IAPD Report

KEVIN MICHAEL OBRIEN

CRD# 815716

Section Title	Page(s)

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

KEVIN MICHAEL OBRIEN (CRD# 815716)

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 **03/31/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	CREATIVE FINANCIAL STRATEGIES, INC.	CRD# 116962	11/02/1995

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	LITTLETON, NH	03/30/2005 - 05/26/2015
B	WALNUT STREET SECURITIES, INC.	15840	EL SEGUNDO, CA	08/01/2003 - 03/31/2005
IA	WALNUT STREET SECURITIES, INC.	15840	LITTLETON, NH	08/01/2003 - 03/31/2005

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
Regulatory Event	2

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: **CREATIVE FINANCIAL STRATEGIES, INC.**

Main Address: 101 COTTAGE STREET
LITTLETON, NH 03561

Firm ID#: 116962

	Regulator	Registration	Status	Date
IA	New Hampshire	Investment Adviser Representative	Approved	11/02/1995

Branch Office Locations

CREATIVE FINANCIAL STRATEGIES, INC.
101 COTTAGE STREET
LITTLETON, NH 03561

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 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	05/18/1998
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	05/29/1997

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	05/26/2015
B	General Securities Representative Examination (S7)	Series 7	12/29/1997
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	08/14/1992
B	Registered Representative Examination (S1)	Series 1	11/20/1975

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	12/29/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/14/1992

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	03/30/2005 - 05/26/2015	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	LITTLETON, NH
B	08/01/2003 - 03/31/2005	WALNUT STREET SECURITIES, INC.	CRD# 15840	EL SEGUNDO, CA
IA	08/01/2003 - 03/31/2005	WALNUT STREET SECURITIES, INC.	CRD# 15840	LITTLETON, NH
IA	02/19/2003 - 08/01/2003	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	LITTLETON, NH
B	10/05/1995 - 08/01/2003	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	NEW YORK, NY
IA	10/09/1995 - 01/28/2003	NATHAN & LEWIS SECURITIES, INC.	CRD# 8503	LITTLETON, NH
IA	11/02/1995 - 12/31/2002	CREATIVE FINANCIAL STRATEGIES, INC.	CRD# 116962	LITTLETON, NH
B	04/06/1993 - 10/10/1995	CHUBB SECURITIES CORPORATION	CRD# 3870	FORT WAYNE, IN
B	08/17/1992 - 04/08/1993	PML SECURITIES COMPANY	CRD# 4082	NEWARK, DE
B	12/01/1975 - 05/10/1988	PHOENIX EQUITY PLANNING CORPORATION	CRD# 3036	

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
01/2023 - Present	MOUNTAIN TOP TELECOM, INC.	TREASURER/BOARD MEMBER	N	FRANCONIA, NH, United States
03/2005 - Present	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REPRESENTATIVE	Y	ALBANY, NY, United States
12/1993 - Present	CREATIVE FINANCIAL STRATEGIES, INC.	PRESIDENT	Y	LITTLETON, NH, United States

Registration & Employment History

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. PRESIDENT AND OWNER OF CREATIVE FINANCIAL STRATEGIES,INC. PRESIDENT SINCE 12/1993. 101 COTTAGE ST. LITTLETON, NH 03561-LIFE AND HEALTH INSURANCE AGENCY AND NH REGISTERED INVESTMENT ADVISORY FIRM. 30 HR +/WEEK.

2. COTTAGE PARK PROFESSIONAL CENTER, SINCE 5/85. OWNER/OPERATOR-COMMERCIAL OFFICES RENTAL & PROPERTY MANAGEMENT DUTIES. 10 HRS. MONTHLY.

3. COTTAGE PARK PROFESSIONAL CENTER: OWNER,SINCE 04, 1985 COMMERCIAL OFFICE PARK...MINIMAL TIME COMMITMENT

4. KEVIN M. O'BRIEN & ASSOCIATES: OWNER, SINCE 01/1980 INSURANCE BROKERAGE....MINIMAL TIME COMMITMENT

5. FALLOWFIELD FARM, LLC; NON-INVESTMENT RELATED; NOB: REAL ESTATE HOLDING CO., MANAGE DAY-TO-DAY AFFAIRS 10 HRS/MO; START DATE: 5/24/11
ALL BUSINESS ACTIVITIES HOUSED AT 101 COTTAGE STREET LITTLETON, NH 03561

6. THE RENATE SANGHAVI REVOCABLE TRUST OF 2003; INVESTMENT RELATED; 61 GRANDVIEW RD LITTLETON, NH 03561; TRUSTEE OF TRUST; CO-TRUSTEE; START DATE: 01/29/2003; APPROX 1 HR/MO; NO FEE CHARGED FOR TRUSTEE SERVICES, TWO EXISTING INVESTMENT ACCOUNTS

7. Mountain Top Telecom, Inc; investment related: No; Location: 334 Main Street Franconia New Hampshire 03580 USA; Description: Provider of wireless internet services; Position Title: Treasurer/Board Member; Responsibilities Duties: General Board Duties involved with business management.; Start date: 2023-01-01; Hours per month during trading hours: 0; Hours per month outside trading hours: 2.

