



IAPD Report

ANDREW JOSEPH WHALEN

CRD# 5179797

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

ANDREW JOSEPH WHALEN (CRD# 5179797)

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 **10/22/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	WHALEN FINANCIAL	CRD# 311869	03/02/2021

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
B	PURSHE KAPLAN STERLING INVESTMENTS	35747	Las Vegas, NV	01/20/2021 - 10/02/2025
B	LPL FINANCIAL LLC	6413	LAS VEGAS, NV	11/29/2017 - 01/25/2021
IA	LPL FINANCIAL LLC	6413	LAS VEGAS, NV	11/29/2017 - 01/25/2021

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	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 1

Firm Name: **WHALEN FINANCIAL**
Main Address: 7160 RAFAEL RIVERA WAY
SUITE 220
LAS VEGAS, NV 89113
Firm ID#: 311869

	Regulator	Registration	Status	Date
	Nevada	Investment Adviser Representative	Approved	03/02/2021

Branch Office Locations

WHALEN FINANCIAL
7160 RAFAEL RIVERA WAY
SUITE 220
LAS VEGAS, NV 89113



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 Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	10/09/2009

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	10/20/2011
B Uniform Securities Agent State Law Examination (S63)	Series 63	12/16/2009



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
B	01/20/2021 - 10/02/2025	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	Las Vegas, NV
B	11/29/2017 - 01/25/2021	LPL FINANCIAL LLC	CRD# 6413	LAS VEGAS, NV
IA	11/29/2017 - 01/25/2021	LPL FINANCIAL LLC	CRD# 6413	LAS VEGAS, NV
IA	05/21/2013 - 12/01/2017	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	HENDERSON, NV
B	05/21/2013 - 11/29/2017	NATIONAL PLANNING CORPORATION	CRD# 29604	HENDERSON, NV
IA	05/10/2013 - 05/23/2013	J. W. COLE ADVISORS, INC.	CRD# 112294	TAMPA, FL
B	05/10/2013 - 05/23/2013	J.W. COLE FINANCIAL, INC.	CRD# 124583	LAS VEGAS, NV
IA	10/25/2011 - 05/10/2013	FINANCIAL ADVISERS OF AMERICA, LLC	CRD# 142170	LAS VEGAS, NV
B	10/12/2009 - 05/10/2013	FINANCIAL ADVISERS OF AMERICA, LLC	CRD# 142170	LAS VEGAS, NV

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
01/2021 - Present	Whalen Enterprises Inc. DBA Whalen Financial	Investment Adviser Representative	Y	Las Vegas, NV, United States
01/2010 - Present	Whalen Financial	Registered Representative	Y	Las Vegas, NV, United States
01/2002 - Present	THE WHALEN GROUP	OWNER	Y	LAS VEGAS, NV, United States
01/2021 - 10/2025	Purshe Kaplan Sterling Investments	Registered Rep	Y	Albany, NY, United States
11/2017 - 01/2021	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	LAS VEGAS, NV, United States
05/2013 - 11/2017	NATIONAL PLANNING CORPORATION	REGISTERED REPRESENTATIVE	Y	SANTA MONICA, CA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
------------------	---------------	----------	--------------------	-------------------



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) Whalen Financial. Investment Related. See Registered Branch Location. RIA, CEO, Investment Advisor. Start 1/2021. 160hrs/mo, all during trading hours. RIA.

2) Fixed Insurance. Non-Investment Related. See Registered Branch Location. Fixed/Traditional Insurance Agent. Start 1/2021. 4hrs/mo, during trading hours. Sales of Fixed/Traditional insurance products.

3) Whalen & Associate Insurance Services, Inc. Investment Related. See Registered Branch Location. Agent and advisor. Host seminars on estate planning. Start 11/2017. 2hrs/mo, during trading hours. Seminars.

4) THE WHALEN GROUP INC.; CEO; INVESTMENT RELATED: NO; See Registered Branch Location; THE WHALEN GROUP INC. IS A TAX PREPARATION AND BOOKKEEPING SERVICE COMPANY. THE FIRM IS COMPENSATED IN THREE WAYS - TAX RETURN PREPARATION, BOOKKEEPING ACTIVITIES, AND FAMILY TRUST PREPARATION; BUSINESS PLANNING, EXECUTIVE DECISIONS, MANAGEMENT OF EMPLOYEES; 2021-01-01; HOURS DEVOTED TO BUSINESS DURING TRADING HOURS: 1; HOURS DEVOTED TO BUSINESS OUTSIDE TRADING HOURS: 1; PERCENTAGE OF TOTAL YEARLY COMPENSATION EXPECTED TO BE DERIVED FROM THE BUSINESS: 10;

5) Whalen Private Wealth. Investment Related. 7160 Rafael Rivera Way Suite 220, Las Vegas, NV 89113. S Corp. Owner/CEO. 10/2024. 6 hrs/month. 6 hrs during securities hrs. Pass PKS commissions into once paid to me as an individual.

6) CWM Publishing. Investment Related. 7160 Rafael Rivera Way Suite 220, Las Vegas, NV 89113. Book Sales. Owner. 11/2024. .25 hrs/month. 05 hrs during securities hrs. I have written and self-published the book (Confessions of a Wealth Manager). Book & merchandise sales.



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:	Firm
Employing firm when activities occurred which led to the complaint:	National Planning Corporation
Allegations:	Claimant alleges failure to follow instructions and poor advice
Product Type:	Annuity-Variable Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$7,839.00
Alleged Damages Amount Explanation (if amount not exact):	THE FIRM HAS MADE A GOOD FAITH DETERMINATION FOR THE ALLEGED DAMAGES AMOUNT
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:	08/30/2016
Complaint Pending?	No
Status:	Denied
Status Date:	10/11/2016
Settlement Amount:	

**Individual Contribution****Amount:**
.....**Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** National Planning Corporation**Allegations:** Claimant alleges failure to follow instructions and poor advice**Product Type:** Annuity-Variable
Equity Listed (Common & Preferred Stock)**Alleged Damages:** \$7,839.00**Alleged Damages Amount Explanation (if amount not exact):** THE FIRM HAS MADE A GOOD FAITH DETERMINATION FOR THE ALLEGED DAMAGES AMOUNT.**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:** 08/30/2016**Complaint Pending?** No**Status:** Denied**Status Date:** 10/11/2016**Settlement Amount:****Individual Contribution Amount:**



End of Report

This page is intentionally left blank.