IAPD Report

Andrew Joseph McFarland

CRD# 2151812

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

User Guidance

www.adviserinfo.sec.gov

Report Summary

Andrew Joseph McFarland (CRD# 2151812)

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 **05/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	THE LEADERS GROUP, INC.	CRD# 37157	01/10/2023
IA	TLG ADVISORS, INC.	CRD# 111052	03/09/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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	FIRST REPUBLIC INVESTMENT MANAGEMENT, INC.	108559	Newport Beach, CA	04/21/2021 - 01/12/2023
B	FIRST REPUBLIC SECURITIES COMPANY, LLC	105108	NEWPORT BEACH, CA	04/21/2021 - 01/12/2023
B	P.J. ROBB VARIABLE CORPORATION	38339	MEMPHIS, TN	03/11/2021 - 04/21/2021

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
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 **2** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **TLG ADVISORS, INC.**
Main Address: 475 SPRINGFIELD AVE
SUMMIT, NJ 07901
Firm ID#: 111052

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	03/09/2023
IA	New York	Investment Adviser Representative	Approved	05/08/2023

Branch Office Locations

TLG ADVISORS, INC.
244 W Water Street, Suite 204
Elmira, NY 14901

TLG ADVISORS, INC.
Dana Point, CA

Employment 2 of 2

Firm Name: **THE LEADERS GROUP, INC.**
Main Address: 475 SPRINGFIELD AVE
SUMMIT, NJ 07901
Firm ID#: 37157

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	01/10/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	01/10/2023
B	FINRA	Investment Co./Variable Contracts Prin	Approved	01/10/2023
B	California	Agent	Approved	01/10/2023
B	New York	Agent	Approved	03/07/2023

Qualifications

Branch Office Locations

244 W Water Street, Suite 204
Elmira, NY 14901

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, 3 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	03/16/2007

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	06/03/1998
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/14/1991

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	12/22/2011
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/18/1998
B	Uniform Securities Agent State Law Examination (S63)	Series 63	01/23/1992

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	04/21/2021 - 01/12/2023	FIRST REPUBLIC INVESTMENT MANAGEMENT, INC.	CRD# 108559	Newport Beach, CA
B	04/21/2021 - 01/12/2023	FIRST REPUBLIC SECURITIES COMPANY, LLC	CRD# 105108	NEWPORT BEACH, CA
B	03/11/2021 - 04/21/2021	P.J. ROBB VARIABLE CORPORATION	CRD# 38339	MEMPHIS, TN
IA	12/23/2011 - 03/02/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	LAGUNA NIGUEL, CA
B	07/30/2011 - 03/02/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	LAGUNA NIGUEL, CA
B	11/11/2010 - 07/19/2011	VALMARK SECURITIES, INC.	CRD# 31243	SAN MATEO, CA
B	12/11/2004 - 07/27/2010	METLIFE INVESTORS DISTRIBUTION COMPANY	CRD# 107622	LAGUNA NIGUEL, CA
B	01/11/2002 - 12/11/2004	METLIFE INVESTORS DISTRIBUTION COMPANY	CRD# 6695	NEWPORT BEACH, CA
B	11/27/2000 - 01/02/2002	EQUITABLE DISTRIBUTORS, INC.	CRD# 25900	CHARLOTTE, NC
B	11/18/1991 - 11/06/2000	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY
B	11/18/1991 - 01/05/2000	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	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
01/2023 - Present	BKA	Insurance Sales	N	Elmira, NY, United States
01/2023 - Present	The Leaders Group Inc	Registered Representative	Y	Littleton, CO, United States
04/2021 - 01/2023	First Republic Investment Management, Inc	Managing Director, Estate & Business Planning Specialist	Y	Newport Beach, CA, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2021 - 01/2023	First Republic Securities Company, LLC	Managing Director, Estate & Business Planning Specialist	Y	Newport Beach, CA, United States
03/2021 - 04/2021	Crump Life Insurance Services	Regional Insurance Strategist	Y	Harrisburg, PA, United States
03/2021 - 04/2021	P.J. Robb Variable Corp.	Registered Representative	Y	Dana Point, CA, United States
07/2011 - 02/2021	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	INSURANCE SPECIALIST	N	NEW YORK, NY, 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.) BKA FINANCIAL - 1/10/2023 - 244 W Water Street, Suite 204, Elmira, NY 14901 - Insurance sales, Implementation of life insurance solutions for risk management, protection, and accumulation, Not Invt Rel, Insurance business, 160 hrs/mo; 160 hrs/mo (during trading hours).
2.) TLG ADVISORS INC - 1/30/2022 - 26 W Dry Creek Circle, Suite 800, Littleton, CO 80120 - IAR, Invt Rel, RA business, 0 hrs/mo; 0 hrs/mo (during trading hours).

