



IAPD Report

CHARLES Jospheh CAVANAUGH

CRD# 2163927

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For more information read our [investor alert](#) on imposters.



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

CHARLES Josph CAVANAUGH (CRD# 2163927)

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 **04/13/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	09/12/2017
IA	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	09/15/2017

QUALIFICATIONS

This representative is currently registered in **23** SRO(s) and **24** 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	ALLSTATE FINANCIAL SERVICES, LLC	18272	Northbrook, IL	05/10/2017 - 09/08/2017
IA	ALLSTATE FINANCIAL ADVISORS, LLC	109524	Northbrook, IL	04/25/2017 - 09/08/2017
B	ALLSTATE DISTRIBUTORS, L.L.C.	100460	NORTHBROOK, IL	03/15/2017 - 09/08/2017

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? **No**



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 **24** jurisdiction(s) and 23 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **CITIGROUP GLOBAL MARKETS INC.**
Main Address: 388 GREENWICH STREET
TOWER BUILDING
NEW YORK, NY 10013
Firm ID#: 7059

Regulator	Registration	Status	Date
B BOX Exchange LLC	General Securities Principal	Approved	04/15/2020
B BOX Exchange LLC	General Securities Representative	Approved	04/15/2020
B Cboe BYX Exchange, Inc.	General Securities Principal	Approved	09/12/2017
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	09/12/2017
B Cboe BZX Exchange, Inc.	General Securities Principal	Approved	09/12/2017
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	09/12/2017
B Cboe C2 Exchange, Inc.	General Securities Representative	Approved	04/15/2020
B Cboe EDGA Exchange, Inc.	General Securities Principal	Approved	09/12/2017
B Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	09/12/2017
B Cboe EDGX Exchange, Inc.	General Securities Principal	Approved	09/12/2017
B Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	09/12/2017
B Cboe Exchange, Inc.	General Securities Representative	Approved	09/12/2017
B FINRA	General Securities Principal	Approved	09/12/2017



Qualifications

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	09/12/2017
B FINRA	Invest. Co and Variable Contracts	Approved	09/12/2017
B FINRA	Investment Co./Variable Contracts Prin	Approved	09/12/2017
B Investors' Exchange LLC	General Securities Principal	Approved	09/12/2017
B Investors' Exchange LLC	General Securities Representative	Approved	09/12/2017
B MIAX Emerald, LLC	General Securities Principal	Approved	04/15/2020
B MIAX Emerald, LLC	General Securities Representative	Approved	04/15/2020
B MIAX PEARL, LLC	General Securities Principal	Approved	04/15/2020
B MIAX PEARL, LLC	General Securities Representative	Approved	04/15/2020
B Miami International Securities Exchange, LLC	General Securities Principal	Approved	04/15/2020
B Miami International Securities Exchange, LLC	General Securities Representative	Approved	04/15/2020
B NYSE American LLC	General Securities Principal	Approved	09/12/2017
B NYSE American LLC	General Securities Representative	Approved	09/12/2017
B NYSE Arca, Inc.	General Securities Principal	Approved	09/12/2017
B NYSE Arca, Inc.	General Securities Representative	Approved	09/12/2017
B NYSE Chicago, Inc.	General Securities Principal	Approved	09/12/2017
B NYSE Chicago, Inc.	General Securities Representative	Approved	09/12/2017
B NYSE National, Inc.	General Securities Principal	Approved	07/06/2018



Qualifications

Regulator	Registration	Status	Date
B NYSE National, Inc.	General Securities Representative	Approved	07/06/2018
B Nasdaq BX, Inc.	General Securities Principal	Approved	09/12/2017
B Nasdaq BX, Inc.	General Securities Representative	Approved	09/12/2017
B Nasdaq GEMX, LLC	General Securities Principal	Approved	04/15/2020
B Nasdaq GEMX, LLC	General Securities Representative	Approved	04/15/2020
B Nasdaq ISE, LLC	General Securities Principal	Approved	09/12/2017
B Nasdaq ISE, LLC	General Securities Representative	Approved	09/12/2017
B Nasdaq MRX, LLC	General Securities Principal	Approved	04/15/2020
B Nasdaq MRX, LLC	General Securities Representative	Approved	04/15/2020
B Nasdaq PHLX LLC	General Securities Principal	Approved	09/12/2017
B Nasdaq PHLX LLC	General Securities Representative	Approved	09/12/2017
B Nasdaq Stock Market	General Securities Principal	Approved	09/12/2017
B Nasdaq Stock Market	General Securities Representative	Approved	09/12/2017
B New York Stock Exchange	General Securities Principal	Approved	09/12/2017
B New York Stock Exchange	General Securities Representative	Approved	09/12/2017
B Arizona	Agent	Approved	05/12/2020
B California	Agent	Approved	05/12/2020
B Colorado	Agent	Approved	05/12/2020
B Connecticut	Agent	Approved	05/12/2020



Qualifications

Regulator	Registration	Status	Date
B Delaware	Agent	Approved	05/12/2020
B District of Columbia	Agent	Approved	05/12/2020
B Florida	Agent	Approved	05/12/2020
B Georgia	Agent	Approved	05/12/2020
B Illinois	Agent	Approved	05/12/2020
B Indiana	Agent	Approved	05/12/2020
B Maryland	Agent	Approved	05/12/2020
B Massachusetts	Agent	Approved	05/12/2020
B Michigan	Agent	Approved	05/12/2020
B Nevada	Agent	Approved	05/12/2020
B New Hampshire	Agent	Approved	01/19/2021
B New Jersey	Agent	Approved	09/12/2017
IA New Jersey	Investment Adviser Representative	Approved	09/15/2017
B New York	Agent	Approved	09/12/2017
IA New York	Investment Adviser Representative	Approved	08/17/2021
B North Carolina	Agent	Approved	07/03/2019
B Ohio	Agent	Approved	05/12/2020
B Pennsylvania	Agent	Approved	05/12/2020
B Texas	Agent	Approved	05/12/2020



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	05/12/2020
B Washington	Agent	Approved	05/12/2020
B Wisconsin	Agent	Approved	05/12/2020

Branch Office Locations

CITIGROUP GLOBAL MARKETS INC.

