IAPD Report

STEPHANIE J O'HARA

CRD# 4251796

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

Report Summary

STEPHANIE J O'HARA (CRD# 4251796)

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 **07/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	10/20/2023
IA	LPL FINANCIAL LLC	CRD# 6413	10/20/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **20** 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
B	MML INVESTORS SERVICES, LLC	10409	CHICAGO, IL	03/25/2017 - 11/01/2023
IA	MML INVESTORS SERVICES, LLC	10409	CHICAGO, IL	03/25/2017 - 11/01/2023
B	MSI FINANCIAL SERVICES, INC.	14251	CHICAGO, IL	07/17/2015 - 03/25/2017

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

Employment 1 of 1

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 Representative	Approved	10/20/2023
B	Arizona	Agent	Approved	12/26/2023
B	California	Agent	Approved	10/20/2023
B	Colorado	Agent	Approved	01/24/2024
B	Florida	Agent	Approved	10/20/2023
B	Illinois	Agent	Approved	12/26/2023
IA	Illinois	Investment Adviser Representative	Approved	12/26/2023
B	Indiana	Agent	Approved	10/20/2023
B	Kentucky	Agent	Approved	08/06/2025
B	Massachusetts	Agent	Approved	01/26/2024
B	Michigan	Agent	Approved	10/20/2023
B	Minnesota	Agent	Approved	06/18/2025
B	Missouri	Agent	Approved	01/31/2024

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	01/02/2024
B	New York	Agent	Approved	10/20/2023
B	North Carolina	Agent	Approved	01/03/2024
B	Tennessee	Agent	Approved	01/02/2024
B	Texas	Agent	Approved	10/20/2023
IA	Texas	Investment Adviser Representative	Restricted Approval	10/20/2023
B	Utah	Agent	Approved	01/02/2024
B	Vermont	Agent	Approved	10/20/2023
B	Virginia	Agent	Approved	10/20/2023
B	Wisconsin	Agent	Approved	11/20/2023

Branch Office Locations

LPL FINANCIAL LLC
444 W Lake St. Suite 1764
Chicago, IL 60606

LPL FINANCIAL LLC
444 W LAKE ST. SUITE 1762
CHICAGO, IL 60606

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 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	09/22/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	10/20/2000

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
B	03/25/2017 - 11/01/2023	MML INVESTORS SERVICES, LLC	CRD# 10409	CHICAGO, IL
IA	03/25/2017 - 11/01/2023	MML INVESTORS SERVICES, LLC	CRD# 10409	CHICAGO, IL
B	07/17/2015 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	CHICAGO, IL
IA	07/17/2015 - 03/25/2017	MSI FINANCIAL SERVICES, INC.	CRD# 14251	CHICAGO, IL
B	07/02/2010 - 07/24/2015	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	CHICAGO, IL
IA	07/02/2010 - 07/24/2015	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	CHICAGO, IL
B	12/21/2009 - 06/22/2010	INVEST FINANCIAL CORPORATION	CRD# 12984	WAYNESVILLE, NC
IA	12/21/2009 - 06/22/2010	INVEST FINANCIAL CORPORATION	CRD# 12984	WAYNESVILLE, NC
IA	03/14/2006 - 09/28/2009	METLIFE SECURITIES INC.	CRD# 14251	WAYNESVILLE, NC
B	02/27/2006 - 09/28/2009	METLIFE SECURITIES INC.	CRD# 14251	OAK BROOK, IL
B	02/27/2006 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	DOWNERS GROVE, IL
IA	11/22/2000 - 10/12/2004	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	SCHAUMBURG, IL
B	09/25/2000 - 10/12/2004	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	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
10/2023 - Present	LPL Financial LLC	Registered Representative	Y	Chicago, IL, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2017 - 10/2023	MML Investors Services	Registered Representative	Y	Chicago, IL, United States
07/2016 - 10/2023	Mass Mutual Life Insurance Company	Agent	Y	Chicago, IL, United States
07/2015 - 03/2017	METLIFE SECURITIES	FINANCIAL SERVICES REPRESENTATIVE	Y	CHICAGO, IL, 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) 09/27/2023 - +1 Group - DBA for LPL Business (entity for LPL business) - Investment related - At reported business location(s) - 160 Hours per month.
2) 09/27/2023 - Plus 1 Group - DBA for LPL Business (entity for LPL business) - Investment related - At reported business location(s) - 160 Hours per month.
3) 09/14/2023 - +1 GROUP - Non-Variable Insurance - Selling: Fixed annuities, whole life insurance - ASH or Crump - IL 60606 - Investment related - 4 Hours per month - Start date: 10/19/2023.
4) 09/27/2023 - +1Group - DBA for LPL Business (entity for LPL business) - Investment related - At reported business location(s) - 160 Hours per month.