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
Regulatory Event	2

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	NEW HAMPSHIRE
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	02/13/1997
Docket/Case Number:	INV96-034
Employing firm when activity occurred which led to the regulatory action:	CREATIVE FINANCIAL STRATEGIES, INC.
Product Type:	
Other Product Type(s):	
Allegations:	RESPONDENT CREATIVE FINANCIAL STRATEGIES AND KEVIN M. O'BRIEN CAUSED A FALSE AND MISLEADING ADVERTISEMENT TO BE PUBLISHED IN TWO NEW HAMPSHIRE PUBLICATIONS, THAT IS, BY FAILING TO DISCLOSE MATERIAL FACTS TO READERS AND BY MAKING UNTRUE STATEMENTS OF MATERIAL FACTS TO READERS. ADDITIONALLY, IN CONSULTATIONS WITH POTENTIAL CLIENTS, RESPONDENTS FAILED TO DISCLOSE MATERIAL FACTS.
Current Status:	Final
Resolution:	Consent
Resolution Date:	02/13/1997
Sanctions Ordered:	Monetary/Fine $1,000.00 Suspension

Other Sanctions Ordered:	
Sanction Details:	CONSENT ORDER ENTERED. RESPONDENTS AGREED TO A SUSPENSION OF THEIR INVESTMENT ADVISORY AND INVESTMENT ADVISORY AGENT LICENSE FOR A PERIOD OF 60 DAYS, AND AGREED TO PAY AN ADMINISTRATIVE FINE OF $1,000.
Regulator Statement	SEE RESULTS. CONSENT ORDER.[B CONTACT: ENFORCEMENT (603) 271-1463

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF NEW HAMPSHIRE BUREAU OF SECURTIES REGULATION
Sanction(s) Sought:	Cease and Desist
Other Sanction(s) Sought:	TEMPORARY SUSPENSION OF INVESTMENT ADVISOR AND INVESTMENT ADVISOR LICENSES FOR A PERIOD OF 60 DAYS
Date Initiated:	01/30/1997
Docket/Case Number:	INV96-034
Employing firm when activity occurred which led to the regulatory action:	CREATIVE FINANCIAL STRATEGIES, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	1) FALSE OR MISLEADING ADVERTISEMENT, 2) FALSE AND DECEPTIVE REPORT, 3) FALSE AND MISLEADING CONSULTATION
Current Status:	Final
Resolution:	Consent
Resolution Date:	02/13/1997
Sanctions Ordered:	Monetary/Fine $1,000.00 Suspension
Other Sanctions Ordered:	60 DAY SUSPENSION OF CORPORATE AND REPRESENTATIVE REGISTERED INVESTMENT ADVISOR LICENSES FROM 1/30/97 TO 3/31/97.
Sanction Details:	ADMINISTRATIVE FINE OF $1,000.00 AND 60 DAY SUSPENSION OF CORPORATE AND REPRESENTATIVE REGISTERED INVESTMENT ADVISOR LICENSES FROM 1/30/97 TO 3/31/97. THERE WAS NO INVOLVEMENT OF MY REGISTRATION AS A SECURITIES REPRESENTATIVE.
Broker Statement	THIS EVENT SURROUNDED THE INTERPRETATION OF THE KENNEDY. KASSEBAUM HEALTH REFORM ACT AND OUR USE OF AN INDEPENDENTLY PREPARED ADVERTISEMENT AND PUBLISHED REPORT ON THIS TOPIC, PURCHASED FROM PROFIT PLANNING SYSTEMS INC. OF NAPERVILLE IL. WHEN CHOOSING TO USE THESE MATERIALS IT WAS MY IMPRESSION THAT AS LONG AS THESE MATERIALS WERE NOT SECURITIES-ORIENTED, WE WOULD NOT HAVE A COMPLAINCE ISSUE. IMMEDIATE CESSATION OF USE OF THESE MATERIALS WAS IMPLEMENTED

	BY CFS, INC.

