

## BrokerCheck Report

**JOHN JOSEPH O'HAGAN**

CRD# 1754256

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 9
Disclosure Events	10



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.

## About BrokerCheck®



BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

**Thank you for using FINRA BrokerCheck.**



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at [brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit [www.finra.org](http://www.finra.org).

**JOHN J. O'HAGAN**

CRD# 1754256

**Currently employed by and registered with the following Firm(s):**

**IA O'HAGAN GROUP, INC.**  
 1429 WEST BROAD STREET  
 BETHLEHEM, PA 18018  
 CRD# 315389  
 Registered with this firm since: 09/30/2021

**B PURSHE KAPLAN STERLING INVESTMENTS**  
 80 State Street  
 ALBANY, NY 12207  
 CRD# 35747  
 Registered with this firm since: 10/01/2021

**Report Summary for this Broker**

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

**Broker Qualifications**

**This broker is registered with:**

- 1 Self-Regulatory Organization
- 27 U.S. states and territories

**This broker has passed:**

- 0 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

**Registration History**

**This broker was previously registered with the following securities firm(s):**

- IA ARBOR POINT ADVISORS**  
 CRD# 165127  
 LAVISTA, NE  
 11/2020 - 09/2021
- B SECURITIES AMERICA, INC.**  
 CRD# 10205  
 Bethlehem, PA  
 11/2020 - 09/2021
- B KMS FINANCIAL SERVICES, INC.**  
 CRD# 3866  
 Bethlehem, PA  
 01/2016 - 11/2020

**Disclosure Events**

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

**The following types of disclosures have been reported:**

Type	Count
Customer Dispute	2



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 1 SRO and is licensed in 27 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **O'HAGAN GROUP, INC.**  
 Main Office Address: **1429 WEST BROAD STREET  
 BETHLEHEM, PA 18018**  
 Firm CRD#: **315389**

	U.S. State/ Territory	Category	Status	Date
IA	Florida	Investment Adviser Representative	Approved	08/12/2024
IA	Pennsylvania	Investment Adviser Representative	Approved	09/30/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	09/30/2021

### Branch Office Locations

1429 WEST BROAD STREET  
 BETHLEHEM, PA 18018

### Employment 2 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**  
 Main Office Address: **80 STATE STREET  
 ALBANY, NY 12207**  
 Firm CRD#: **35747**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	10/01/2021
B	FINRA	Operations Professional	Approved	10/01/2021

## Broker Qualifications



### Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	10/01/2021
B	Arizona	Agent	Approved	10/12/2021
B	California	Agent	Approved	10/04/2021
B	Colorado	Agent	Approved	10/05/2021
B	Connecticut	Agent	Approved	10/06/2021
B	Florida	Agent	Approved	10/04/2021
B	Kansas	Agent	Approved	10/04/2021
B	Louisiana	Agent	Approved	10/11/2021
B	Maryland	Agent	Approved	10/04/2021
B	Michigan	Agent	Approved	10/05/2021
B	Missouri	Agent	Approved	10/01/2021
B	Montana	Agent	Approved	10/07/2021
B	Nevada	Agent	Approved	10/11/2021
B	New Hampshire	Agent	Approved	10/18/2021
B	New Jersey	Agent	Approved	10/05/2021
B	New Mexico	Agent	Approved	10/05/2021
B	North Carolina	Agent	Approved	10/04/2021
B	Ohio	Agent	Approved	10/21/2021
B	Oklahoma	Agent	Approved	10/05/2021
B	Pennsylvania	Agent	Approved	10/05/2021
B	Tennessee	Agent	Approved	10/05/2021

## Broker Qualifications



### Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Texas	Agent	Approved	10/04/2021
B	Utah	Agent	Approved	10/04/2021
B	Vermont	Agent	Approved	10/05/2021
B	Virginia	Agent	Approved	10/05/2021
B	Washington	Agent	Approved	10/05/2021
B	Wyoming	Agent	Approved	10/11/2021

### Branch Office Locations

#### PURSHE KAPLAN STERLING INVESTMENTS

80 State Street  
ALBANY, NY 12207

#### PURSHE KAPLAN STERLING INVESTMENTS

1429 W. Broad Street  
Bethlehem, PA 18018

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## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

**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>B</b> Operations Professional Examination	Series 99TO	01/02/2023
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	07/10/2003

### State Securities Law Exams

Exam	Category	Date
<b>B</b> <b>IA</b> Uniform Combined State Law Examination	Series 66	11/10/2003
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	11/20/1987

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).

## Broker Qualifications



## Professional Designations

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

No information reported.





## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 11/2020 - 09/2021	ARBOR POINT ADVISORS	165127	BETHLEHEM, PA
B 11/2020 - 09/2021	SECURITIES AMERICA, INC.	10205	Bethlehem, PA
B 01/2016 - 11/2020	KMS FINANCIAL SERVICES, INC.	3866	Bethlehem, PA
IA 09/2013 - 11/2020	KMS FINANCIAL SERVICES, INC	3866	Bethlehem, PA
B 08/2009 - 01/2016	PURSHE KAPLAN STERLING INVESTMENTS	35747	BETHLEHEM, PA
IA 08/2009 - 12/2013	PKS ADVISORY SERVICES, LLC	125648	BETHLEHEM, PA
IA 01/2009 - 08/2009	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	149018	SAINT PETERSBURG, FL
B 10/2003 - 08/2009	RAYMOND JAMES FINANCIAL SERVICES, INC.	6694	BETHLEHEM, PA
IA 01/2006 - 01/2009	RAYMOND JAMES FINANCIAL SERVICES	6694	BETHLEHEM, PA
IA 03/2004 - 12/2005	INTEGRATED ASSET MANAGEMENT, INC.	122034	BETHLEHEM, PA
IA 11/2003 - 02/2005	RAYMOND JAMES FINANCIAL SERVICES	6694	BETHLEHEM, PA
B 07/2003 - 10/2003	WALNUT STREET SECURITIES, INC.	15840	EL SEGUNDO, CA
B 08/1989 - 06/1990	A. G. EDWARDS & SONS, INC.	4	
B 10/1987 - 09/1988	EDWARD D. JONES & CO., L.P.	250	

