IAPD Report

JOHN WHITNEY COOGAN

CRD# 724714

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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

JOHN WHITNEY COOGAN (CRD# 724714)

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 **01/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MML INVESTORS SERVICES, LLC	CRD# 10409	03/11/1991
IA	MML INVESTORS SERVICES, LLC	CRD# 10409	06/14/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY	07/19/1982 - 08/09/1990
B	OTC NET INCORPORATED	7756	NEW YORK, NY	01/21/1982 - 06/09/1982
B	FIRST JERSEY SECURITIES, INC.	6621	NEW YORK, NY	02/23/1981 - 01/13/1982

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	4
Termination	1

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

Employment 1 of 1

Firm Name: **MML INVESTORS SERVICES, LLC**

Main Address: 1295 STATE STREET
SPRINGFIELD, MA 01111-0001

Firm ID#: 10409

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/11/1991
B	FINRA	General Securities Principal	Approved	03/30/1994
B	California	Agent	Approved	04/20/2022
B	Florida	Agent	Approved	09/26/2001
B	Georgia	Agent	Approved	01/07/2026
B	Kentucky	Agent	Approved	11/17/2023
B	New Jersey	Agent	Approved	01/31/2023
B	New York	Agent	Approved	04/17/1991
IA	New York	Investment Adviser Representative	Approved	06/14/2021
B	North Carolina	Agent	Approved	04/14/2022
B	Pennsylvania	Agent	Approved	06/06/1994
B	Tennessee	Agent	Approved	02/14/2022
B	Virginia	Agent	Approved	01/16/2019

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Qualifications

Branch Office Locations

MML INVESTORS SERVICES, LLC
300 Corporate Pkwy
Suite 216N
Amherst, NY 14226

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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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	03/29/1994

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	02/21/1981

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	06/29/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	04/16/1982

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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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	07/19/1982 - 08/09/1990	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	01/21/1982 - 06/09/1982	OTC NET INCORPORATED	CRD# 7756	
B	02/23/1981 - 01/13/1982	FIRST JERSEY SECURITIES, INC.	CRD# 6621	

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
02/1991 - Present	MML INVESTORS SERVICES, INC.	NOT PROVIDED	Y	BUFFALO, NY, United States
12/1990 - Present	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	INSURANCE_AGENT - Insurance Agent	N	SPRINGFIELD, 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.

1) Name: Elmlawn Cemetery, Inv Rel: Y Addr:3939 Delaware Ave Tonawanda NY 14217, Nature: 501C3 Cemetery, Position: Board Member, Start: 01/01/2024, No Hr/Mo: 2 No Hr/Mo Dur Trading:0, Duties: Chairman of the finance/investment committee, oversee the management of the investment accounts.

2) NAME: KAFL INV REL: Y ADD: 300 CORPORATE PKWY, STE 216N, AMHERST NY 14226 NATURE: INSURANCE SALES POSITION: INSURANCE BROKER START DATE: 11/01/2025 NO. HR/MO: 1 NO. HR/MO DURING SEC TRADING: 1 DESCRIBE DUTIES: SALES AND SERVICES FIXED ANNUITIES

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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.

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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	4
Termination	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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MML INVESTORS SERVICES INC
Allegations:	CUSTOMER ALLEGES THE REPRESENTIVE DID NOT WATCH THE POSITIONS PERFORMANCE AND DID NOT MANAGE THE ACCOUNT SINCE ACCOUNT ESTABLISHMENT IN 1998. THE CUSTOMER ALLEGED FURTHER HE WAS NOT FAMILIAR WITH SEVERAL INVESTMENTS RECOMMENDED; SOME OF THE FIRMS THE SHARES OF WHICH WERE ACQUIRED BECAME BANKRUPT.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$86,032.87

Customer Complaint Information

Date Complaint Received:	07/29/2002
Complaint Pending?	No
Status:	Settled
Status Date:	12/26/2002
Settlement Amount:	$58,192.75
Individual Contribution Amount:	$1,000.00
Broker Statement	THE FIRM EXTENDED AN OFFER TO THE CUSTOMER TO REIMBURSE HIM

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FOR THE LOSSES ON THE TRADES RECORDED ON THE FIRMS BOOKS AS SOLICITED. THE OFFER WAS ECCEPTED.

Disclosure 2 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	CUSTOMER ALLEGES LIMITED PARTNERSHIPS INVESTMENTS WERE UNDULY RISKY. CLAIMED DAMAGES $30,000.00
Product Type:	
Alleged Damages:	$30,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	National Association of Securities Dealers, Inc.; 93-03231
Date Notice/Process Served:	02/11/1994
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/06/1996
Monetary Compensation Amount:	$24,000.00
Individual Contribution Amount:	
Firm Statement	Not Provided Not Provided

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	CUSTOMER ALLEGES LIMITED PARTNERSHIPS INVESTMENTS WERE UNDULY RISKY. CLAIMED DAMAGES $46,000
Product Type:	Other
Other Product Type(s):	LIMITED PARTNERSHIP

