IAPD Report

JOHN ANDREW KINNEY

CRD# 1918369

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 ANDREW KINNEY (CRD# 1918369)

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 **04/03/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	11/29/2017
IA	WARNER WEALTH	CRD# 334877	04/11/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **14** 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	LPL FINANCIAL LLC	6413	FORT MILL, SC	11/29/2017 - 04/03/2025
IA	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	29604	GUILFORD, CT	12/15/2009 - 11/29/2017
B	NATIONAL PLANNING CORPORATION	29604	GUILFORD, CT	03/31/2006 - 11/29/2017

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
Customer Dispute	1
Termination	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 **14** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **WARNER WEALTH**
Main Address: 869 BOSTON POST ROAD
MADISON, CT 06443
Firm ID#: 334877

	Regulator	Registration	Status	Date
IA	Connecticut	Investment Adviser Representative	Approved	04/11/2025

Branch Office Locations

WARNER WEALTH
869 BOSTON POST ROAD
MADISON, CT 06443

Employment 2 of 2

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	11/29/2017
B	FINRA	General Securities Representative	Approved	11/29/2017
B	California	Agent	Approved	11/29/2017
B	Connecticut	Agent	Approved	11/29/2017
B	Florida	Agent	Approved	11/30/2017
B	Georgia	Agent	Approved	11/29/2017

Qualifications

	Regulator	Registration	Status	Date
B	Hawaii	Agent	Approved	02/23/2022
B	Massachusetts	Agent	Approved	11/29/2017
B	Nevada	Agent	Approved	11/29/2017
B	New Jersey	Agent	Approved	11/29/2017
B	New York	Agent	Approved	11/29/2017
B	North Carolina	Agent	Approved	02/28/2020
B	Pennsylvania	Agent	Approved	11/29/2017
B	South Carolina	Agent	Approved	07/12/2023
B	Texas	Agent	Approved	11/29/2017
B	Vermont	Agent	Approved	11/29/2017

Branch Office Locations

LPL FINANCIAL LLC
869 BOSTON POST ROAD
MADISON, CT 06443

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/03/1999

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	04/15/1989

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/27/1995
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/15/1989

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	11/29/2017 - 04/03/2025	LPL FINANCIAL LLC	CRD# 6413	FORT MILL, SC
IA	12/15/2009 - 11/29/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	GUILFORD, CT
B	03/31/2006 - 11/29/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	GUILFORD, CT
IA	04/06/2005 - 12/11/2009	BENCHMARK ASSET MANAGEMENT, LLC	CRD# 127240	GUILFORD, CT
B	07/08/2000 - 04/03/2006	JEFFERSON PILOT SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
IA	07/25/2001 - 12/31/2004	BENCHMARK ASSET MANAGEMENT, LLC	CRD# 127240	GUILFORD, CT
B	04/28/1998 - 07/08/2000	POLARIS FINANCIAL SERVICES, INC.	CRD# 14521	CONCORD, NH
B	06/06/1996 - 05/05/1998	LEGG MASON WOOD WALKER, INCORPORATED	CRD# 6555	BALTIMORE, MD
B	07/30/1993 - 05/30/1996	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	09/08/1989 - 07/26/1993	PAINEWEBBER INCORPORATED	CRD# 8174	WEEHAWKEN, NJ
B	04/18/1989 - 08/21/1989	ISFA CORPORATION	CRD# 12984	APPLETON, WI

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
11/2021 - Present	Warner Wealth	Advisor	Y	Madison, CT, United States
11/2017 - Present	LPL FINANCIAL LLC	Registered Representative	Y	GUILFORD, CT, United States
03/2006 - Present	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	GUILFORD, CT, United States
04/1998 - Present	BENCHMARK ASSET MANAGEMENT, LLC	MANAGING MEMBER	N	GUILFORD, CT, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location

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. 11/29/2017 - BENCHMARK ASSET MANAGEMENT, LLC - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date 6/22/2006 - Time Spent 100%.

2. 11/30/2021 - Warner Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Start Date: 11/18/2021 - 30 Hours Per Month/5 Hours During Securities Trading.