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*.
  - o A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - o A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - o 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*.
  - o 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.
  - o 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.
  - o 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	1

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:	Firm
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	The decision to offer 3.75% on the line of credit instead of 3.25% violated Reg BI and advice within investment strategy that claimant should borrow against the non-purpose loan at 3.75% rather than sell pledged stock (BGCP) which was paying 6% and disabusing claimant of claimant's idea to liquidate shares to buy Florida home.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Not specified; to be determined at hearing.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	Chicago, Illinois
Docket/Case #:	22-00526

Filing date of arbitration/CFTC reparation or civil litigation:	03/13/2022

Customer Complaint Information

Date Complaint Received:	03/14/2022
Complaint Pending?	No
Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	03/13/2024
Settlement Amount:	$1.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CITIGROUP GLOBAL MARKETS INC.
Allegations:	The decision to offer 3.75% on the line of credit instead of 3.25% violated Reg BI and advice within investment strategy that claimant should borrow against the non-purpose loan at 3.75% rather than sell pledged stock (BGCP) which was paying 6% and disabusing claimant of claimant's idea to liquidate shares to buy Florida home.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Not specified; to be determined at hearing.
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	Chicago, Illinois
Docket/Case #:	22-00526
Filing date of arbitration/CFTC reparation or civil litigation:	03/13/2022

Customer Complaint Information

Date Complaint Received:	03/14/2022
Complaint Pending?	No
Status:	Arbitration Award/Monetary Judgment (for claimants/plaintiffs)
Status Date:	03/13/2024
Settlement Amount:	$1.00

Individual Contribution Amount:	$0.00
Broker Statement	This is a patently false disclosure as there were no allegations of wrongdoing against Ms. O'Hara in the referenced customer arbitration. Ms. O'Hara was the client's advisor when the line of credit was established in 2014 and Ms. O'Hara left the firm shortly thereafter in July 2015. According to the customer's statement of claim, it was Ms. O'Hara's supervisor-not Ms. O'Hara-who "decided to offer the client the higher rate of 3.75% per year" even though a rate of 3.25% had been approved by Citigroup. Further, Reg BI did not even go into effect until six years after the line of credit was established, although a reader of the disclosure would not be aware of that since Citigroup omitted the relevant time period, instead electing to give the impression that the allegations were recent. Additionally, the assertion that Ms. O'Hara advised the client to borrow against the referenced stock rather than liquidate his position is also contrary to the statement of claim, which expressly alleged that the prudent plan recommended by Ms. O'Hara fell apart after she left Citigroup in 2015 because the newly assigned advisor "and other Citigroup Series 65 Supervisors continued to advise the client to draw on the line of credit, instead of paying it down" by selling the stock position. Moreover, the statement of claim in no way alleged that Ms. O'Hara "advised the client to borrow against the referenced stock rather than liquidate his position." Rather, the claim expressly states that the client "agreed with O'Hara's strategy of slowly diversifying his concentrated, lightly traded stock position into income producing products to continue to fund his retirement" and in no conceivable way alleged, or even implied, that Ms. O'Hara should have "disabuse[ed] claimant of claimant's idea to liquidate shares to buy Florida home." There is no question that Citigroup's woefully tardy disclosure was a vindictive reaction to Ms. O'Hara's truthful testimony in the July 2023 customer arbitration as demonstrated by the fact that the firm did not file any disclosure for Ms. O'Hara (1) when the client first complained to the firm in July 2020-over three years prior to the filing of the disclosure; or (2) when the customer first filed his statement of claim in March 2022-18 months prior to the disclosure. Ms. O'Hara is preparing a statement of claim against Citigroup to obtain both expungement of the defamatory disclosure and substantial damages.

End of Report

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