



## IAPD Report

**JANET T DOHERTY**

CRD# 2073278

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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

### JANET T DOHERTY (CRD# 2073278)

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 **12/19/2025**.

### CURRENT EMPLOYERS

|    | Firm                         | CRD#        | Registered Since |
|----|------------------------------|-------------|------------------|
| B  | VANDERBILT SECURITIES, LLC   | CRD# 5953   | 04/24/2024       |
| IA | VANDERBILT ADVISORY SERVICES | CRD# 116537 | 04/24/2024       |

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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 | CETERA INVESTMENT ADVISERS LLC | 105644 | SCHAUMBURG, IL    | 03/21/2024 - 03/22/2024 |
| B  | CETERA ADVISORS LLC            | 10299  | STATEN ISLAND, NY | 02/12/2024 - 03/22/2024 |
| IA | CETERA ADVISORS LLC            | 10299  | STATEN ISLAND, NY | 02/09/2024 - 03/21/2024 |

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 |
|------------------|-------|
| Criminal         | 1     |
| 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 **8** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 2

Firm Name: **VANDERBILT SECURITIES, LLC**

Main Address: 125 FROEHLICH FARM BLVD.  
WOODBURY, NY 11797

Firm ID#: 5953

|          | Regulator    | Registration                      | Status   | Date       |
|----------|--------------|-----------------------------------|----------|------------|
| <b>B</b> | FINRA        | General Securities Representative | Approved | 04/24/2024 |
| <b>B</b> | Colorado     | Agent                             | Approved | 11/20/2024 |
| <b>B</b> | Florida      | Agent                             | Approved | 06/04/2024 |
| <b>B</b> | Kentucky     | Agent                             | Approved | 05/22/2024 |
| <b>B</b> | New Jersey   | Agent                             | Approved | 04/25/2024 |
| <b>B</b> | New York     | Agent                             | Approved | 04/24/2024 |
| <b>B</b> | Ohio         | Agent                             | Approved | 05/19/2024 |
| <b>B</b> | Pennsylvania | Agent                             | Approved | 05/09/2024 |
| <b>B</b> | Tennessee    | Agent                             | Approved | 05/22/2024 |

### Branch Office Locations

68 New Dorp Plaza South,  
Staten Island, NY 10306

### Employment 2 of 2

Firm Name: **VANDERBILT ADVISORY SERVICES**

Main Address: 125 FROEHLICH FARM BLVD.  
WOODBURY, NY 11797



Qualifications

Firm ID#: 116537

| Regulator |          | Registration                      | Status   | Date       |
|-----------|----------|-----------------------------------|----------|------------|
| IA        | New York | Investment Adviser Representative | Approved | 04/24/2024 |

Branch Office Locations

VANDERBILT ADVISORY SERVICES  
68 New Dorp Plaza South  
Staten Island, NY 10306



## 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>B</b> Securities Industry Essentials Examination (SIE)   | SIE      | 10/01/2018 |
| <b>B</b> General Securities Representative Examination (S7) | Series 7 | 08/30/1994 |

#### State Securities Law Exams

| Exam                                                          | Category  | Date       |
|---------------------------------------------------------------|-----------|------------|
| <b>IA</b> Uniform Investment Adviser Law Examination (S65)    | Series 65 | 12/17/1997 |
| <b>B</b> Uniform Securities Agent State Law Examination (S63) | Series 63 | 08/05/1996 |