Disclosure 2 of 2

Reporting Source:	Regulator
Regulatory Action Initiated By:	VERMONT SECURITIES DIVISION
Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	12/02/1996
Docket/Case Number:	96-062-S
Employing firm when activity occurred which led to the regulatory action:	CREATIVE FINANCIAL STRATEGIES, INC.
Product Type:	
Other Product Type(s):	
Allegations:	TRANSACTING BUSINESS AS AN UNREGISTERED INVESTMENT ADVISER REPRESENTATIVE IN VIOLATION OF 9 VSA SEC 4217 AND CAUSING TO BE PUBLISHED A MISLEADING ADVERTISEMENT IN VIOLATION OF 9 VSA SEC 4224A(e), REG S-95-1, RULE 3.18a(5).
Current Status:	Final
Resolution:	Order
Resolution Date:	12/02/1996
Sanctions Ordered:	
Other Sanctions Ordered:	
Sanction Details:	Not Provided
Regulator Statement	O'BRIEN IS THE CEO,CFO,COO, AND MAJORITY OWNER AND CONTROL PERSON OF CREATIVE FINANCIAL STRATEGIES, INC., A INVESTMENT ADVISORY FIRM, SEC FILE NO. 801-49063. O'BRIEN CAUSED TO BE PUBLISHED A MISLEADING ADVERTISEMENT CONCERNING ASSET TRANSFERS FOR THE PURPOSE OF QUALIFYING FOR MEDICAID ASSISTANCE. IN CONNECTION THEREWITH, O'BRIEN TRANSACTED BUSINESS IN VERMONT AS AN UNREGISTERED INVESTMENT ADVISER REPRESENTATIVE IN ASSOCIATION WITH CFSI WHICH ALSO WAS NOT REGISTERED IN VERMONT. THE ORDER REQUIRED CFSI AND O'BRIEN TO PUBLISH A NOTICE ADVISING THE PUBLIC THAT THE ADVERTISEMENT MISREPRESENTED THE REACH AND EFFECT OF THE LAW CONCERNING ASSET TRANSFERS AND THAT CFSI WAS NOT REGISTERED IN VERMONT. THE FIRM AND O'BRIEN COMPLIED WITH THE ORDER NOTICE PUBLICATION REQUIREMENT. CONTACT: ENFORCEMENT ATTORNEY 802-828-3420

Reporting Source:	Individual
Regulatory Action Initiated By:	VERMONT DEPARTMENT OF BANKING, INSURANCE, SECURITIE*SEE FAQ #1*

Sanction(s) Sought:	
Other Sanction(s) Sought:	
Date Initiated:	12/02/1996
Docket/Case Number:	96-062-S
Employing firm when activity occurred which led to the regulatory action:	CREATIVE FINANCIAL STRATEGIES, INC.
Product Type:	No Product
Other Product Type(s):	
Allegations:	1) TRANSACTING BUSINESS AS AN INVESTMENT ADVISOR WITHOUT REGISTRATION 2) PUBLISHING MISLEADING ADVERTISING
Current Status:	Final
Resolution:	Order
Resolution Date:	12/02/1996
Sanctions Ordered:	Cease and Desist/Injunction
Other Sanctions Ordered:	PUBLISH A NOTICE IN THE CALEDONIAN RECORD ADVISING READERS THAT WE ARE NOT LICENSED IN THE STATE OF VERMONT
Sanction Details:	1) CEASE & DESIST OPERATION AS REGISTERED INVESTMENT ADVISOR WITHIN THE STATE OF VERMONT 2) PUBLISH A NOTICE IN THE CALEDONIAN RECORD ADVISING READERS THAT WE ARE NOT LICENSED IN THE STATE OF VERMONT.
Broker Statement	THIS EVENT SURROUNDED THE INTERPRETATION OF THE KENNEDY-KASSEBAUM HEALTH REFORM ACT AND OUR USE OF AN INDEPENDENTLY PREPARED ADVERTISEMENT AND PUBLISHED REPORT ON THIS TOPIC, PURCHASED FROM PROFIT PLANNING SYSTEMS, INC. OF NAPERVILLE, IL WHEN CHOOSING TO USE THESE MATERIALS IT WAS MY IMPRESSION THAT AS LONG AS THESE MATERIALS WERE NOT SECURITIES-ORIENTED WE WOULD NOT HAVE A COMPLIANCE ISSUE. FURTHER WE WERE NOT SOLICTING ADVISORY CLIENTS IN THE STATE OF VERMONT BECAUSE WE WERE NOT LICENSED AND ANY INQUIRIES WERE ADVISED OF THIS STATUS.

End of Report

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