IAPD Report

SHAYNA LYNNE HARVEY

CRD# 4192481

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

SHAYNA LYNNE HARVEY (CRD# 4192481)

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 **03/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INSIGHT TOTAL STEWARDSHIP	CRD# 281229	01/07/2016
IA	JECOHEN & CO., LLC	CRD# 173878	04/08/2026

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** 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	SIMON CAPITAL MANAGEMENT	132581	ARDMORE, PA	06/08/2010 - 12/10/2015
IA	TIAA-CREF ADVICE AND PLANNING SERVICES	20472	PHILADELPHIA, PA	05/07/2007 - 02/08/2010
B	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	20472	PHILADELPHIA, PA	05/04/2007 - 02/08/2010

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

DISCLOSURE INFORMATION

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

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

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	1

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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **JECOHEN & CO., LLC**

Main Address: 233 CARONDELET ST.
SUITE 200
NEW ORLEANS, LA 70130

Firm ID#: 173878

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	04/08/2026

Branch Office Locations

JECOHEN & CO., LLC
525 West Chester Pike
Suite 312
Havertown, PA 19083

Employment 2 of 2

Firm Name: **INSIGHT TOTAL STEWARDSHIP**

Main Address: 525 WEST CHESTER PIKE
SUITE 312
HAVERTOWN, PA 19083

Firm ID#: 281229

	Regulator	Registration	Status	Date
IA	Pennsylvania	Investment Adviser Representative	Approved	01/07/2016

Branch Office Locations

INSIGHT TOTAL STEWARDSHIP
525 WEST CHESTER PIKE
SUITE 312
HAVERTOWN, PA 19083

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, 1 general industry/product exam, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7)	Series 7	07/17/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	08/10/2000

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner

Chartered Financial Consultant

This representative holds or did hold **2** 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	06/08/2010 - 12/10/2015	SIMON CAPITAL MANAGEMENT	CRD# 132581	ARDMORE, PA
IA	05/07/2007 - 02/08/2010	TIAA-CREF ADVICE AND PLANNING SERVICES	CRD# 20472	PHILADELPHIA, PA
B	05/04/2007 - 02/08/2010	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	PHILADELPHIA, PA
IA	07/14/2003 - 02/01/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	CONSHOHOCKEN, PA
B	07/18/2000 - 02/01/2007	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	CONSHOHOCKEN, PA
B	07/18/2000 - 07/03/2006	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN

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	JECohen & Co., LLC	President of Wealth Management	Y	Havertown, PA, United States
11/2015 - Present	The Insight Advisory Group, LLC	Managing Member/Investment Advisor Representative	Y	BALA CYNWYD, PA, United States
09/2015 - Present	The Insight Insurance Group	President/Owner	Y	Drexel Hill, PA, United States
02/2010 - Present	Shaylear Financial, LLC	President/Owner and Operator	N	Drexel Hill, PA, 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.

I VOLUNTEER FOR THE INSTITUTE FOR FINANCIAL SUCCESS (IFS), A NON-INVESTMENT RELATED ACTIVITY. IFS IS THE FINANCIAL MINISTRY AT NEW COVENANT CHURCH OF PHILADELPHIA. I AM OCCASIONALLY SELECTED TO FACILITATE A WORKSHOP ON FINANCES AND RECIEVE AN OCCASIONAL HONORARIUM. I AM ALSO THE PROGRAM DIRECTOR FOR THE ORGANIZATION. I DEVOTE APPROXIMATLEY 10 HOURS A MONTH TO THIS SERVICE. I BEGAN WORKING WITH THIS ORGANIZATION IN JANUARY 2001. I DEVOTE NO TIME TO THIS DURING NORMAL TRADING

Registration & Employment History

OTHER BUSINESS ACTIVITIES

HOURS. THE ADDRESS OF THE ORGANIZATION IS 7500 GERMANTOWN AVE, PHILADELPHIA, PA 19119. EFFECTIVE 12/1/2008, OWNER OF RENTAL PROPERTY. LESS THAN 20 HOURS PER MONTH WILL BE DEDICATED TO THIS ACTIVITY LESS THAN 4 HOURS DURING BUSINESS HOURS.
1.Full Legal Business Name-The Insight Insurance Group
2.Is the Business investment-related? (yes/no) - NO
3.Address- 700 Edmonds Ave Drexel Hill, PA 19026
4.What is the nature of the other business? - Insurance Sales
5.Your position, title, or relationship. - President/Owner
6.Start date of your relationship (mm/year) - 09/2015
7.Approximate hours a month spent on the other business - 10
8.Approximate hours during trading spent on the other business - 10
9.Approximate percentage of time and income related to the business. - 30% of income; 30% of time
10.Briefly describe your duties relating to the other business.- Selling insurance to financial planning clients if needed; Using annuities as a solution to financial planning strategy and implementation
1.Full Legal Business Name - Shaylear Financial, LLC
2.Is the Business investment-related? (yes/no) - Yes (not securities; real estate investing for buy and hold property)
3.Address - PO Box 22, Drexel Hill, PA 19026
4.What is the nature of the other business? - Buy and hold rental real estate;
5.Your position, title, or relationship.- President/Owner and Operator
6.Start date of your relationship (mm/year)- 02/2010
7.Approximate hours a month spent on the other business- 3
8.Approximate hours during trading spent on the other business - 0
9.Approximate percentage of time and income related to the business. - Less than 10%
10.Briefly describe your duties relating to the other business. - I own 2 properties in the West Philadelphia area which are residential rental properties.

