IAPD Report

Kieran J Lynch

CRD# 2031471

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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

www.adviserinfo.sec.gov

Report Summary

Kieran J Lynch (CRD# 2031471)

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 **06/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CITIZENS SECURITIES, INC.	CRD# 39550	04/16/2025
IA	CITIZENS SECURITIES, INC.	CRD# 39550	04/16/2025
IA	CITIZENS PRIVATE WEALTH	CRD# 106743	04/16/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **52** 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	J.P. MORGAN SECURITIES LLC	79	Morristown, NJ	04/09/2024 - 02/14/2025
B	J.P. MORGAN SECURITIES LLC	79	Morristown, NJ	09/29/2023 - 02/14/2025
IA	J.P. MORGAN PRIVATE WEALTH ADVISORS LLC	108559	Paramus, NJ	08/09/2019 - 02/14/2025

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

Employment 1 of 2

Firm Name: **CITIZENS SECURITIES, INC.**

Main Address: ONE CITIZENS BANK WAY
JCB135
JOHNSTON, RI 02919

Firm ID#: 39550

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	04/16/2025
B	Alabama	Agent	Approved	04/17/2025
IA	Alabama	Investment Adviser Representative	Approved	04/17/2025
B	Alaska	Agent	Approved	04/28/2025
IA	Alaska	Investment Adviser Representative	Approved	04/28/2025
B	Arizona	Agent	Approved	04/21/2025
IA	Arizona	Investment Adviser Representative	Approved	04/21/2025
B	Arkansas	Agent	Approved	04/25/2025
IA	Arkansas	Investment Adviser Representative	Approved	04/25/2025
IA	California	Investment Adviser Representative	Approved	04/16/2025
B	California	Agent	Approved	04/17/2025
B	Colorado	Agent	Approved	04/17/2025
IA	Colorado	Investment Adviser Representative	Approved	04/17/2025

Qualifications

	Regulator	Registration	Status	Date
B	Connecticut	Agent	Approved	04/16/2025
IA	Connecticut	Investment Adviser Representative	Approved	04/16/2025
B	Delaware	Agent	Approved	04/19/2025
IA	Delaware	Investment Adviser Representative	Approved	04/19/2025
B	District of Columbia	Agent	Approved	04/21/2025
B	Florida	Agent	Approved	04/17/2025
IA	Florida	Investment Adviser Representative	Approved	04/17/2025
B	Georgia	Agent	Approved	04/17/2025
IA	Georgia	Investment Adviser Representative	Approved	04/17/2025
B	Hawaii	Agent	Approved	04/17/2025
IA	Hawaii	Investment Adviser Representative	Approved	05/01/2025
B	Idaho	Agent	Approved	04/17/2025
IA	Idaho	Investment Adviser Representative	Approved	04/17/2025
B	Illinois	Agent	Approved	04/17/2025
IA	Illinois	Investment Adviser Representative	Approved	04/17/2025
IA	Indiana	Investment Adviser Representative	Approved	04/16/2025
B	Indiana	Agent	Approved	04/21/2025
IA	Iowa	Investment Adviser Representative	Approved	04/18/2025
B	Iowa	Agent	Approved	04/22/2025

Qualifications

	Regulator	Registration	Status	Date
B	Kansas	Agent	Approved	04/16/2025
IA	Kansas	Investment Adviser Representative	Approved	04/16/2025
B	Kentucky	Agent	Approved	04/17/2025
IA	Kentucky	Investment Adviser Representative	Approved	04/18/2025
B	Louisiana	Agent	Approved	04/16/2025
IA	Louisiana	Investment Adviser Representative	Approved	04/16/2025
B	Maine	Agent	Approved	04/16/2025
IA	Maine	Investment Adviser Representative	Approved	04/16/2025
IA	Maryland	Investment Adviser Representative	Approved	04/17/2025
B	Maryland	Agent	Approved	04/22/2025
B	Massachusetts	Agent	Approved	05/13/2025
B	Michigan	Agent	Approved	04/18/2025
IA	Michigan	Investment Adviser Representative	Approved	04/18/2025
B	Minnesota	Agent	Approved	04/16/2025
IA	Minnesota	Investment Adviser Representative	Approved	04/16/2025
B	Mississippi	Agent	Approved	04/17/2025
IA	Mississippi	Investment Adviser Representative	Approved	04/17/2025
B	Missouri	Agent	Approved	04/17/2025
IA	Missouri	Investment Adviser Representative	Approved	04/17/2025