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Alleged Damages:	$46,000.00

Customer Complaint Information

Date Complaint Received:	02/11/1994
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	06/06/1996
Settlement Amount:	$30,000.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 93-03231
Date Notice/Process Served:	02/11/1994
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	06/06/1996
Monetary Compensation Amount:	$30,000.00
Individual Contribution Amount:	$0.00
Broker Statement	SETTLEMENT PAID $24,000 BY MERRILL LYNCH NOT PROVIDED

Disclosure 3 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	FRAUD, MISREPRESENTATION, BREACH OF FIDUCIARY DUTY, UNSUITABILITY AND CONFLICT OF INTEREST SEEKING $46,000.00
Product Type:	
Alleged Damages:	$46,000.00

Customer Complaint Information

Date Complaint Received:	
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	
Settlement Amount:	
Individual Contribution Amount:	

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Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	National Association of Securities Dealers, Inc.; 92-02765
Date Notice/Process Served:	08/11/1992
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/06/1993
Monetary Compensation Amount:	$30,000.00
Individual Contribution Amount:	
Firm Statement	MERRILL LYNCH AND MR. COOGAN DENIED THE CLAIM IN ITS ENTIRETY. THE RESPONDENT MAINTAINED IN ITS ANSWER THAT CLAIMANT WAS CONTINUOUSLY ADVISED OF THE VALUE OF HIS INVESTMENTS AND THAT ALL (CONT. UNDER ITEM #9) RECOMMENDATINS WERE MADE TO SUIT CLAIMANT'S BEST INTEREST. THIS MATTER WAS SETTLED FOR $30,000.00 TO AVOID THE COSTS AND UNCERTAINTIES OF LITIGATION.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED
Allegations:	FRAUD, MISREPRESENTATION, BREACH OF FUCICIARY DUTY, UNSUITABILITY AND CONFLIT OF INTEREST.ALLEGED DAMAGES $46,000 UNSUITABILITY OF INVESTMENTS
Product Type:	Other
Other Product Type(s):	LIMITED PARTNERSHIPS
Alleged Damages:	$46,000.00

Customer Complaint Information

Date Complaint Received:	08/11/1992
Complaint Pending?	No
Status:	Arbitration/Reparation
Status Date:	04/01/1993
Settlement Amount:	$30,000.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NATIONAL ASSOCIATION OF SECURITIES DEALERS, INC.; 92-02765
Date Notice/Process Served:	08/11/1992
Arbitration Pending?	No

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Disposition:	Settled
Disposition Date:	04/06/1993
Monetary Compensation Amount:	$30,000.00
Individual Contribution Amount:	$0.00
Broker Statement	CLAIM WAS DENIED PURSUANT TO MERRILL LYNCH RESPONSE CASE SETTLED OUT OF COURT $30,000 TO AVOID THE COSTS AND UNCERTAINTIES OF LITIGATION. NOT PROVIDED

Disclosure 4 of 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH PIERCE FENNER & SMITH INC.
Allegations:	
Product Type:	
Alleged Damages:	$18,000.00

Customer Complaint Information

Date Complaint Received:	07/01/1990
Complaint Pending?	No
Status:	Settled
Status Date:	
Settlement Amount:	$19,000.00
Individual Contribution Amount:	$0.00
Firm Statement	ON AUGUST 8, 1990 WE RECEIVED A LETTER OF INQUIRY FROM THE NASD REGARDING A CUSTOMER COMPLAINT THEY RECEIVED FROM A CUSTOMER, [CUSTOMER] (IRA A/C [BAN]) ALLEGING UNAUTHORIZED TRADING, UNSUITABILITY AND LOSSES OF APPROXIMATELY $18,000.00 IN STOCKS AND BOND FUNDS. WE ARE PRESENTLY INVESTIGATING THE ALLEGATIONS. SHOULD YOU HAVE ANY QUESTIONS REGARDING THIS MATTER, PLEASE CONTACT [OTHER FIRM EMPLOYEE] OF OUR COMPLIANCE DEPARTMENT AT (212) 510-6710.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MERRILL LYNCH PIERCE FENNER & SMITH INC.
Allegations:	UNAUTHORIZED TRADING ALLEGED DAMAGES $18,000

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Product Type:	Other
Other Product Type(s):	STOCK, BOND, CERTIFICATE OF DEPOSIT
Alleged Damages:	$18,000.00

Customer Complaint Information

Date Complaint Received:	07/23/1990
Complaint Pending?	No
Status:	Settled
Status Date:	01/10/1991
Settlement Amount:	$19,000.00
Individual Contribution Amount:	$0.00

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD 90-1432
Date Notice/Process Served:	07/23/1990
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	01/10/1991
Monetary Compensation Amount:	$19,000.00
Individual Contribution Amount:	$0.00
Broker Statement	$19,000 SETTLEMENT TO CUSTOMER NOT PROVIDED

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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:	Individual
Firm Name:	MERRILL LYNCH PIERCE FENNER & SMITH INC.
Termination Type:	Discharged
Termination Date:	08/02/1990
Allegations:	NONE, CUSTOMER COMPLAINT OF UNAUTHORIZED TRADING.
Product Type:	Other
Other Product Types:	STOCK, BOND, LIMITED PARTNERSHIP
Broker Statement	TERMINATION OF EMPLOYMENT DUE TO CUSTOMER COMPLAINTS OF UNAUTHORIZED TRADING

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End of Report

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