



## IAPD Report

# John OBrien

CRD# 6188853

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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

### John OBrien (CRD# 6188853)

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 **07/24/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	LPL ENTERPRISE, LLC	CRD# 8733	11/14/2024
<b>IA</b>	LPL ENTERPRISE, LLC	CRD# 8733	11/14/2024

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **6** 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>IA</b>	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	Indianapolis, IN	10/18/2023 - 11/14/2024
<b>B</b>	PRUCO SECURITIES, LLC.	5685	Indianapolis, IN	10/13/2023 - 11/14/2024
<b>IA</b>	FIFTH THIRD SECURITIES, INC.	628	INDIANAPOLIS, IN	09/17/2015 - 03/06/2023

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
Termination	1
Judgment/Lien	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 6 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

### Employment 1 of 1

Firm Name: **LPL ENTERPRISE, LLC**  
Main Address: 1055 LPL WAY  
FORT MILL, SC 29715  
Firm ID#: 8733

Regulator	Registration	Status	Date
<b>B</b> FINRA	General Securities Representative	Approved	11/14/2024
<b>B</b> FINRA	Invest. Co and Variable Contracts	Approved	11/14/2024
<b>B</b> California	Agent	Approved	11/14/2024
<b>B</b> Illinois	Agent	Approved	11/14/2024
<b>B</b> Indiana	Agent	Approved	11/14/2024
<b>IA</b> Indiana	Investment Adviser Representative	Approved	11/14/2024
<b>B</b> Kentucky	Agent	Approved	11/14/2024
<b>B</b> Michigan	Agent	Approved	11/14/2024
<b>B</b> Ohio	Agent	Approved	11/14/2024

### Branch Office Locations

**LPL ENTERPRISE, LLC**  
8888 KEYSTONE CROSSING  
SUITE 500  
INDIANAPOLIS, IN 46240



## 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
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No information reported.

#### General Industry/Product Exams

Exam	Category	Date
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<b>B</b> Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
<b>B</b> General Securities Representative Examination (S7)	Series 7	07/01/2015
<b>B</b> Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	05/03/2013

#### State Securities Law Exams

Exam	Category	Date
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<b>IA B</b> Uniform Combined State Law Examination (S66)	Series 66	09/17/2015
<b>B</b> Uniform Securities Agent State Law Examination (S63)	Series 63	05/16/2013

### PROFESSIONAL DESIGNATIONS

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

#### Chartered Financial Consultant

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	10/18/2023 - 11/14/2024	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	Indianapolis, IN
B	10/13/2023 - 11/14/2024	PRUCO SECURITIES, LLC.	CRD# 5685	Indianapolis, IN
IA	09/17/2015 - 03/06/2023	FIFTH THIRD SECURITIES, INC.	CRD# 628	INDIANAPOLIS, IN
B	05/06/2013 - 03/06/2023	FIFTH THIRD SECURITIES, INC.	CRD# 628	INDIANAPOLIS, IN

### 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
11/2024 - Present	LPL ENTERPRISE, LLC	Financial Advisor	Y	Indianapolis, IN, United States
10/2023 - Present	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	FINANCIAL PROFESSIONAL	Y	INDIANAPOLIS, IN, United States
10/2023 - 11/2024	PRUCO SECURITIES, LLC.	REGISTERED REPRESENTATIVE	Y	INDIANAPOLIS, IN, United States
03/2023 - 10/2023	Independent	Independent financial consultant/life insurance specialist	N	Indianapolis, IN, United States
03/2013 - 03/2023	FIFTH THIRD SECURITIES	REGISTERED REPRESENTATIVE	Y	INDIANAPOLIS, IN, United States
12/2010 - 03/2023	FIFTH THIRD BANK	Insurance Specialist	N	INDIANAPOLIS, IN, 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.

- 11/12/2024: Booth Tarkington Civic Theatre; Carmel, IN; Non-Profit Board Member; Board duties for an Arts Non-Profit; Not inv. related; start date: 5/1/2020; 3hrs/mo.; 0hrs during trading.



## 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
Termination	1
Judgment/Lien	1

### Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

#### Disclosure 1 of 1

**Reporting Source:** Firm

**Firm Name:** FIFTH THIRD SECURITIES

**Termination Type:** Discharged

**Termination Date:** 03/02/2023

**Allegations:** Fifth Third Securities terminated the registered representative for a violation of Firm policy, Specifically, he admitted in an interview that he had dated client paperwork on behalf of clients.

**Product Type:** Annuity-Fixed

**Reporting Source:** Individual

**Firm Name:** FIFTH THIRD SECURITIES

**Termination Type:** Discharged

**Termination Date:** 03/02/2023

**Allegations:** Dating client paperwork on behalf of a client

**Product Type:** Annuity-Fixed

**Broker Statement** My termination from Fifth Third Securities occurred after I admitted in an interview with internal compliance that I had dated paperwork on behalf of a client. There are mitigating circumstances. My role at Fifth Third was "Senior High Net Worth Insurance Specialist." I oversaw life insurance production exclusively for Private Bank clients, and my work focused heavily on servicing the needs of complex clients with \$20MM+ in assets, addressing life insurance planning for estate tax mitigation strategies, legacy building, charitable endeavors, etc. I very rarely participated in any actual securities related business, with the only exception being



VUL products which were infrequently used.

The situation which ultimately resulted in my termination from Fifth Third Securities was in regard to a fixed annuity product with a Long Term Care rider which I was using for a wealthy client to clean up some old annuities he had purchased many years ago. This is mostly an income tax play; use the money for LTC later in life, avoid the onerous taxation of annuity gains instead of using them for income, etc. The client was the CEO of a fortune 500 company with a net worth of about \$25MM and I was doing additional estate tax strategic advice for him as well. He had also moved out of state, so we were overnighting documents back and forth.

For various reasons, this particular transaction took several months to complete. Most of this was beyond my control. The incumbent carrier in the 1035 transaction dragged their feet and then did not complete the transaction, and we were on our third set of paperwork by the time of the incident in question. The client sent the paperwork back signed but undated. I called the client and dated the paperwork with his permission, knowing that he was already rather annoyed with the length of the transaction and the amount of red tape.

At this point bank compliance took notice given the length of time the transaction had been pending. At the bank this transaction was subject to principal review, despite the fact that the product it is not a security but an insurance product. It was discovered that I had dated the paperwork and I admitted it, noting the additional circumstances. I was terminated the same day for a violation of firm policy.



## Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Individual
<b>Judgment/Lien Holder:</b>	State of Indiana
<b>Judgment/Lien Amount:</b>	\$21,192.98
<b>Judgment/Lien Type:</b>	Tax
<b>Date Filed with Court:</b>	06/12/2025
<b>Date Individual Learned:</b>	07/15/2025
<b>Type of Court:</b>	State Court
<b>Name of Court:</b>	Indiana, Marion County
<b>Location of Court:</b>	Marion County, IN
<b>Docket/Case #:</b>	TW163
<b>Judgment/Lien Outstanding?</b>	Yes



## End of Report

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