Qualifications

	Regulator	Registration	Status	Date
B	Montana	Agent	Approved	04/25/2025
IA	Montana	Investment Adviser Representative	Approved	04/29/2025
B	Nebraska	Agent	Approved	04/16/2025
IA	Nebraska	Investment Adviser Representative	Approved	04/16/2025
B	Nevada	Agent	Approved	04/17/2025
IA	Nevada	Investment Adviser Representative	Approved	04/17/2025
B	New Hampshire	Agent	Approved	04/22/2025
IA	New Hampshire	Investment Adviser Representative	Approved	04/22/2025
B	New Jersey	Agent	Approved	04/16/2025
IA	New Jersey	Investment Adviser Representative	Approved	04/16/2025
B	New Mexico	Agent	Approved	04/17/2025
IA	New Mexico	Investment Adviser Representative	Approved	04/17/2025
B	New York	Agent	Approved	04/17/2025
IA	New York	Investment Adviser Representative	Approved	04/17/2025
B	North Carolina	Agent	Approved	04/16/2025
IA	North Carolina	Investment Adviser Representative	Approved	04/21/2025
B	North Dakota	Agent	Approved	04/21/2025
IA	North Dakota	Investment Adviser Representative	Approved	04/21/2025
B	Ohio	Agent	Approved	04/16/2025

Qualifications

	Regulator	Registration	Status	Date
IA	Ohio	Investment Adviser Representative	Approved	04/16/2025
B	Oklahoma	Agent	Approved	04/16/2025
IA	Oklahoma	Investment Adviser Representative	Approved	04/16/2025
B	Oregon	Agent	Approved	04/17/2025
IA	Oregon	Investment Adviser Representative	Approved	04/17/2025
B	Pennsylvania	Agent	Approved	04/17/2025
IA	Pennsylvania	Investment Adviser Representative	Approved	04/17/2025
B	Puerto Rico	Agent	Approved	05/05/2025
IA	Puerto Rico	Investment Adviser Representative	Approved	05/05/2025
B	Rhode Island	Agent	Approved	04/17/2025
IA	Rhode Island	Investment Adviser Representative	Approved	04/17/2025
B	South Carolina	Agent	Approved	04/17/2025
IA	South Carolina	Investment Adviser Representative	Approved	04/17/2025
B	South Dakota	Agent	Approved	04/16/2025
IA	South Dakota	Investment Adviser Representative	Approved	04/16/2025
B	Tennessee	Agent	Approved	04/17/2025
B	Texas	Agent	Approved	04/16/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	04/16/2025

Qualifications

	Regulator	Registration	Status	Date
B	Utah	Agent	Approved	04/16/2025
IA	Utah	Investment Adviser Representative	Approved	04/16/2025
B	Vermont	Agent	Approved	04/16/2025
IA	Vermont	Investment Adviser Representative	Approved	04/16/2025
B	Virginia	Agent	Approved	04/17/2025
IA	Virginia	Investment Adviser Representative	Approved	04/17/2025
B	Washington	Agent	Approved	04/16/2025
IA	Washington	Investment Adviser Representative	Approved	04/16/2025
IA	West Virginia	Investment Adviser Representative	Approved	04/18/2025
B	West Virginia	Agent	Approved	04/24/2025
B	Wisconsin	Agent	Approved	04/16/2025
IA	Wisconsin	Investment Adviser Representative	Approved	04/22/2025
B	Wyoming	Agent	Approved	04/16/2025
IA	Wyoming	Investment Adviser Representative	Approved	04/16/2025

Branch Office Locations

CITIZENS SECURITIES, INC.
50 TICE BLVD
SUITE 317
WOODCLIFF LAKE, NJ 07677

Employment 2 of 2

Firm Name: **CITIZENS PRIVATE WEALTH**

Main Address: 520 WHITE PLAINS ROAD
3RD FLOOR

Qualifications

	TARRYTOWN, NY 10591
Firm ID#:	106743

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	04/16/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	04/16/2025

Branch Office Locations

CITIZENS PRIVATE WEALTH
50 TICE BLVD
SUITE 317
WOODCLIFF LAKE, NJ 07677

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

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

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	06/14/1991

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	07/14/1993
B	Uniform Securities Agent State Law Examination (S63)	Series 63	06/25/1991

