



IAPD Report

WARREN BERNARD GALLAGHER III

CRD# 2460167

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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

WARREN BERNARD GALLAGHER III (CRD# 2460167)

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 **06/20/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/24/2016
IA	PRIVATE ADVISOR GROUP, LLC	CRD# 155216	01/29/2018

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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	PARADIGM WEALTH ADVISORY LLC	283120	BRIDGEWATER, NJ	06/16/2016 - 12/06/2019
IA	FIRST ALLIED ADVISORY SERVICES, INC.	137888	FAIRFIELD, NJ	07/02/2012 - 06/09/2016
B	FIRST ALLIED SECURITIES, INC.	32444	FAIRFIELD, NJ	07/03/2003 - 06/01/2016

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	5



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

Employment 1 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	05/24/2016
B	FINRA	General Securities Representative	Approved	05/24/2016
B	FINRA	Municipal Fund	Approved	05/24/2016
B	Arizona	Agent	Approved	05/24/2016
B	Colorado	Agent	Approved	05/24/2016
B	Florida	Agent	Approved	05/25/2016
B	Georgia	Agent	Approved	07/13/2021
B	Maine	Agent	Approved	11/12/2021
B	Maryland	Agent	Approved	05/21/2024
B	Massachusetts	Agent	Approved	02/15/2018
B	New Jersey	Agent	Approved	05/24/2016
B	New York	Agent	Approved	05/24/2016
B	North Carolina	Agent	Approved	02/08/2018



Qualifications

Regulator	Registration	Status	Date
B Oregon	Agent	Approved	12/04/2019
B Pennsylvania	Agent	Approved	05/24/2016
B South Carolina	Agent	Approved	01/30/2018
B South Dakota	Agent	Approved	12/22/2023
B Virginia	Agent	Approved	01/19/2021

Branch Office Locations

LPL FINANCIAL LLC
LAKE HOPATCONG, NJ

Employment 2 of 2

Firm Name: **PRIVATE ADVISOR GROUP, LLC**
Main Address: 305 MADISON AVENUE
MORRISTOWN, NJ 07960
Firm ID#: 155216

Regulator	Registration	Status	Date
IA New Jersey	Investment Adviser Representative	Approved	01/29/2018

Branch Office Locations

PRIVATE ADVISOR GROUP, LLC
Lake Hopatcong, NJ



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

Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	10/26/2006
	General Securities Principal Examination (S24)	Series 24	09/02/2003

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	12/13/1994

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	10/19/1995
	Uniform Securities Agent State Law Examination (S63)	Series 63	02/17/1995

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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	06/16/2016 - 12/06/2019	PARADIGM WEALTH ADVISORY LLC	CRD# 283120	BRIDGEWATER, NJ
IA	07/02/2012 - 06/09/2016	FIRST ALLIED ADVISORY SERVICES, INC.	CRD# 137888	FAIRFIELD, NJ
B	07/03/2003 - 06/01/2016	FIRST ALLIED SECURITIES, INC.	CRD# 32444	FAIRFIELD, NJ
IA	11/06/2003 - 07/02/2012	FIRST ALLIED SECURITIES, INC.	CRD# 32444	FAIRFIELD, NJ
B	05/30/2001 - 07/07/2003	WACHOVIA SECURITIES, LLC	CRD# 19616	ST. LOUIS, MO
B	09/21/1998 - 05/24/2001	SALOMON SMITH BARNEY INC.	CRD# 7059	NEW YORK, NY
B	08/29/1995 - 10/01/1998	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	04/18/1995 - 07/26/1995	GILMORE SECURITIES & CO.	CRD# 27210	FORT LEE, NJ
B	12/14/1994 - 04/18/1995	GRUNTAL & CO. INCORPORATED	CRD# 372	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
01/2018 - Present	Private Advisor Group, LLC	Investment Adviser Representative	Y	MORRISTOWN, NJ, United States
05/2016 - Present	LPL Financial, LLC	Registered Representative	Y	MORRISTOWN, NJ, United States
06/2016 - 02/2018	PARADIGM WEALTH ADVISORY LLC	Investment Adviser Representative	Y	PARSIPPANY, 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.

1. 05/24/2016 - Financial Planners of NJ - Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - at reported business location(s) - Started: July 2011 - Time Spent 1%.
2. 2/15/2018 - Private Advisor Group, LLC - DBA: (Hybrid) Private Advisor Group - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - Started 01/23/2018 - 40 Hours Per Month/4 Hours During Securities Trading - I provide investment advisory services through Private Advisor Group, an independent investment advisor firm. I started this business activity on 2/15/2018. I expect to spend approximately 40 hours/month on this activity. Please see the advisory firms Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
3. 2/15/2018 - Private Advisor Group - DBA: (Hybrid) The Gallagher Financial Group - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 01/23/2018 - 20 Hours Per Month/2 Hours During Securities Trading - I provide investment advisory services through Private Advisor Group, an independent investment advisor firm. I started this business activity on 2/15/2018. I expect to spend approximately 20 hours/month on this activity. Please see the advisory firms Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
4. 2/20/2018 - The Gallagher Financial Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 01/23/2018 - 1 Hour Per Month During Securities Trading.
5. 2/10/2021 - Private Advisor Group - DBA: (Hybrid) The Gallagher Financial Group - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 01/01/2021 - 40 Hours Per Month During Securities Trading - I provide investment advisory services through Private Advisor Group, an independent investment advisor firm. I started this business activity in 2/2021. I expect to spend approximately 40 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
6. 2/24/2021 - Private Advisor Group - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - Started 02/01/2021 - 40 Hours Per Month During Securities Trading - I provide investment advisory services through Private Advisor Group, an independent investment advisor firm. I started this business activity in 2/2021. I expect to spend approximately 40 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.
7. 3/31/2021 - Guardian Life Insurance Co. of America - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Started 03/21/2021 - 1 Hour Per Month/0 Hours During Securities Trading - Long-Term Care.



