRD# 1622084

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

Report Summary

HENRY CHARLES KOCHAN JR (CRD# 1622084)

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 **07/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	THE AMERIFLEX GROUP	CRD# 305585	10/22/2021
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	06/27/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **17** 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	OSAIC WEALTH, INC.	23131	Lakewood Ranch, FL	09/01/2023 - 07/09/2025
B	SAGEPOINT FINANCIAL, INC.	133763	Lakewood Ranch, FL	10/21/2021 - 09/01/2023
IA	AURORA PRIVATE WEALTH, INC.	281604	Sea Girt, NJ	01/15/2019 - 10/21/2021

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	1

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

Employment 1 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**

Main Address: 1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757

Firm ID#: 39543

	Regulator	Registration	Status	Date
B	FINRA	Corporate Securities Represent	Approved	06/27/2025
B	FINRA	General Securities Representative	Approved	06/27/2025
B	FINRA	Invest. Co and Variable Contracts	Approved	06/27/2025
B	California	Agent	Approved	06/27/2025
B	Florida	Agent	Approved	06/27/2025
B	Idaho	Agent	Approved	06/30/2025
B	Iowa	Agent	Approved	06/27/2025
B	Louisiana	Agent	Approved	06/27/2025
B	Minnesota	Agent	Approved	07/11/2025
B	New Hampshire	Agent	Approved	06/27/2025
B	New Jersey	Agent	Approved	06/27/2025
B	New York	Agent	Approved	06/27/2025
B	North Carolina	Agent	Approved	07/09/2025

Qualifications

	Regulator	Registration	Status	Date
B	Oregon	Agent	Approved	06/27/2025
B	Pennsylvania	Agent	Approved	06/27/2025
B	Rhode Island	Agent	Approved	07/10/2025
B	South Carolina	Agent	Approved	06/27/2025
B	Texas	Agent	Approved	06/27/2025
B	Vermont	Agent	Approved	06/27/2025
B	Virginia	Agent	Approved	06/27/2025

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
8470 Enterprise Cir., Ste. 300
Lakewood Ranch, FL 34202

CAMBRIDGE INVESTMENT RESERARCH, INC.
Sarasota, FL

Employment 2 of 2

Firm Name: **THE AMERIFLEX GROUP**

Main Address: 8475 W. SUNSET ROAD, SUITE 101
LAS VEGAS, NV 89113

Firm ID#: 305585

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	02/11/2022
IA	New Jersey	Investment Adviser Representative	Approved	10/22/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	11/01/2022

Branch Office Locations

THE AMERIFLEX GROUP
Longboat Key, FL

THE AMERIFLEX GROUP
8470 Enterprise Cir
Suite 110-C
Lakewood Ranch, FL 34202

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

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/20/1998

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/17/2017
B	Corporate Securities Limited Representative Examination (S62)	Series 62	11/04/2003
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/04/1991

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	11/11/1997

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
B	09/01/2023 - 07/09/2025	OSAIC WEALTH, INC.	CRD# 23131	Lakewood Ranch, FL
B	10/21/2021 - 09/01/2023	SAGEPOINT FINANCIAL, INC.	CRD# 133763	Lakewood Ranch, FL
IA	01/15/2019 - 10/21/2021	AURORA PRIVATE WEALTH, INC.	CRD# 281604	Sea Girt, NJ
B	01/08/2019 - 10/21/2021	APW CAPITAL, INC.	CRD# 43814	Sea Girt, NJ
B	10/17/2016 - 01/10/2019	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	St. Petersburg, FL
IA	10/17/2016 - 01/10/2019	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	St. Petersburg, FL
IA	06/25/2010 - 10/21/2016	GIRARD SECURITIES, INC.	CRD# 18697	SEA GIRT, NJ
B	03/29/2004 - 10/21/2016	GIRARD SECURITIES, INC.	CRD# 18697	SEA GIRT, NJ
IA	03/31/2004 - 06/11/2010	GIRARD SECURITIES, INC.	CRD# 18697	SEA GIRT, NJ
IA	11/15/2002 - 03/31/2004	MAIN STREET MANAGEMENT COMPANY	CRD# 547	MENDHAM, NJ
B	11/14/1997 - 03/31/2004	MAIN STREET MANAGEMENT COMPANY	CRD# 547	BOSTON, MA
B	04/05/1991 - 11/19/1997	C. J. M. PLANNING CORP.	CRD# 5698	POMPTON LAKES, NJ

