

BrokerCheck Report

Sharon Beharie

CRD# 3228585

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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.

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



For additional information about the contents of this report, please refer to the User Guidance or 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)

Sharon Beharie

CRD# 3228585

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

- IA CHARLES SCHWAB & CO., INC.**
66 The Promenade
Edgewater, NJ 07020
CRD# 5393
Registered with this firm since: 06/19/2023
- B CHARLES SCHWAB & CO., INC.**
66 The Promenade
Edgewater, NJ 07020
CRD# 5393
Registered with this firm since: 06/16/2023

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:**

- 2 Self-Regulatory Organizations
- 6 U.S. states and territories

This broker has passed:

- 1 Principal/Supervisory Exam
- 6 General Industry/Product Exams
- 2 State Securities Law Exams

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

- IA FIDELITY PERSONAL AND WORKPLACE ADVISORS**
CRD# 288590
BOSTON, MA
12/2020 - 03/2023
- B FIDELITY BROKERAGE SERVICES LLC**
CRD# 7784
PARAMUS, NJ
11/2020 - 03/2023
- IA J.P. MORGAN SECURITIES LLC**
CRD# 79
NEW YORK, NY
11/2017 - 10/2020

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? **No**



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 2 SROs and is licensed in 6 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **CHARLES SCHWAB & CO., INC.**

Main Office Address: **3000 SCHWAB WAY
WESTLAKE, TX 76262-8104**

Firm CRD#: **5393**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	06/16/2023
B	FINRA	Invest. Co and Variable Contracts	Approved	06/16/2023
B	Nasdaq Stock Market	General Securities Representative	Approved	06/16/2023

	U.S. State/ Territory	Category	Status	Date
B	Connecticut	Agent	Approved	06/20/2023
B	Florida	Agent	Approved	06/19/2023
B	Maryland	Agent	Approved	01/06/2026
B	New Jersey	Agent	Approved	06/19/2023
IA	New Jersey	Investment Adviser Representative	Approved	06/19/2023
B	New York	Agent	Approved	06/20/2023
B	Pennsylvania	Agent	Approved	06/20/2023

Branch Office Locations

CHARLES SCHWAB & CO., INC.
66 The Promenade

Broker Qualifications



Employment 1 of 1, continued

Edgewater, NJ 07020



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 1 principal/supervisory exam, 6 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	06/10/2000

General Industry/Product Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Representative Examination	Series 6TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	10/29/2015
B National Commodity Futures Examination	Series 3	07/20/2007
B Futures Managed Funds Examination	Series 31	06/08/2007
B Investment Company Products/Variable Contracts Representative Examination	Series 6	06/07/1999

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	11/11/2015
IA Uniform Investment Adviser Law Examination	Series 65	03/26/2007

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/.



Broker Qualifications

Professional Designations

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

Certified Financial Planner

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 and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 12/2020 - 03/2023	FIDELITY PERSONAL AND WORKPLACE ADVISORS	288590	PARAMUS, NJ
B 11/2020 - 03/2023	FIDELITY BROKERAGE SERVICES LLC	7784	PARAMUS, NJ
IA 11/2017 - 10/2020	J.P. MORGAN SECURITIES LLC	79	ENGLEWOOD, NJ
B 11/2017 - 10/2020	J.P. MORGAN SECURITIES LLC	79	ENGLEWOOD, NJ
IA 05/2017 - 11/2017	ALLSTATE FINANCIAL ADVISORS, LLC	109524	LINCOLN PARK, NJ
B 05/2017 - 11/2017	ALLSTATE FINANCIAL SERVICES, LLC	18272	LINCOLN PARK, NJ
B 10/2015 - 06/2016	AMERIPRISE FINANCIAL SERVICES, INC.	6363	PARAMUS, NJ
IA 09/2015 - 06/2016	AMERIPRISE FINANCIAL SERVICES, INC.	6363	PARAMUS, NJ
IA 03/2009 - 01/2010	PRUDENTIAL FINANCIAL PLANNING SERVICES	5685	PARAMUS, NJ
B 02/2009 - 01/2010	PRUCO SECURITIES, LLC.	5685	PARAMUS, NJ
B 09/2008 - 02/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PARAMUS, NJ
IA 09/2008 - 02/2009	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	PARAMUS, NJ
B 04/2007 - 08/2008	CITIGROUP GLOBAL MARKETS INC.	7059	NEW YORK, NY
B 07/2005 - 04/2007	CITICORP INVESTMENT SERVICES	23988	FORT LEE, NJ
B 10/2000 - 07/2005	PERSHING LLC	7560	JERSEY CITY, NJ
B 06/2000 - 08/2000	HSBC BROKERAGE (USA) INC.	6956	NEW YORK, NY
B 10/1999 - 06/2000	REPUBLIC FINANCIAL SERVICES CORPORATION	38293	NEW YORK, NY
B 06/1999 - 10/1999	CITICORP INVESTMENT SERVICES	23988	LONG ISLAND CITY, NY

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
05/2023 - Present	Charles Schwab & Co., Inc	registered rep	Y	Edgewater, NJ, United States
05/2023 - Present	Charles Schwab Bank SSB	shared employee	Y	Edgewater, NJ, United States
10/2020 - 03/2023	FIDELITY INVESTMENTS	FINANCIAL CONSULTANT	Y	Paramus, NJ, United States
11/2017 - 10/2020	JP MORGAN CHASE BANK	RELATIONSHIP BANKER	Y	TEANECK, NJ, United States
11/2017 - 10/2020	JP MORGAN SECURITIES LLC	LICENSED BANKER	Y	TEANECK, NJ, United States
05/2017 - 11/2017	ALLSTATE FINANCIAL ADVISORS LLC	REGISTERED REPRESENTATIVE	Y	LINCOLN PARK, NJ, United States
04/2017 - 11/2017	ALLSTATE FINANCIAL SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	LINCOLN PARK, NJ, United States
07/2016 - 11/2017	ALLSTATE INSURANCE COMPANY	LIFE INSURANCE SPECIALIST	Y	LINCOLN PARK, NJ, United States
08/2015 - 06/2016	AMERIPRISE	PARAPLANNER	Y	PARAMUS, NJ, United States
08/2015 - 06/2016	AMERIPRISE FINANCIAL SERVICES INC	REGISTERED REPRESENTATIVE	Y	PARAMUS, NJ, 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.

No information reported.

End of Report



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