Insight Total Stewardship- Owner and Managing Member of The Insight Advisory Group d/b/a/ Insight Total Stewardship. Responsible for the investment advice, management and financial planning and advice of the firm.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	Pennsylvania CONTACT: COUNSEL JACK CHIAPPETTA (412)-565-3646
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	11/30/2021
Docket/Case Number:	210040
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	No Product
Allegations:	SHAYNA HARVEY AND OTHER NAMED RESPONDENT (RESPONDENTS), IN CONNECTION WITH ITS ADVISORY SERVICES, HAD AUTHORITY TO MAKE WITHDRAWALS FROM CLIENT ACCOUNTS, MAINTAINED BY A CUSTODIAN, TO PAY ITS ADVISORY FEE AND THUS HAD "CUSTODY" OVER CLIENT FUNDS AS DEFINED BY REGULATION 102.021. AN INVESTMENT ADVISER THAT HAS CUSTODY OF CLIENT FUNDS OR SECURITIES SHALL FILE AN AUDITED BALANCE SHEET AS OF THE END OF ITS FISCAL YEAR. RESPONDENTS DID NOT FILE AN AUDITED BALANCE SHEET WITH THE DEPARTMENT AS OF THE END OF ITS FISCAL YEAR.
Current Status:	Final
Resolution:	Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/30/2021
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: RESPONDENTS SHALL PAY THE PA DEPARTMENT OF BANKING AND SECURITIES AN ADMINISTRATIVE ASSESSMENT IN THE AMOUNT OF $10,000.00. PAYMENTS SHALL BE MADE AS FOLLOWS: $5,000.00 ON OR BEFORE 12/1//21; $500.00 ON OR BEFORE 1/1/22; AND $450.00 ON OR BEFORE 2/1/22, 3/1/22, 4/1/22, 5/1/22, 6/1/22, 7/1/22, 8/1/22, 9/1/22, 10/1/22 AND 11/1/22.
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	$10,000.00
Portion Levied against individual:	$10,000.00
Payment Plan:	YES
Is Payment Plan Current:	Yes
Date Paid by individual:	
Was any portion of penalty waived?	No
Amount Waived:	
Regulator Statement	CONSENT AGREEMENT AND ORDER ISSUED TO SHAYNA HARVEY AND OTHER NAMED RESPONDENT.

Reporting Source:	Individual
Regulatory Action Initiated By:	Commonwealth of Pennsylvania Department of Banking and Securities
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	11/18/2021
Docket/Case Number:	210040 (SEC-OSC)
Employing firm when activity occurred which led to the regulatory action:	The Insight Advisory Group, LLC
Product Type:	No Product
Allegations:	In November 2021, the PA DBS issued a Consent Agreement & Order with Insight relating to Pennsylvania's current staff's interpretations of the rules on custody related to advisory fee deductions. Upon notice by the staff of its interpretations, Insight immediately corrected its practices to be in compliance. The CAO was executed without admitting or denying liability, paying an administrative assessment to avoid litigation costs.

Current Status:	Final
Resolution:	Consent
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	11/30/2021
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Other: 10,000 administrative assessment
Monetary Sanction 1 of 1	
Monetary Related Sanction:	Monetary Penalty other than Fines
Total Amount:	$10,000.00
Portion Levied against individual:	$10,000.00
Payment Plan:	
Is Payment Plan Current:	Yes
Date Paid by individual:	12/01/2021
Was any portion of penalty waived?	No
Amount Waived:	

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	AMERICAN EXPRESS FINANCIAL ADVISORS INC.
Allegations:	CLIENT ALLEGES THAT ANNUITIES I SHOLD HER, A VARIABLE ANNUITY PURCHASED ON 11/15/01 AND A FIXED ANNUITY PURCHASED ON 8/22/03 ARE UNSUITABLE DUE TO CLIENT'S TAX BRACKET AND IS LOOKING TO FULLY SURRENDER BOTH INVESTMENTS WITHOUT PENALTY.
Product Type:	Insurance
Other Product Type(s):	VARIABLE ANNUITIES, FIXED ANNUITY
Alleged Damages:	$9,727.70

Customer Complaint Information

Date Complaint Received:	08/26/2004
Complaint Pending?	No
Status:	Denied
Status Date:	09/24/2004
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	FIRM FOUND THAT EACH ANNUITY SALE WAS SUITABLE BASE ON THE CLIENT'S INVESTMENT GOALS AND OBJECTIVES AT THE TIME. THE ANNUITY PURCHASED 11/2001 SATISFIED THE CLIENT'S NEED FOR TAX-DEFERRAL AT THE TIME OF PURCHASE. THE ANNUITY PURCHASED 8/2003 WAS APPROPRIATE AS IT MET THE CLIENT'S NEED FOR A CONSERVATIVE INVESTMENT WITH INCOME CAPABILITIES.

End of Report

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