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	5

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 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	FIRST ALLIED SECURITIES, INC.
Allegations:	CLIENT CLAIMS THAT A REIT WAS MISREPRESENTED TO HER FROM 4/19/2010 TO 4/2/2012.
Product Type:	Real Estate Security
Alleged Damages:	\$8,384.20
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:	04/09/2012
Complaint Pending?	No
Status:	Denied
Status Date:	05/01/2012

Settlement Amount:

Individual Contribution Amount:

Broker Statement I DENY THE CLAIM AND WILL DEFEND MYSELF VIGOROUSLY AGAINST THE



CLAIM.

Disclosure 2 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIRST ALLIED SECURITIES, INC.

Allegations: CLIENT IS ALLEGING HE WAS ADVISED BY RR THAT HIS CONTRACT HAD A PRINCIPAL GUARANTEE WHEN IT DID NOT. THE VA WAS PURCHASED ON 1/14/2009.

Product Type: Annuity-Variable

Alleged Damages: \$10,811.37

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/10/2009

Complaint Pending? No

Status: Closed/No Action

Status Date: 10/26/2009

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 5

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: SALOMON SMITH BARNEY

Allegations: THE CLIENT ALLEGED THAT HIS ZERO COUPON TREASURY BONDS WERE SOLD WITHOUT HIS AUTHORIZATION - 4/6/01.

DAMAGES UNSPECIFIED.

Product Type: Debt - Government

Alleged Damages:**Customer Complaint Information**

Date Complaint Received: 11/19/2001

Complaint Pending? No

Status: Closed/No Action

Status Date: 07/09/2002

Settlement Amount:

**Individual Contribution
Amount:****Firm Statement** CLIENT ABANDONED CLAIM.
.....**Reporting Source:** Individual**Employing firm when
activities occurred which led
to the complaint:** SALOMON SMITH BARNEY**Allegations:** CLIENT AND I AGREED TO SELL BONDS BACK IN MARCH/APRIL 2001.
CLIENT RECEIVED A CONFIRMATION IN APRIL 2001. CLIENT ALSO
RECEIVED 6 MONTHS OF STATEMENTS**Product Type:** Other**Other Product Type(s):** BONDS**Alleged Damages:** \$0.00**Customer Complaint Information****Date Complaint Received:** 11/30/2001**Complaint Pending?** No**Status:** Closed/No Action**Status Date:** 07/26/2002**Settlement Amount:****Individual Contribution
Amount:****Disclosure 4 of 5****Reporting Source:** Firm**Employing firm when
activities occurred which led
to the complaint:** SALOMON SMITH BARNEY**Allegations:** THE CLIENT ALLEGED THAT HIS ASSETS SHOULD HAVE BEEN HANDLED
BETTER WITH FEWER LOSSES, CONSIDERING HIS SITUATION AND HIS AGE
- OCTOBER 1999 THROUGH MARCH 2001.**Product Type:** Money Market Fund(s)**Other Product Type(s):** EQUITY-LISTED AND OTC**Alleged Damages:** \$111,316.07**Customer Complaint Information****Date Complaint Received:** 03/23/2001**Complaint Pending?** No**Status:** Denied**Status Date:** 05/30/2001**Settlement Amount:****Individual Contribution**

**Amount:****Firm Statement** THE CLAIM WAS DENIED.
.....**Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** SALOMON SMITH BARNEY**Allegations:** THE CLIENT ALLEGED THAT HIS ASSETS COULD HAVE BEEN HANDLED MUCH BETTER WITH MUCH LESS LOSSES FOR SOMEONE IN HIS SITUATION AND AT HIS AGE. OCTOBER 1999 THROUGH MARCH 2001.**Product Type:** Mutual Fund(s)**Other Product Type(s):** EQUITY - LISTED
EQUITY - OTC**Alleged Damages:** \$111,316.07**Customer Complaint Information****Date Complaint Received:** 03/23/2001**Complaint Pending?** No**Status:** Denied**Status Date:** 05/30/2001**Settlement Amount:****Individual Contribution Amount:****Broker Statement** THE CLAIM WAS DENIED.**Disclosure 5 of 5****Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** SALOMON SMITH BARNEY**Allegations:** THE CLIENT ALLEGED MISREPRESENTATION WITH REGARD TO CAPITAL GAINS TAXES AND PENALTIES ON HER INVESTMENTS. 1999 THROUGH 2000. ALLEGED DAMAGES UNSPECIFIED.**Product Type:** Equity Listed (Common & Preferred Stock)**Alleged Damages:****Customer Complaint Information****Date Complaint Received:** 12/04/2000**Complaint Pending?** No**Status:** Denied**Status Date:** 01/19/2001**Settlement Amount:**



**Individual Contribution
Amount:**

Broker Statement

THE CLIENT'S CLAIM WAS DENIED.



End of Report

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