3. 12/06/2023 - Benchmark Asset Management - Inv Related - At Reported Business Location(s) - Non-Variable Insurance - Investment Advisor - Start Date: 9/15/2023 - 1 Hr/Mo During 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*.
  - 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	1
Customer Dispute	1
Termination	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:	NYSE DIVISION OF ENFORCEMENT
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	04/27/2000
Docket/Case Number:	HPD# 00-140
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Other
Other Product Type(s):	
Allegations:	**04/27/2000** CHARGES ISSUED BY NYSE DIVISION OF ENFORCEMENT AND PENDING: CHARGE I JOHN ANDREW KINNEY, BY REASON OF THE FACTS SET FORTH IN THE STATEMENT OF FACTS AND EXPLANATION, ENGAGED IN CONDUCT INCONSISTENT WITH JUST AND EQUITABLE PRINCIPLES OF TRADE, IN THAT HE REALLOCATED EXECUTIONS AMONG CUSTOMERS, SO THAT ONE CUSTOMER WAS BENEFITTED BY RECEIVING A MORE FAVORABLE EXECUTION PRICE THAN THE CUSTOMER WAS ENTITLED TO, AND ONE OR MORE CUSTOMERS WERE DISADVANTAGED, BY RECEIVING A LESS FAVORABLE EXECUTION PRICE THAN THEY WERE ENTITLED TO, AND HE IS, THEREFORE, SUBJECT TO DISCIPLINE PURSUANT TO EXCHANGE RULE 476(A). CHARGE II JOHN ANDREW

	KINNEY, BY REASON OF THE FACTS SET FORTH IN THE STATEMENT OF FACTS AND EXPLANATION, CAUSED ONE OR MORE VIOLATIONS OF SECURITIES AND EXCHANGE COMMISSION REGULATION 240.17A-3 AND EXCHANGE RULE 440, IN THAT HE CAUSED ONE OR MORE BOOKS OR RECORDS OF HIS MEMBER ORGANIZATION EMPLOYER TO BE INACCURATE, AND HE IS, THEREFORE, SUBJECT TO DISCIPLINE PURSUANT TO EXCHANGE RULE 476(A).
Current Status:	Final
Resolution:	Decision
Resolution Date:	09/21/2000
Sanctions Ordered:	Bar Censure Monetary/Fine $5,000.00
Other Sanctions Ordered:	
Sanction Details:	**08/30/2000** HEARING PANEL DECISION 00-140 ISSUED BY NYSE HEARING PANEL DECISION: REALLOCATED EXECUTIONS AMONG CUSTOMERS TO THE BENEFIT OF ONE CUSTOMER OVER OTHERS; CAUSED VIOLATIONS OF SEC REGULATION 240.17A-3 AND EXCHANGE RULE 440 BY CAUSING RECORDS TO BE INACCURATE - CONSENT TO CENSURE, $5,000 FINE AND SIX WEEK BAR.
Regulator Statement	**09/21/2000** THE DECISION IS NOW FINAL. THE BAR OR SUSPENSION IMPOSED IS EFFECTIVE OCTOBER 2, 2000. CONTACT: PEGGY GERMINO (212)656-8450.

Reporting Source:	Firm
Regulatory Action Initiated By:	NYSE
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	04/27/2000
Docket/Case Number:	HPD# 00-140
Employing firm when activity occurred which led to the regulatory action:	LEGG MASON WOOD WALKER, INC.
Product Type:	Other
Other Product Type(s):	STOCKS
Allegations:	ENGAGED IN CONDUCT INCONSISTENT WITH JUST AND EQUITABLE PRINCIPLE OF TRADE BY REALLOCATING EXECUTIONS AMONG CUSTOMERS TO THE BENEFIT OF ONE CUSTOMER OVER OTHERS. CAUSED VIOLATIONS OF SEC REGULATION 240 17A-3 EXCHANGE RULE 440 BY CAUSING FIRM RECODS TO BE INACCURATE.
Current Status:	Final
Resolution:	Decision
Resolution Date:	09/21/2000
Sanctions Ordered:	Bar

	Censure Monetary/Fine $5,000.00
Other Sanctions Ordered:	CONSENT TO CENSURE, $5,000.00 & SIX WEEK BAR.
Sanction Details:	THE BAR IMPOSED IS EFFECTIVE OCTOBER 2, 2000.