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:	Firm
Employing firm when activities occurred which led to the complaint:	AXA ADVISORS
Allegations:	CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF VARIOUS SECURITY ACCOUNTS. CLIENT ALLEGES THE AGENTS INFORMED HIM TO CASH OUT OF HIS THEN EXISTING LIFE INSURANCE POLICY WITH ANOTHER COMPANY BASED ON AGENT'S ALLEGED MISREPRESENTATION CONCERNING THIS COMPANY IN ORDER TO INVEST HIS FUNDS WITH AXA BY ASSURING HIM THAT HE WOULD RECEIVE 5% TO 7% PER YEAR RETURN. CLIENT FURTHER ALLEGES AS A RESULT OF THE MISMANAGEMENT OF HIS FUNDS HE LOST THE ENTIRE CASH VALUE OF HIS INITIAL LIFE INSURANCE POLICY. CLIENT IS REQUESTING THE RETURN OF HIS INITIAL $87,000.
Product Type:	Mutual Fund(s)
Other Product Type(s):	SECURITY ACCOUNT
Alleged Damages:	$87,000.00

Customer Complaint Information

Date Complaint Received:	04/10/2007
Complaint Pending?	No
Status:	Denied
Status Date:	06/04/2007
Settlement Amount:	

Individual Contribution Amount:

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AXA ADVISORS

Allegations: CLIENT ALLEGES MISREPRESENTATION IN THE SALE OF VARIOUS SECURITY ACCOUNTS. CLIENT ALLEGES THE AGENTS INFORMED HIM TO CASH OUT OF HIS THEN EXISTING LIFE INSURANCE POLICY WITH ANOTHER COMPANY BASED ON AGENT'S ALLEGED MISREPRESENTATION CONCERNING THIS COMPANY IN ORDER TO INVEST HIS FUNDS WITH AXA BY ASSURING HIM THAT HE WOULD RECEIVE 5% TO 7% PER YEAR RETURN. CLIENT FURTHER ALLEGES AS A RESULT OF THE MISMANAGEMENT OF HIS FUNDS HE LOST THE ENTIRE CASH VALUE OF HIS INITIAL LIFE INSURANCE POLICY. CLIENT IS REQUESTING THE RETURN OF HIS INITIAL $87,000.

Product Type: Mutual Fund(s)

Other Product Type(s): SECURITY ACCOUNT

Alleged Damages: $87,000.00

Customer Complaint Information

Date Complaint Received: 04/10/2007

Complaint Pending? No

Status: Denied

Status Date: 06/04/2007

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AXA ADVISORS

Allegations: CLIENT ALLEGES THAT THE AGENT REPEATEDLY ASSURED THAT UPON HER HUSBAND'S DEATH, SHE, AS BENEFICIARY, WOULD BE PAID THE FACE VALUE PLUS THE CASH VALUE OF THE 1992 VARIABLE LIFE INSURANCE POLICY. CLIENT FURTHER ALLEGES THAT NO ONE EVER ADVISED THE CLIENT THAT THE CASH VALUE COULD BE USED TO PAY HIS PREMIUMS. CLIENT IS ASKING TO RECEIVE A CHECK FOR THE CASH VALUE IN THE AMOUNT OF $18,688.85 PLUS INTEREST SINCE HER HUSBAND'S DATE OF DEATH IN JANUARY 2005. IN ADDITION, CLIENT IS REQUESTING A CHECK FOR $555.05 WHICH IS THE DIFFERENCE BETWEEN THE DEATH BENEFIT CALCULATED AND WHAT SHE ACTUALLY RECEIVED.

Product Type: Insurance

Alleged Damages: $19,243.90

Customer Complaint Information

Date Complaint Received:	08/05/2005
Complaint Pending?	No
Status:	Settled
Status Date:	10/11/2005
Settlement Amount:	$18,441.40
Individual Contribution Amount:	$0.00
Firm Statement	THE FIRM AGREED TO PAY THE POLICY ACCOUNT VALUE ON THE DATE OF DEATH PLUS 3% SIMPLE INTEREST FROM JANUARY 20TH TO SEPTEMBER 30, 2005.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AXA/EQUITABLE
Allegations:	DEATH BENEFIT WAS REDUCED BY TABULAR ACCOUNT VALUE AND THIS WAS NOT DISCLOSED TO CUSTOMERS DURING SALE PRESENTATION.
Product Type:	Other
Other Product Type(s):	CHAMPION 2000 MODIFIED PREMIUM VARIABLE WHOLE LIFE
Alleged Damages:	$19,238.90

Customer Complaint Information

Date Complaint Received:	08/05/2005
Complaint Pending?	No
Status:	Settled
Status Date:	10/11/2005
Settlement Amount:	$18,441.40
Individual Contribution Amount:	$0.00
Broker Statement	PRODUCT DESIGN FLAW REGARDING THE TABULAR ACCOUNT VALUE VS. POLICY ACCOUNT VALUE WHEN AN INCREASING "B" OPTION DEATH BENEFIT IS CHOSEN, RESPECTIVE TO THE TRUE DEATH BENEFIT. THIS DESIGN FLAW WAS NOT KNOWN TO EQUITABLE AGENTS DURING THE PERIOD OF TIME THE PRODUCT WAS MARKETED. THE FIRM AGREED TO PAY THE POLICY ACCOUNT VALUE ON THE DATE OF DEATH PLUS 3% SIMPLE INTEREST FROM JANUARY 20TH TO SEPTEMBER 30, 2005.

End of Report

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