



IAPD Report

JOHN JOSEPH O'HAGAN

CRD# 1754256

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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

JOHN JOSEPH O'HAGAN (CRD# 1754256)

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 **07/03/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	O'HAGAN GROUP, INC.	CRD# 315389	09/30/2021
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	10/01/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **27** 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	ARBOR POINT ADVISORS	165127	BETHLEHEM, PA	11/06/2020 - 09/30/2021
B	SECURITIES AMERICA, INC.	10205	Bethlehem, PA	11/06/2020 - 09/30/2021
B	KMS FINANCIAL SERVICES, INC.	3866	Bethlehem, PA	01/19/2016 - 11/06/2020

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
Customer Dispute	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 **27** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **O'HAGAN GROUP, INC.**
Main Address: 1429 WEST BROAD STREET
BETHLEHEM, PA 18018
Firm ID#: 315389

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	08/12/2024
IA Pennsylvania	Investment Adviser Representative	Approved	09/30/2021
IA Texas	Investment Adviser Representative	Restricted Approval	09/30/2021

Branch Office Locations

O'HAGAN GROUP, INC.
1429 WEST BROAD STREET
BETHLEHEM, PA 18018

Employment 2 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**
Main Address: 80 STATE STREET
ALBANY, NY 12207
Firm ID#: 35747

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	10/01/2021
B FINRA	Operations Professional	Approved	10/01/2021
B Alabama	Agent	Approved	10/01/2021
B Arizona	Agent	Approved	10/12/2021



Qualifications

Regulator	Registration	Status	Date
B California	Agent	Approved	10/04/2021
B Colorado	Agent	Approved	10/05/2021
B Connecticut	Agent	Approved	10/06/2021
B Florida	Agent	Approved	10/04/2021
B Kansas	Agent	Approved	10/04/2021
B Louisiana	Agent	Approved	10/11/2021
B Maryland	Agent	Approved	10/04/2021
B Michigan	Agent	Approved	10/05/2021
B Missouri	Agent	Approved	10/01/2021
B Montana	Agent	Approved	10/07/2021
B Nevada	Agent	Approved	10/11/2021
B New Hampshire	Agent	Approved	10/18/2021
B New Jersey	Agent	Approved	10/05/2021
B New Mexico	Agent	Approved	10/05/2021
B North Carolina	Agent	Approved	10/04/2021
B Ohio	Agent	Approved	10/21/2021
B Oklahoma	Agent	Approved	10/05/2021
B Pennsylvania	Agent	Approved	10/05/2021
B Tennessee	Agent	Approved	10/05/2021



Qualifications

Regulator	Registration	Status	Date
B Texas	Agent	Approved	10/04/2021
B Utah	Agent	Approved	10/04/2021
B Vermont	Agent	Approved	10/05/2021
B Virginia	Agent	Approved	10/05/2021
B Washington	Agent	Approved	10/05/2021
B Wyoming	Agent	Approved	10/11/2021

Branch Office Locations

80 State Street
ALBANY, NY 12207

1429 W. Broad Street
Bethlehem, PA 18018



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, 3 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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Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	07/10/2003
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	11/10/2003
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Uniform Securities Agent State Law Examination (S63)	Series 63	11/20/1987
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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
IA	11/06/2020 - 09/30/2021	ARBOR POINT ADVISORS	CRD# 165127	BETHLEHEM, PA
B	11/06/2020 - 09/30/2021	SECURITIES AMERICA, INC.	CRD# 10205	Bethlehem, PA
B	01/19/2016 - 11/06/2020	KMS FINANCIAL SERVICES, INC.	CRD# 3866	Bethlehem, PA
IA	09/18/2013 - 11/06/2020	KMS FINANCIAL SERVICES, INC	CRD# 3866	Bethlehem, PA
B	08/14/2009 - 01/15/2016	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	BETHLEHEM, PA
IA	08/19/2009 - 12/31/2013	PKS ADVISORY SERVICES, LLC	CRD# 125648	BETHLEHEM, PA
IA	01/02/2009 - 08/17/2009	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	SAINT PETERSBURG, F
B	10/01/2003 - 08/17/2009	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	BETHLEHEM, PA
IA	01/05/2006 - 01/02/2009	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	BETHLEHEM, PA
IA	03/02/2004 - 12/31/2005	INTEGRATED ASSET MANAGEMENT, INC.	CRD# 122034	BETHLEHEM, PA
IA	11/20/2003 - 02/04/2005	RAYMOND JAMES FINANCIAL SERVICES	CRD# 6694	BETHLEHEM, PA
B	07/11/2003 - 10/31/2003	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
B	08/25/1989 - 06/12/1990	A. G. EDWARDS & SONS, INC.	CRD# 4	
B	10/22/1987 - 09/06/1988	EDWARD D. JONES & CO., L.P.	CRD# 250	

