IAPD Report

JAMES JOSEPH MAHONEY III

CRD# 4460504

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

JAMES JOSEPH MAHONEY III (CRD# 4460504)

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 **10/30/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	KESTRA INVESTMENT SERVICES, LLC	CRD# 42046	09/12/2014
IA	KESTRA ADVISORY SERVICES, LLC	CRD# 283330	04/29/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	NFP ADVISOR SERVICES, LLC	42046	NORTHAMPTON, MA	01/10/2015 - 09/22/2016
IA	H.D. VEST ADVISORY SERVICES, INC	104556	NORT HAMPTON, MA	09/16/2010 - 09/19/2014
B	H.D. VEST INVESTMENT SERVICES	13686	NORTHAMPTON, MA	09/15/2010 - 09/19/2014

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

Employment 1 of 2

Firm Name: **KESTRA INVESTMENT SERVICES, LLC**

Main Address: 5707 SOUTHWEST PARKWAY
BUILDING 2, SUITE 400
AUSTIN, TX 78735

Firm ID#: 42046

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/12/2014
B	FINRA	Invest. Co and Variable Contracts	Approved	09/12/2014
B	California	Agent	Approved	04/30/2024
B	Connecticut	Agent	Approved	09/12/2014
B	District of Columbia	Agent	Approved	04/30/2024
B	Florida	Agent	Approved	07/29/2021
B	Massachusetts	Agent	Approved	09/12/2014
B	New Hampshire	Agent	Approved	04/18/2019
B	New York	Agent	Approved	09/12/2014
B	North Carolina	Agent	Approved	09/12/2014
B	Oregon	Agent	Approved	08/11/2021
B	Texas	Agent	Approved	01/09/2015
B	Vermont	Agent	Approved	01/08/2018

Qualifications

	Regulator	Registration	Status	Date
B	Virginia	Agent	Approved	02/25/2021

Branch Office Locations

NFP ADVISOR SERVICES, LLC
243 King Street Ste 240
Northampton, MA 01060

Employment 2 of 2

Firm Name:	**KESTRA ADVISORY SERVICES, LLC**
Main Address:	5707 SOUTHWEST PARKWAY BUILDING 2, SUITE 400 AUSTIN, TX 78735
Firm ID#:	283330

	Regulator	Registration	Status	Date
IA	Massachusetts	Investment Adviser Representative	Approved	05/11/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	04/29/2016

Branch Office Locations

KESTRA ADVISORY SERVICES, LLC
243 King St., SUITE 240
NORTHAMPTON, MA 01060

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, 3 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	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	02/09/2010
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/07/2001

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	09/25/2009
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/14/2001

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	01/10/2015 - 09/22/2016	NFP ADVISOR SERVICES, LLC	CRD# 42046	NORTHAMPTON, MA
IA	09/16/2010 - 09/19/2014	H.D. VEST ADVISORY SERVICES, INC	CRD# 104556	NORT HAMPTON, MA
B	09/15/2010 - 09/19/2014	H.D. VEST INVESTMENT SERVICES	CRD# 13686	NORTHAMPTON, MA
IA	01/13/2010 - 09/27/2010	LPL FINANCIAL CORPORATION	CRD# 6413	FARMINGTON, CT
B	01/12/2010 - 09/27/2010	LPL FINANCIAL CORPORATION	CRD# 6413	FARMINGTON, CT
IA	11/20/2009 - 12/22/2009	BRADWAY FINANCIAL, LLC	CRD# 117480	LONGMEADOW, MA
B	10/08/2001 - 09/18/2009	PLANCO FINANCIAL SERVICES, LLC	CRD# 8326	HARTFORD, CT

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
04/2016 - Present	KESTRA ADVISORY SERVICES, LLC.	INVESTMENT ADVISOR	Y	NORTHAMPTON, MA, United States
09/2014 - Present	KESTRA INVESTMENT SERVICES, LLC.	REGISTERED REP	Y	NORTHAMPTON, MA, 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.