Citi Personal Wealth Management, Centralized Sales
388 Greenwich St., 22nd Fl & 25th Fl
New York, NY 10013



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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	01/02/2023
General Securities Principal Examination (S24)	Series 24	07/10/2010

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	09/21/2001
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/15/1991

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	08/05/2002

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	05/10/2017 - 09/08/2017	ALLSTATE FINANCIAL SERVICES, LLC	CRD# 18272	Northbrook, IL
IA	04/25/2017 - 09/08/2017	ALLSTATE FINANCIAL ADVISORS, LLC	CRD# 109524	Northbrook, IL
B	03/15/2017 - 09/08/2017	ALLSTATE DISTRIBUTORS, L.L.C.	CRD# 100460	NORTHBROOK, IL
IA	11/09/2016 - 03/16/2017	TLG ADVISORS, INC.	CRD# 111052	BUFFALO GROVE, IL
B	09/27/2016 - 03/16/2017	THE LEADERS GROUP, INC.	CRD# 37157	LITTLETON, CO
IA	04/15/2015 - 09/28/2016	MML INVESTORS SERVICES, LLC	CRD# 10409	BRIDGEWATER, NJ
B	04/06/2015 - 09/28/2016	MML INVESTORS SERVICES, LLC	CRD# 10409	BRIDGEWATER, NJ
IA	10/16/2013 - 03/31/2015	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
B	10/11/2013 - 03/31/2015	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ
B	06/01/2009 - 04/08/2013	MORGAN STANLEY	CRD# 149777	PURCHASE, NY
IA	06/01/2009 - 04/08/2013	MORGAN STANLEY	CRD# 149777	PURCHASE, NY
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	NEW YORK, NY
IA	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	NEW YORK, NY
IA	11/28/2006 - 04/02/2007	MORGAN STANLEY	CRD# 7556	PURCHASE, NY
B	11/28/2006 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	PURCHASE, NY
IA	09/28/2004 - 11/13/2006	MML INVESTORS SERVICES, INC.	CRD# 10409	SHELTON, CT
B	09/27/2004 - 11/13/2006	MML INVESTORS SERVICES, INC.	CRD# 10409	SHELTON, CT



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	01/09/2004 - 08/24/2004	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
IA	01/09/2004 - 08/24/2004	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	GREENWICH , CT
IA	09/13/2002 - 01/14/2004	A. G. EDWARDS & SONS, INC.	CRD# 4	DANBURY, CT
B	07/10/2002 - 01/14/2004	A. G. EDWARDS & SONS, INC.	CRD# 4	ST. LOUIS, MO
B	02/28/2001 - 02/12/2002	LINCOLN FINANCIAL DISTRIBUTORS, INC.	CRD# 145	RADNOR, PA
B	08/31/1999 - 06/19/2000	AMERITAS INVESTMENT CORP.	CRD# 14869	LINCOLN, NE
B	05/13/1998 - 07/28/1998	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	NEW YORK, NY
B	12/12/1991 - 08/13/1996	HARTFORD EQUITY SALES COMPANY INC.	CRD# 6604	HARTFORD, CT

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
09/2017 - Present	CITIGROUP GLOBAL MARKETS	Portfolio Consulting Group Manager	Y	Long Island City, NY, United States
03/2017 - Present	ALLSTATE DISTRIBUTORS LLC	REGISTERED REPRESENTATIVE	Y	NORTHBROOK, IL, United States
03/2017 - Present	ALLSTATE LIFE INSURANCE CO	CUSTOMER SOLUTIONS CONSULTANT	Y	NORTHBROOK, IL, United States
09/2016 - 02/2017	HARRIS-HERSH FINANCIAL INC	WHOLESALE	N	BUFFALO GROVE, IL, United States
09/2016 - 02/2017	LDX GLOBAL	FINANCIAL PLANNING	Y	BUFFALO GROVE, IL, United States
09/2016 - 02/2017	THE LEADERS GROUP INC	REGISTERED REPRESENTATIVE	Y	Littleton, CO, United States
04/2015 - 09/2016	MML INVESTORS SERVICES LLC	REGISTERED REPRESENTATIVE	Y	BRIDGEWATER, NJ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2015 - 09/2016	MASSMUTUAL LIFE INSURANCE COMPANY	AGENT	Y	BRIDGEWATER, NJ, United States
10/2013 - 03/2015	UBS FINANCIAL SERVICES	WEALTH MANAGEMENT CONSULTANT	Y	BRIDGEWATER, NJ, United States
03/2013 - 10/2013	UNEMPLOYED	UNEMPLOYED	N	MARLBORO, NJ, 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.

Financial Institution Insurance Council; Not Investment-related; Nature: A leadership community focused on realizing the financial institution channel's potential for fulfilling the Protection Needs of the clients it serves; Fort Lauderdale, FL; Started: 4/11/22; Title: Member of the Steering Committee; Duties: Monthly best practice peer group virtual forums; Ideas, strategies, and initiatives as well as newly emergent topics will be the basis for monthly virtual peer group discussions.; 2 hours are devoted each month during securities trading hours; 2 hours are devoted each month outside of securities trading hours.



End of Report

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