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

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	04/09/2024 - 02/14/2025	J.P. MORGAN SECURITIES LLC	CRD# 79	Morristown, NJ
B	09/29/2023 - 02/14/2025	J.P. MORGAN SECURITIES LLC	CRD# 79	Morristown, NJ
IA	08/09/2019 - 02/14/2025	J.P. MORGAN PRIVATE WEALTH ADVISORS LLC	CRD# 108559	Paramus, NJ
B	08/09/2019 - 09/29/2023	FIRST REPUBLIC SECURITIES COMPANY, LLC	CRD# 105108	Paramus, NJ
B	02/03/2006 - 08/20/2019	UBS FINANCIAL SERVICES INC.	CRD# 8174	PARAMUS, NJ
IA	02/03/2006 - 08/20/2019	UBS FINANCIAL SERVICES INC.	CRD# 8174	PARAMUS, NJ
IA	05/10/2002 - 02/17/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	PARAMUS, NJ
B	08/10/1992 - 02/17/2006	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	PARAMUS, NJ
B	06/17/1991 - 08/24/1992	DAVID LERNER ASSOCIATES, INC.	CRD# 5397	SYOSSET, NY

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
04/2025 - Present	Citizens Private Wealth	Investment Adviser Representative	Y	Short Hills, NJ, United States
04/2025 - Present	Citizens Securities, Inc.	Wealth Manager	Y	Woodcliff Lake, NJ, United States
10/2023 - 01/2025	JP MORGAN CHASE BANK, N.A.	Registered Representative	Y	Paramus, NJ, United States
09/2023 - 01/2025	J.P. MORGAN SECURITIES LLC	Mass Transfer	Y	Paramus, NJ, United States
08/2019 - 10/2023	First Republic Investment Management, Inc.	Wealth Manager	Y	Paramus, NJ, United States
08/2019 - 10/2023	First Republic Securities Company, LLC	Wealth Manager	Y	Paramus, NJ, United States
02/2006 - 08/2019	UBS FINANCIAL SERVICES INC.	FINANCIAL ADVISOR	Y	PARAMUS, NJ, United States

Registration & Employment History

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.

Name: 65 Louville Ave LLC
Investment-related: Yes
Nature of the business: Rental Property
Role: Managing Member
Start Date: 02/08/2021
Description of duties: Serve on board of directors
Number of hours each month: 3
Number of hours during trading:0

Name: 119 Clinton Pl LLC
Investment-related: Yes
Nature of the business: Rental Property
Role: Managing Partner
Start Date: 02/08/2021
Description of duties: Serve on board of directors
Number of hours each month: 3
Number of hours during trading: 0

Name: Bergen Irish Association
Address: 41 Omaha St. Dumont NJ 07628
Investment-related: No
Nature of the business: Bergen Irish is a non profit 501c3 entity that will provide fiscal sponsorship to the Bergen Irish Association.
.
Role: Board Member
Start Date: 09/01/2022
Description of duties: I have been involved with the Bergen Irish Association for many years in various capacities.
Number of hours each month: 5
Number of hours during trading: 0

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:	UBS FINANCIAL SERVICES INC.
Allegations:	Clients alleges that the investments (MLPs) were not properly explained to them particularly in understanding the client's risk adverse position on investing. Time Frame: 2015.
Product Type:	Other: Master Limited Partnerships
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Estimated to be in excess of $5,0000.
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:	12/02/2015
Complaint Pending?	No
Status:	Denied
Status Date:	03/18/2016

Settlement Amount:

Individual Contribution Amount:

Broker Statement I deny the allegations and believe the client is just a bit mistaken. I based all recommendations on the best publicly available information and take into account the goals and objectives of the client. As far as the MLP investments, they have declined in value as a result of the recent decline in the price of oil, not from being a bad investment. The firm responded to the client's concerns as well as I have also had conversations with the client after the Firm sent its response. The client was comfortable with the responses to his concerns. I have had a long standing relationship with the client and he continues to do business with me.

Disclosure 2 of 2

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP CGMI
Allegations:	THE CLIENT ALLEGED THAT FA INVESTED THEIR MONEY AGGRESSIVELY WHEN THEY TOLD HIM THEY WANTED A CONSERVATIVE ACCOUNT - 9/2000 - 2/2006. DAMAGES UNSPECIFIED.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	EQUITY - OTC
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	02/06/2006
Complaint Pending?	No
Status:	Denied
Status Date:	02/20/2007
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	CLAIM DENIED.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CITIGROUP CGMI
Allegations:	THE CLIENT ALLEGED THAT FINANCIAL ADVISOR INVESTED THEIR MONEY AGGRESSIVELY WHEN THEY TOLD HIM THEY WANTED A CONSERVATIVE ACCOUNT - 9/2000 - 2/2006. DAMAGES UNSPECIFIED.
Product Type:	Equity Listed (Common & Preferred Stock)
Other Product Type(s):	EQUITY - OTC
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	02/06/2006
Complaint Pending?	No
Status:	Denied
Status Date:	02/20/2007
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	CLAIM DENIED.

End of Report

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