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
06/2025 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
10/2021 - Present	The Ameriflex Group, Inc.	Investment Adviser Representative	Y	Sea Girt, NJ, United States
09/2023 - 06/2025	OSAIC WEALTH, INC.	Mass Transfer	Y	Lakewood Ranch, FL, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2021 - 09/2023	SagePoint Financial	Registered Representative	Y	SEA GIRT, NJ, United States
01/2019 - 10/2021	APW Capital, INC.	Registered Representative	Y	Rockaway, NJ, United States
10/2016 - 01/2019	Ameriprise Financial Services, Inc.	Registered Rep	Y	Wall Township, NJ, United States
03/2004 - 10/2016	GIRARD SECURITIES, INC.	OSJ/REGISTERED REP	Y	SEA GIRT, CA, United States
08/1981 - 10/2016	HENRY C KOCHAN JR PA	OTHER - PUBLIC ACCOUNTANT	Y	SEA GIRT, NJ, 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) THE AMERIFLEX GROUP-RIA, 8475 W. Sunset Rd, Suite 101, Las Vegas NV 89113, United States, 10/2023, RIA AFFILIATION, INV REL, 100 HR/MO - 100 HR/MO TRADING.

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*.
  - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - o 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*.
  - o 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.
  - o 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.
  - o 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	1

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 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	02/11/2022
Docket/Case Number:	108132-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	AURORA PRIVATE WEALTH, INC.
Product Type:	No Product
Allegations:	Rendered investment advice, from a location within Florida, without being registered by the Office.
Current Status:	Final
Resolution:	Order
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:	02/11/2022
Sanctions Ordered:	Cease and Desist

	Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$20,625.00
Portion Levied against individual:	$20,625.00
Payment Plan:	
Is Payment Plan Current:	No
Date Paid by individual:	02/11/2022
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	On February 11, 2022, the Office of Financial Regulation (Office) entered a Final Order adopting the Stipulation and Consent Agreement in the matter of Henry Charles Kochan, Jr. (Kochan). Kochan neither admitted nor denied the allegations but consented to the entry of findings by the Office. The Office found that Kochan violated section 517.12(4), Florida Statutes, by rendering investment advice, from a location within Florida, without being registered by the Office. Kochan agreed to Cease and Desist from violations of Chapter 517, Florida Statutes, and the Administrative Rules adopted thereto, and to pay an administrative fine in the amount of $20,625. The Office agreed to approve Kochan's application as an associated person (RA) with The Ameriflex Group effective February 11, 2022.

Reporting Source:	Individual
Regulatory Action Initiated By:	State of Florida Office of Financial Regulation
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	02/11/2022
Docket/Case Number:	108132-SR
Employing firm when activity occurred which led to the regulatory action:	Aurora Private Wealth, Inc.
Product Type:	No Product
Allegations:	The State of Florida Office of Financial Regulation ("Office") found that while serving as an Investment Adviser Representative of Aurora Private Wealth, Inc., Mr. Kochan violated section 517.12(4) of the Florida Statutes by rendering investment advice, from a location within Florida, without being registered by the Office as an associated person of the federal covered adviser.
Current Status:	Final
Resolution:	Order

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:	02/11/2022
Sanctions Ordered:	Cease and Desist Civil and Administrative Penalty(ies)/Fine(s)
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$20,625.00
Portion Levied against individual:	$20,625.00
Payment Plan:	Certified check or money order made payable to the "Department of Financial Services"
Is Payment Plan Current:	Yes
Date Paid by individual:	02/10/2022
Was any portion of penalty waived?	No
Amount Waived:	

End of Report

This page is intentionally left blank.