

BrokerCheck 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.

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.

JOHN W. COOGAN

CRD# 724714

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

IA MML INVESTORS SERVICES, LLC
 300 CORPORATE PKWY
 SUITE 216N
 AMHERST, NY 14226
 CRD# 10409
 Registered with this firm since: 06/14/2021

B MML INVESTORS SERVICES, LLC
 300 CORPORATE PKWY
 SUITE 216N
 AMHERST, NY 14226
 CRD# 10409
 Registered with this firm since: 03/11/1991

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
- 9 U.S. states and territories

This broker has passed:

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

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

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

**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 | 4 |
| Termination | 1 |



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 9 U.S. states and territories through his or her employer.

Employment 1 of 1

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

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

Firm CRD#: **10409**

| | SRO | Category | Status | Date |
|---|-------|-----------------------------------|----------|------------|
| B | FINRA | General Securities Representative | Approved | 03/11/1991 |
| B | FINRA | General Securities Principal | Approved | 03/30/1994 |

| | U.S. State/ Territory | Category | Status | Date |
|----|-----------------------|-----------------------------------|----------|------------|
| B | California | Agent | Approved | 04/20/2022 |
| B | Florida | Agent | Approved | 09/26/2001 |
| 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 |

Branch Office Locations

Broker Qualifications



Employment 1 of 1, continued

MML INVESTORS SERVICES, LLC

300 CORPORATE PKWY

SUITE 216N

AMHERST, NY 14226



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

Principal/Supervisory Exams

| Exam | Category | Date |
|---|-----------|------------|
| B General Securities Principal Examination | Series 24 | 03/29/1994 |

General Industry/Product Exams

| Exam | Category | Date |
|--|----------|------------|
| B Securities Industry Essentials Examination | SIE | 10/01/2018 |
| B General Securities Representative Examination | Series 7 | 02/21/1981 |

State Securities Law Exams

| Exam | Category | Date |
|---|-----------|------------|
| IA Uniform Investment Adviser Law Examination | Series 65 | 06/29/1999 |
| B Uniform Securities Agent State Law Examination | Series 63 | 04/16/1982 |

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 **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 |
|----------------------------|--|------|-----------------|
| B 07/1982 - 08/1990 | MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED | 7691 | NEW YORK, NY |
| B 01/1982 - 06/1982 | OTC NET INCORPORATED | 7756 | |
| B 02/1981 - 01/1982 | FIRST JERSEY SECURITIES, INC. | 6621 | |

Employment History

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 |
|-------------------|--|-----------------------------------|--------------------|--------------------------------|
| 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 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) 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

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.
 -
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 | 4 | N/A |
| Termination | N/A | 1 | 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 4

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: MML INVESTORS SERVICES INC

Allegations: CUSTOMER ALLEGES THE REPRESENTATIVE 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



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: | Broker |
| 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 |
| 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:

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) RECOMMENDATIONS 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:

Broker

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. 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

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



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

| | |
|-----------------------------|--|
| Reporting Source: | Broker |
| Employer 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 |

End of Report



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