Business Name: NORTHAMPTON FINANCIAL SERVICES Investment Related: Yes Address: 243 KING STREET, SUITE 244 NORTHAMPTON MA 01060 Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name; Consulting; Insurance; Investment Advisory services through Kestra Advisory Services, LLC   Position, Title or Relationship: PRINCIPAL Start Date: 10/1/2010 Hours per month: 31% - 40% (49 - 64 hours) Hours per month during trading hours: 21% - 30% (29 - 42 hours) Duties: INDIVIDUALS AND SMALL BUSINESSES CONSULT WITH ME REGARDING THIER FINANCIAL PLANNING AND INVESTMENT DECISIONS

Business Name: Kestra Advisory Services, LLC Investment Related: Yes Address: 5707 Southwest Parkway Building 2, Suite 400

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Austin TX 78735 Nature of Business: Investment Advisory services through Kestra Advisory Services, LLC   Position, Title or Relationship: Investment Advisor Representative Start Date: 4/4/2016 Hours per month: Up to 100% (0 to 160 hours) Hours per month during trading hours: Up to 100% (0 to 160 hours) Duties: Investment advisory services

Business Name: Berkshire East, LLC Investment Related: No Address: 66 Thunder Mountain Road Charlemont MA 01339 Nature of Business: Other Other/None of the Above Berkshire East is a ski resort. Position, Title or Relationship: Ski Team Coach Start Date: 12/15/2016 Hours per month: 0% - 10% (0 - 16 hours) Hours per month during trading hours: 0% - 10% (0 - 14 hours) Duties: I coach children skiing with a focus on developing skills for competition.

Business Name: NORTHAMPTON HIGH SCHOOL SKI TEAM POSITION: Assistant Coach NATURE: Coaching INVESTMENT RELATED: No NUMBER OF HOURS: 20 SECURITIES TRADING HOURS: 0 START DATE: 12/05/2023 ADDRESS: 380 Elm St, Northampton MA 01060 DESCRIPTION: In December I will be obligated to attend one conditioning practice each week that will last 1.5 hours. In January and February I will be coaching, on snow, two evenings a week (4:30 - 7).
My duties include overseeing a team of 20 high school as an assistant to the head coach.

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	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:	Individual
Employing firm when activities occurred which led to the complaint:	PLANCO FINANCIAL SERVICES, LLC
Allegations:	WHOLESALE REP (WHO IS THE FILER HEREOF) PARTICIPATED IN A CLIENT MEETING FOR A RETAIL REPRESENTATIVE IN MAY, 2008. TWO SEPARATE CASES WERE DISCUSSED. THE RETAIL REP'S CLIENT INTENDED TO TRANSFER HER TRADITIONAL IRA TO A VARIABLE ANNUITY WITH A PRINCIPAL PROTECTION RIDER. THE CLIENT ALSO PLANNED TO TRANSFER A BENEFICIARY IRA TO A SEPARATE VARIABLE ANNUITY WITH A DEATH BENEFIT, BUT WITHOUT A PRINCIPAL GUARANTEE RIDER. AFTER WHOLESALE REP LEFT THE MEETING, RETAIL REP AND CLIENT DECIDED TO ONLY SUBMIT AN APPLICATION FOR THE BENEFICIARY IRA, AND RETAIL REP SEEMS TO HAVE MISTAKENLY ATTEMPTED TO SELECT THE RIDER FOR THIS CONTRACT ALTHOUGH THE RIDER WAS NOT AVAILABLE. IT SEEMS THAT THE ANNUITY CARRIER DID NOT CONTACT THE RETAIL REP OR CLIENT ABOUT THE FACT THAT THE APPLICATION SUBMISSION "SELECTED" A RIDER THAT WAS NOT AVAILABLE, AND THE CARRIER ESTABLISHED THE CONTRACT WITH THE SUBACCOUNTS INDICATED. BECAUSE THE LIVING BENEFIT RIDER COULD NOT BE APPLIED TO THE CONTRACT, THE CLIENT'S FUNDS WERE INVESTED WITHOUT THE PRINCIPAL GUARANTEE THAT THE CLIENT THOUGHT THAT SHE WAS PURCHASING. IN EARLY OCTOBER, THE CLIENT RECEIVED A STATEMENT THAT REFLECTED SUBSTANTIAL LOSS DUE TO MARKET CONDITIONS. SHE THEN REALIZED THAT THE RIDER THAT SHE THOUGHT THAT SHE HAD PURCHASED WAS NOT AVAILABLE. SHE CONTACTED RETAIL REP, WHO IN