### 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 | 03/21/2024 - 03/22/2024 | CETERA INVESTMENT ADVISERS LLC                     | CRD# 105644 | SCHAUMBURG, IL    |
| B  | 02/12/2024 - 03/22/2024 | CETERA ADVISORS LLC                                | CRD# 10299  | STATEN ISLAND, NY |
| IA | 02/09/2024 - 03/21/2024 | CETERA ADVISORS LLC                                | CRD# 10299  | STATEN ISLAND, NY |
| IA | 07/29/2021 - 02/08/2024 | OSAIC WEALTH, INC.                                 | CRD# 23131  | Staten Island, NY |
| B  | 06/15/2004 - 02/08/2024 | OSAIC WEALTH, INC.                                 | CRD# 23131  | Staten Island, NY |
| B  | 12/11/2001 - 06/11/2004 | AMERICAN EXPRESS FINANCIAL ADVISORS INC.           | CRD# 6363   | MINNEAPOLIS, MN   |
| B  | 12/11/2001 - 06/11/2004 | IDS LIFE INSURANCE COMPANY                         | CRD# 6321   | MINNEAPOLIS, MN   |
| B  | 06/24/1997 - 07/30/2001 | MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED | CRD# 7691   | NEW YORK, NY      |
| B  | 02/21/1995 - 05/22/1997 | SMITH BARNEY INC.                                  | CRD# 7059   | NEW YORK, NY      |
| B  | 08/31/1994 - 09/21/1994 | PRUDENTIAL SECURITIES INCORPORATED                 | CRD# 7471   | NEW YORK, 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                |
|-------------------|---------------------------------|---------------------------------------------------------------|--------------------|----------------------------------|
| 04/2024 - Present | Vanderbilt Financial Group      | REGISTERED REPRESENTATIVE                                     | Y                  | Woodbury, NY, United States      |
| 03/2024 - 03/2024 | CETERA INVESTMENT ADVISERS LLC  | Mass Transfer                                                 | Y                  | SCHAUMBURG, IL, United States    |
| 02/2024 - 03/2024 | CETERA ADVISORS LLC             | REGISTERED REP/INVESTMENT ADVISOR REP                         | Y                  | ST. CLOUD, MN, United States     |
| 06/2004 - 02/2024 | ROYAL ALLIANCE ASSOCIATES, INC. | REGISTERED REPRESENTATIVE / INVESTMENT ADVISER REPRESENTATIVE | Y                  | STATEN ISLAND, NY, United States |



## Registration & Employment History



### EMPLOYMENT HISTORY

| Employment Dates  | Employer Name                    | Position                                             | Investment Related | Employer Location            |
|-------------------|----------------------------------|------------------------------------------------------|--------------------|------------------------------|
| 12/2001 - 02/2024 | IDS LIFE INSURANCE COMPANY       | INDEPENDENT CONTRACTOR OR EMPLOYEE FINANCIAL ADVISOR | Y                  | NEW YORK, NY, United States  |
| 09/2004 - 03/2021 | NEW CENTURY FINANCIAL GROUP, LLC | INVESTMENT ADVISER REPRESENTATIVE                    | Y                  | PRINCETON, 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 Patricia Doherty Family Irrevocable Trust. Not investment related. Start date: 11/30/2024. Address: 5 Belfield Ave, Staten Island NY, 10412. Title: Trustee. Duties: Trustee for Mother's Trust. Time spent during regular hours: 5%.
- 2) Fixed Insurance Sales. Not investment related. Start date: 10/31/2024. Address: 68 New Dorp Plaza South, Staten Island NY, 10306. Title: Insurance agent. Duties: Fixed annuity insurance needs for clients. Time spent during regular hours: 5%.





## 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 |
|------------------|-------|
| Criminal         | 1     |
| Customer Dispute | 2     |

### Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

#### Disclosure 1 of 1

**Reporting Source:** Individual

**Organization Name (if charge(s) were brought against an organization over which individual exercised control):** N/A

**Court Details:** NEW YORK CITY CRIMINAL COURT  
98N051587

**Charge Date:** 06/04/1998

**Charge Details:** ASSAULT IN THE SECOND DEGREE DISMISSED. ONE COUNT DISORDERLY CONDUCT, VIOLATION, CONDITIONAL DISCHARGE.

**Felony?** Yes

**Current Status:** Final

**Status Date:** 03/08/1999

**Disposition Details:** A. CONVICTION OF DIORDERLY CONDUCT B. 3/08/1999 C. COSTS \$45.00 D. NONE E. 3/8/1999 F. COSTS \$45.00 G. 3/08/1999 CRIMINAL COMPLAINT REDUCED TO A NON-CRIMINAL VIOLATION (A ONE YEAR CONDITIONAL DISCHARGE EXPIRING ON 3/7/2000 UNDER CPL SECTION 410 OF NEW YORK STATE LAW RE: PENAL LAW 240.20-MISDEMEANOR)

**Broker Statement** ARRESTED 6/04/1998 FOR ASSAULT FOR DISPUTE IN RESTUARANT. DISMISSED AND CHARGED WITH DISORDERLY CONDUCT, NON-CRIMINAL VIOATION. PLED GUILTY AND GIVEN CONDITIONAL DISCHARGE, COMMUNITY SERVICE AND \$45.00 COSTS.