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
10/2021 - Present	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REPRESENTATIVE	Y	Albany, NY, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2021 - Present	O'HAGAN GROUP, INC	PRESIDENT AND INVESTMENT ADVISER REPRESENTATIVE	Y	BETHLEHEM, PA, United States
11/1992 - Present	CONTINENTAL AIRLINES	RESERVE PILOT	N	HOUSTON, TX, United States
11/2020 - 09/2021	ARBOR POINT ADVISORS	IAR	Y	BETHLEHEM, PA, United States
11/2020 - 09/2021	SECURITIES AMERICA, INC.	Registered Rep	Y	Bethlehem, PA, United States
09/2013 - 11/2020	KMS FINANCIAL SERVICES, INC.	INVESTMENT ADVISOR	Y	SEATTLE, WA, 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) O'Hagan Group Inc. Investment Related. Located at 1429 W Broad Street, Bethlehem, PA 18018. Nature - RIA. Position - Owner/ President. Start - 10/2021. 120 hours per month, 120 hours during trading hours. Duties - managing RIA practice, actively manage client's fee based accounts.
- 2) United Airlines. Not Investment Related. Located at 233 S Wacker Drive, Chicago, IL 60606. Nature - Employee of United Airlines. Position - Pilot on Long Term Disability. Start - 11/1992. 0 hours per month, 0 hours during trading hours. Duties - currently on long term disability.
- 3) Create A Path 1st. Not Investment Related. Located at 1429 W Broad Street, Bethlehem, PA 18018. Nature - 501c3 Non-profit. Position - Owner/President. Start 05/2020. 5 hours per month, 5 hours during trading hours. Duties - provide funding for the non-profit by giving charitable donations to the foundation. The money is used to purchase groceries which are dropped off at a local food shelter. Money is also used to pay rent for a local boxing gym in the city which its main goal is to get kids off the street.
- 4) PKS Financial. Investment Related. Located at 80 State Street, Albany NY 12211. Nature - Fixed Insurance and Annuity Business. Position - Agent. Start 10/2021. 5 hours per month, 5 hours during trading hours. Duties - sell Fixed Insurance and 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
Customer Dispute	2

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 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	KMS Financial Services, Inc.
Allegations:	Client and RR were negotiating advisory fee which had been 1%. Client requested .5% and RR offer fee reduction to .6%. Client responded that he wanted to terminate the agreement and self manage. RR sold all positions and closed the account. Client alleges that he did not request sale of positions and only wanted to terminate his advisory agreement.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$30,000.00
Alleged Damages Amount Explanation (if amount not exact):	This is the cost client alleges he incurred to re-establish his stock positions.
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:	01/13/2020
Complaint Pending?	No
Status:	Settled



Status Date: 02/07/2020

Settlement Amount: \$21,997.90

Individual Contribution Amount: \$5,000.00

Arbitration Information

Disposition: Settled

Disposition Date: 02/07/2020

Broker Statement

KMS reviewed this item and concluded that although the RR believed that the client wanted to liquidate his positions, based on several prior conversations and client concerns about market volatility, that the liquidations were made in error. Actual cost to correct the error is \$21,997.90. KMS will reimburse client and has offered to reassign his account to another RR.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: KMS Financial Services, Inc.

Allegations: Client sent text messages to RR alleging that stop losses requested were not put in place on their holdings. Also questioned quality of specific stock picks and size of individual holdings.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): Client delinked the account shortly after sending the complaining text message so that KMS cannot determine what if any losses took place.

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: 03/23/2018

Complaint Pending? No

Status: Closed/No Action

Status Date: 02/19/2020

Settlement Amount:

Individual Contribution Amount:

Broker Statement

Client was new to working with RR and in reaction to market volatility sent text messages to RR complaining that stop losses requested were not put in place on their holdings and questioning quality of specific stock picks and size of individual positions. However stop losses were in place and the positions held were suitable.



End of Report

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