	TURN CONTACTED THE WHOLESALER REP (ME), AS THE ANNUITY PROVIDER REPRESENTATIVE. THE RETAIL REP AND CLIENT HAD ATTEMPTED TO SELECT A RIDER NOT AVAILABLE ON A BENEFICIARY IRA. WHOLESALE REP PREVIOUSLY HAD NOT BEEN INFORMED OF THE DECISION TO ONLY SUBMIT ONE CONTRACT AND ALSO UNAWARE THAT THE RETAIL REP AND CLIENT BELIEVED THAT THEY COULD PURCHASE THE RIDER ON THIS CONTRACT. THE CLIENT SENT THE A LETTER TO CARRIER BEFORE RETAIL REP AND WHOLESALE REP HAD AN OPPORTUNITY TO CORRECT THE ISSUE. WHOLESALE REP CONCLUDES THAT THIS COMPLAINT IS A RESULT OF BOTH THE RETAIL REP'S AND/OR HIS CLIENT'S CONFUSION BETWEEN THE CLIENT'S TRADITIONAL IRA AND BENEFICIARY IRA AS WELL AS FAILURE OF THE CARRIER TO NOTIFY INVOLVED PARTIES, DURING PROCESSING, OF THE OBVIOUS ERROR MADE BY THE RETAIL REP ON THE APPLICATION.
Product Type:	Annuity-Variable
Alleged Damages:	$15,772.22
Alleged Damages Amount Explanation (if amount not exact):	THIS AMOUNT REFLECTS THE DIFFERENCE BETWEEN THE CLIENT'S INVESTED PREMIUM LESS WITHDRAWALS AND CONTRACT VALUE DUE TO MARKET LOSS WHICH THE CARRIER REIMBURSED TO THE CLIENT. THE ISSUER AGREED TO WAIVE THE CDSC FOR THE CUSTOMER'S 1035 EXCHANGE.
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:	10/21/2008
Complaint Pending?	No
Status:	Settled
Status Date:	05/28/2009
Settlement Amount:	$15,772.22
Individual Contribution Amount:	$0.00
Broker Statement	THIS COMPLAINT WAS REVIEWED BY FINRA AND THE HARTFORD AFTER SETTLEMENT. NO DISCPLINARY ACTION WAS RECOMMENED OR TAKEN BY EITHER ORGANIZATION AGAINST THE RESPONDENT. NO CONTIBUTION TOWARDS THE SETTLEMENT WAS REQUESTED FROM THE RESPONDENT, BY THE HARTFORD, DURING OR AFTER THE SETTLEMENT. THE ROOT OF THIS COMPLAINT WAS THE FAILURE OF THE HARTFORD TO PREVENT THE PROCESSING OF AN APPLICATION WHICH CONTAINED AN INCONSISTENT ERROR MADE BY A FINANCIAL ADVISOR. THE CLIENT MAY HAVE CONFUSED THE TWO CASES DISCUSSED, HER TRADITIONAL IRA AND BENEFICIARY IRA. HOWEVER, THE RETAIL REP, WHOLESALE REP (WHO IS THE FILER HEREOF) AND CLIENT WERE NOT INFORMED BY THE CARRIER OF THE APPARENT ERROR MADE BY THE RETAIL REP ON THE APPLICATION. IT IS STANDARD PRACTICE FOR THIS CARRIER TO CONTACT THE INVOLVED PARTIES DURING PROCESSING AND ACCOUNT ESTABLISHMENT, WHEN THIS TYPE OF ERROR IS MADE. GENERALLY A CONTRACT WILL NOT BE MADE ACTIVE UNTIL ANY ERROR

OR AMBIGUITY IS RESOLVED. IN THIS CASE, NO ATTEMPT WAS MADE TO INFORM THE INVOLVED PARTIES THAT AN OPTIONAL PRINCIPAL PROTECTION RIDER HAD BEEN ELECTED ON THE APPLICATION, BUT WAS NOT AVAILABLE IN THIS CASE. BY THE TIME THE MISUNDERSTANDING WAS DISCOVERED BY THE INVOLVED PARTIES, CONSIDERABLE MARKET LOSS HAD OCCURRED. UNDERSTANDABLY, ALL PARTIES WERE ALARMED BY THIS OVERSIGHT, PARTICULARLY THE CLIENT WHO WROTE A LETTER TO THE CARRIER BEFORE THE RETAIL REP AND WHOLESALE REP COULD CORRECT THE ISSUE WITH THE CARRIER.

THE CARRIER HAS WORKED IN GOOD FAITH WITH THE INVOLVED PARTIES TO RESOLVE THE ISSUE FOR THE CLIENT.

THIS CASE WAS RESOLVED ON 05/28/2009. THE CARRIER ALLOWED THE CLIENT TO WITHDRAW ASSETS WITHOUT ANY CONTINGENT DEFERRED SALES CHARGES AND HAS ADDED FUNDS TO HER ACCOUNT TO REFLECT HER INITIAL PREMIUM LESS WITHDRAWALS BEFORE MARKET LOSS. WHOLESALE REP WAS NOT ASKED FOR ANY CONTRIBUTION TOWARDS SETTLEMENT AMOUNT. THE CARRIER WAS RESPONSIVE AND COOPERATED WITH THE CLIENT ONCE THE FACTS REGARDING CARRIER'S PROCESSING OVERSIGHT, IN THIS CASE, WERE DISCOVERED.

End of Report

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