## 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

|                                                                            |                                                                                             |
|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <b>Reporting Source:</b>                                                   | Firm                                                                                        |
| <b>Employing firm when activities occurred which led to the complaint:</b> | OSAIC WEALTH, INC.                                                                          |
| <b>Allegations:</b>                                                        | Customer alleges unauthorized transfer of funds from fixed annuities to a variable annuity. |
| <b>Product Type:</b>                                                       | Annuity-Fixed<br>Annuity-Variable                                                           |
| <b>Alleged Damages:</b>                                                    | \$5,000.00                                                                                  |
| <b>Alleged Damages Amount Explanation (if amount not exact):</b>           | Firm has made a good faith determination that damages exceed \$5000.                        |
| <b>Is this an oral complaint?</b>                                          | No                                                                                          |
| <b>Is this a written complaint?</b>                                        | Yes                                                                                         |
| <b>Is this an arbitration/CFTC reparation or civil litigation?</b>         | No                                                                                          |

### Customer Complaint Information

|                                        |            |
|----------------------------------------|------------|
| <b>Date Complaint Received:</b>        | 01/11/2024 |
| <b>Complaint Pending?</b>              | No         |
| <b>Status:</b>                         | Settled    |
| <b>Status Date:</b>                    | 12/31/2024 |
| <b>Settlement Amount:</b>              | \$2,755.73 |
| <b>Individual Contribution Amount:</b> | \$0.00     |

.....

|                                                                            |                                                                                             |
|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <b>Reporting Source:</b>                                                   | Individual                                                                                  |
| <b>Employing firm when activities occurred which led to the complaint:</b> | OSAIC WEALTH, INC.                                                                          |
| <b>Allegations:</b>                                                        | Customer alleges unauthorized transfer of funds from fixed annuities to a variable annuity. |
| <b>Product Type:</b>                                                       | Annuity-Fixed<br>Annuity-Variable                                                           |
| <b>Alleged Damages:</b>                                                    | \$5,000.00                                                                                  |



**Alleged Damages Amount  
Explanation (if amount not  
exact):**

Firm has made a good faith determination that damages exceed \$5000.

**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:**

01/11/2024

**Complaint Pending?**

No

**Status:**

Settled

**Status Date:**

12/31/2024

**Settlement Amount:**

\$2,755.73

**Individual Contribution  
Amount:**

\$0.00

**Broker Statement**

[REDACTED] complaint was due to sales assistant processing an unauthorized transfer. The assistant was immediately terminated . FINRA determined no merit of the complaint to the advisor, Janet Doherty. [REDACTED] profited from the transfer in 2022 into S&P 500 Index Subaccount and maintains his holding to date, 12/4/2025

### Disclosure 2 of 2

**Reporting Source:**

Individual

**Employing firm when  
activities occurred which led  
to the complaint:**

ROYAL ALLIANCE ASSOCIATES

**Allegations:**

BREACH OF TRUST AND CONFIDENCE / MISREPRESENTATION /  
UNSUITABILITY

**Product Type:**

Other: EIA

**Alleged Damages:**

\$13,335.00

**Is this an oral complaint?**

No

**Is this a written complaint?**

No

**Is this an arbitration/CFTC  
reparation or civil litigation?**

Yes

**Arbitration/Reparation forum  
or court name and location:**

FINRA

**Docket/Case #:**

09-05912

**Filing date of  
arbitration/CFTC reparation  
or civil litigation:**

10/20/2009

### Customer Complaint Information

**Date Complaint Received:**

10/26/2009



|                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Complaint Pending?</b>                                                     | No                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Status:</b>                                                                | Evolved into Arbitration/CFTC reparation (the individual is a named party)                                                                                                                                                                                                                                                                                                                                                              |
| <b>Status Date:</b>                                                           | 01/21/2010                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Settlement Amount:</b>                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Individual Contribution Amount:</b>                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Arbitration Information</b>                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):</b> | FINRA                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Docket/Case #:</b>                                                         | 09-05912                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Date Notice/Process Served:</b>                                            | 01/21/2010                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Arbitration Pending?</b>                                                   | No                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Disposition:</b>                                                           | Settled                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Disposition Date:</b>                                                      | 09/29/2010                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Monetary Compensation Amount:</b>                                          | \$2,500.00                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Individual Contribution Amount:</b>                                        | \$1,500.00                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Broker Statement</b>                                                       | I DENY ANY WRONGDOING WITH REGARD TO THE RECOMMENDATIONS TO THIS CLIENT. THE RECOMMENDATION OF THIS ANNUITY WAS SUITABLE WHEN MADE. THERE WAS NO LOSS OF INVESTMENT VALUE ON THIS ANNUITY; THE CLIENT INCURRED A SURRENDER CHARGE WHEN SHE CHOSE TO SURRENDER THE CONTRACT. THIS MATTER WAS SETTLED FOR A NOMINAL AMOUNT ON THE ADVICE OF MY ATTORNEY IN ORDER TO AVOID THE PROLONGED TIME AND COST OF FURTHER ARBITRATION PROCEEDINGS. |



## End of Report

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