Reporting Source:	Individual
Regulatory Action Initiated By:	NEW YORK STOCK EXCHANGE
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	CONSENT TO CENSURE, 6 WEEK BAR, $5,000.00 FINE
Date Initiated:	04/27/2000
Docket/Case Number:	
Employing firm when activity occurred which led to the regulatory action:	LEGG MASON WOOD WALKER
Product Type:	Other
Other Product Type(s):	NASDAQ STOCKS
Allegations:	IMPROPER CANCEL AND REBILL OF CERTAIN TRADES IN CUSTOMERS ACCOUNTS
Current Status:	Final
Resolution:	Other
Resolution Date:	09/21/2000
Sanctions Ordered:	Bar Censure Monetary/Fine $5,000.00
Other Sanctions Ordered:	
Sanction Details:	BAR/SUSPENSION/START DATE OCT 2, 2000 THRU NOV 12 2000 ADDITIONALLY, A $5000 FINE, AFFECTING ALL CAPACITIES.
Broker Statement	WITHOUT ADMITTING OR DENYING GUILT, AND FOR THE SOLE PUROSE OF SETTLING, I CONSENTED TO THE NYSE DISCIPLINARY HEARING PANEL DECISION

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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Allegations:	IT IS ALLEGED IN THE STATEMENT OF CLAIM THAT, OVER FOUR YEARS AGO, IN 1995, THE FINANCIAL CONSULTANT INVESTED IN TWO MUTUAL FUNDS WITHOUT THE AUTHORIZATION OF THE TRUSTEES OF THE ESTATE.
Product Type:	Mutual Fund(s)
Alleged Damages:	$25,000.00

Customer Complaint Information

Date Complaint Received:	11/22/1999
Complaint Pending?	No
Status:	Settled
Status Date:	07/18/2000
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD CASE NUMBER 99-03615 ESTATE OF JEREMY EARL BLOUNT V. JOHN KINNEY AND MERRILL LYNCH, PIERCE, FENNER & SMITH INC.
Date Notice/Process Served:	11/22/1999
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/18/2000
Monetary Compensation Amount:	$9,950.00
Individual Contribution Amount:	$0.00
Firm Statement	MERRILL LYNCH AND THE FINANCIAL CONSULTANT ADAMANTLY DENY THE ALLEGATIONS. MERRILL LYNCH'S RECORDS REFLECT THAT PROSPECTUSES FOR THE MUTUAL FUNDS IN QUESTION WERE SUPPLIED AT THE TIME OF THE PURCHASES. SIGNIFICANTLY, THE ACCOUNT IN QUESTION WAS PROFITABLE AND THE ALLEGATIONS WERE NOT RAISED IN A TIMELY MANNER. THIS MATTER HAS PREVIOUSLY BEEN REPORTED AS A CUSTOMER COMPLAINT. THIS MATTER WAS SETTLED BY THE FIRM AS A BUSINESS DECISION IN ORDER TO AVOID THE COSTS AND

UNCERTAINTIES OF LITIGATION.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MERRILL LYNCH,PIERCE,FRENNER & SMITH, INC.

Allegations: STATEMENT OF CLAIM ALLEGES THAT OVER FOUR YEARS AGO, 1995 I INVESTED IN TWO MUTUAL FUNDS WITHOUT AUTHORIZATION OF THE TRUSTEES OF THE ESTATE.

Product Type: Mutual Fund(s)

Alleged Damages: $25,000.00

Customer Complaint Information

Date Complaint Received: 11/22/1999

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD CASE NUMBER 99-03615 ESTATE OF JEREMY EARL BLOUNT V. JOHN KINNEY & MERRILL LYNCH, PIERCE, FENNER & SMITH INC.

Date Notice/Process Served: 11/22/1999

Arbitration Pending?

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	LEGG MASON WOOD WALKER, INCORPORATED
Termination Type:	Permitted to Resign
Termination Date:	04/09/1998
Allegations:	N/A IMPROPER CANCEL AND REBILL OF CERTAIN TRADES IN CUSTOMER ACCOUNTS
Product Type:	
Other Product Types:	
Broker Statement	I WAS PERMITTED TO RESIGN SEE ATTACHED

End of Report

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