### Employment History



## Registration and Employment History

### Employment History, continued

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

Employment	Employer Name	Position	Investment Related	Employer Location
10/2021 - Present	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REPRESENTATIVE	Y	Albany, NY, United States
09/2021 - Present	O'HAGAN GROUP, INC	PRESIDENT AND INVESTMENT ADVISER REPRESENTATIVE	Y	BETHLEHEM, PA, United States
11/1992 - Present	CONTINENTAL AIRLINES	RESERVE PILOT	N	HOUSTON, TX, United States
11/2020 - 09/2021	ARBOR POINT ADVISORS	IAR	Y	BETHLEHEM, PA, United States
11/2020 - 09/2021	SECURITIES AMERICA, INC.	Registered Rep	Y	Bethlehem, PA, United States
09/2013 - 11/2020	KMS FINANCIAL SERVICES, INC.	INVESTMENT ADVISOR	Y	SEATTLE, WA, United States
08/2009 - 01/2016	PURSHE KAPLAN STERLING INVESTMENTS	REGISTERED REPRESENTATIVE	Y	ALBANY, NY, United States

### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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) O'Hagan Group Inc. Investment Related. Located at 1429 W Broad Street, Bethlehem, PA 18018. Nature - RIA. Position - Owner/ President. Start - 10/2021. 120 hours per month, 120 hours during trading hours. Duties - managing RIA practice, actively manage client's fee based accounts.

2) United Airlines. Not Investment Related. Located at 233 S Wacker Drive, Chicago, IL 60606. Nature - Employee of United Airlines. Position - Pilot on Long Term Disability. Start - 11/1992. 0 hours per month, 0 hours during trading hours. Duties - currently on long term disability.

3) Create A Path 1st. Not Investment Related. Located at 1429 W Broad Street, Bethlehem, PA 18018. Nature - 501c3 Non-profit. Position - Owner/President. Start 05/2020. 5 hours per month, 5 hours during trading hours. Duties - provide funding for the non-profit by giving charitable

## Registration and Employment History



### Other Business Activities, continued

donations to the foundation. The money is used to purchase groceries which are dropped off at a local food shelter. Money is also used to pay rent for a local boxing gym in the city which its main goal is to get kids off the street.

4) PKS Financial. Investment Related. Located at 80 State Street, Albany NY 12211. Nature - Fixed Insurance and Annuity Business. Position - Agent. Start 10/2021. 5 hours per month, 5 hours during trading hours. Duties - sell Fixed Insurance and Annuities.

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## Disclosure Events



### What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
  - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
  - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
  -
3. **Disclosure events in BrokerCheck reports come from different sources:**
  - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
  - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
    - A "pending" event involves allegations that have not been proven or formally adjudicated.
    - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
    - A "final" event has been concluded and its resolution is not subject to change.
  - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
    - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	2	N/A



## Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

### Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	KMS Financial Services, Inc.
<b>Allegations:</b>	Client and RR were negotiating advisory fee which had been 1%. Client requested .5% and RR offer fee reduction to .6%. Client responded that he wanted to terminate the agreement and self manage. RR sold all positions and closed the account. Client alleges that he did not request sale of positions and only wanted to terminate his advisory agreement.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$30,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	This is the cost client alleges he incurred to re-establish his stock positions.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	01/13/2020
<b>Complaint Pending?</b>	No



**Status:** Settled  
**Status Date:** 02/07/2020  
**Settlement Amount:** \$21,997.90  
**Individual Contribution Amount:** \$5,000.00

### Arbitration Information

**Disposition:** Settled  
**Disposition Date:** 02/07/2020

**Broker Statement** KMS reviewed this item and concluded that although the RR believed that the client wanted to liquidate his positions, based on several prior conversations and client concerns about market volatility, that the liquidations were made in error. Actual cost to correct the error is \$21,997.90. KMS will reimburse client and has offered to reassign his account to another RR.



## Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

### Disclosure 1 of 1

<b>Reporting Source:</b>	Broker
<b>Employing firm when activities occurred which led to the complaint:</b>	KMS Financial Services, Inc.
<b>Allegations:</b>	Client sent text messages to RR alleging that stop losses requested were not put in place on their holdings. Also questioned quality of specific stock picks and size of individual holdings.
<b>Product Type:</b>	Equity Listed (Common & Preferred Stock)
<b>Alleged Damages:</b>	\$0.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Client delinked the account shortly after sending the complaining text message so that KMS cannot determine what if any losses took place.
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	03/23/2018
<b>Complaint Pending?</b>	No
<b>Status:</b>	Closed/No Action
<b>Status Date:</b>	02/19/2020
<b>Settlement Amount:</b>	
<b>Individual Contribution Amount:</b>	
<b>Broker Statement</b>	Client was new to working with RR and in reaction to market volatility sent text messages to RR complaining that stop losses requested were not put in place on their holdings and questioning quality of specific stock picks and size of individual



positions. However stop losses were in place and the positions held were suitable.



## End of Report



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