

BrokerCheck Report

CHRISTOPHER F HARRINGTON JR

CRD# 5250991

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

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

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)

CHRISTOPHER F. HARRINGTON JR

CRD# 5250991

This broker is not currently registered.

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 not currently registered.

This broker has passed:

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

Registration History

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

- B LAIDLAW & COMPANY (UK) LTD.**
CRD# 119037
NEW YORK, NY
12/2017 - 06/2022
- B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
CRD# 7691
NEW YORK, NY
05/2011 - 12/2017
- B JOHN THOMAS FINANCIAL**
CRD# 40982
NEW YORK, NY
01/2009 - 01/2010

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
Regulatory Event	1
Customer Dispute	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

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 broker is not currently registered.



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.

This individual has passed 0 principal/supervisory exams, 2 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 Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	11/21/2006

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	06/15/2011
B Uniform Securities Agent State Law Examination	Series 63	12/04/2006

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 12/2017 - 06/2022	LAIDLAW & COMPANY (UK) LTD.	119037	NEW YORK, NY
B 05/2011 - 12/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
B 01/2009 - 01/2010	JOHN THOMAS FINANCIAL	40982	NEW YORK, NY
B 11/2007 - 12/2008	UBS FINANCIAL SERVICES INC.	8174	NEW YORK, NY
B 08/2007 - 11/2007	MORGAN STANLEY & CO., INCORPORATED	8209	NEW YORK, NY
B 07/2007 - 08/2007	JOHN THOMAS FINANCIAL	40982	NEW YORK, NY
B 11/2006 - 07/2007	FIRST REPUBLIC GROUP, LLC	39781	NEW YORK, NY

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
12/2017 - Present	Laidlaw & Company	Financial Adviser	Y	New York, NY, United States
12/2017 - Present	Laidlaw Wealth Management	FINANCIAL ADVISOR	Y	New York, NY, United States
09/2011 - 12/2017	BANK OF AMERICA, N.A.	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
04/2011 - 12/2017	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FINANCIAL ADVISOR	Y	NEW YORK, 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.

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Registration and Employment History



Other Business Activities, continued

FOR PROFIT OR NOT FOR PROFIT: FOR-PROFIT ORGANIZATION

NAME OF OUTSIDE BUSINESS ORGANIZATION: SPOTIFY

INVESTMENT RELATED: N

ADDRESS OF BUSINESS:

NEW YORK, NEW YORK 10011

NATURE OF BUSINESS: CORPORATION,

POSITION, TITLE, ASSOCIATION: PARTICIPANT,

START DATE OF RELATIONSHIP: 6/30/2017

NUMBER OF HOURS DEVOTED: 20 HOUR(S) ANNUALLY

NUMBER OF HOURS DEVOTED DURING TRADING HOURS: 0

DUTIES: SEVERAL SONGS THAT WILL BE RECORDED WILL BE LOADED ONTO SPOTIFY'S STREAMING PLATFORM AND COULD POTENTIALLY GENERATE REVENUE OF SOME KIND.



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
Regulatory Event	0	1	0
Customer Dispute	0	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.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Other: N/A
Date Initiated:	07/07/2023
Docket/Case Number:	2019061789201
Employing firm when activity occurred which led to the regulatory action:	Merrill Lynch, Pierce, Fenner & Smith Incorporated
Product Type:	Unit Investment Trust Other: Market-linked investments; Exchange traded funds; Master limited partnerships
Allegations:	Without admitting or denying the findings, Harrington consented to the sanctions and to the entry of findings that he recommended transactions in a customer's account that inflated his own compensation and caused the customer to incur unnecessary fees and costs, without a reasonable basis to believe the transactions were suitable. The findings stated that the customer was 48 years old when he started investing with Harrington and depended on the investment assets for the rest of his life because he was no longer able to work after a disabling accident. Harrington recommended that the customer purchase and sell securities in ways that caused him to pay commissions or incur fees, which Harrington received, that



could easily have been avoided. For example, Harrington had recommended the purchase of approximately \$1.4 million in market-linked investments (MLIs) for which Harrington received a fee. Shortly thereafter, Harrington moved these MLIs to another account, resulting in another fee that the customer paid, and Harrington received. In addition, Harrington recommended selling approximately \$550,000 of MLIs and using the proceeds of the sales to purchase other securities in a way that caused the customer to incur approximately \$7,550 in total commissions. Still further, Harrington recommended to the customer the liquidation of over \$1.1 million and the purchase of over \$1 million of different exchange-traded funds (ETFs). These transactions generated approximately \$25,000 in total commissions for Harrington. In each case, Harrington could have recommended the transactions in a different manner that would have avoided unnecessary and unwarranted fees and commissions. There was no purpose for the timing of these transactions or their manner of execution other than to increase Harrington's fees. The findings also stated that Harrington engaged in short-term trading, including in securities typically intended to be held long-term, to his benefit and his customer's detriment, and without a reasonable basis to believe that the recommended transactions were suitable for the customer. For example, Harrington recommended purchases of Unit Investment Trusts (UITs) for approximately \$1 million in the customer's account and sold each one a short time later. Harrington also recommended the purchase of MLIs in the customer's account for \$9,858,225, and a short time later a majority of these were sold for \$6,582,043. Furthermore, Harrington engaged in frequent, unsuitable transactions in master limited partnerships (MLPs), generating additional and unwarranted fees. Harrington recommended that the customer purchase MLPs so that the customer could receive benefits from holding them long-term. Contrary to this recommendation, Harrington sold the MLPs shortly after purchase.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	07/07/2023
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension



If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type: Suspension
Capacities Affected: All capacities
Duration: Nine months
Start Date: 07/17/2023
End Date: 04/16/2024

Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)
Total Amount: \$11,500.00
Portion Levied against individual: \$11,500.00
Payment Plan: Deferred
Is Payment Plan Current:
Date Paid by individual:
Was any portion of penalty waived? No

Amount Waived:





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

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	JOHN THOMAS FINANCIAL
Allegations:	[CUSTOMER] ALLEGES THAT MR. HARRINGTON COERCED HIM TO INVEST IN A PRIVATE PLACEMENT.
Product Type:	Other: PRIVATE PLACEMENT
Alleged Damages:	\$25,000.00
Alleged Damages Amount Explanation (if amount not exact):	PLUS INTEREST AND DAMAGES
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	08/02/2011
Complaint Pending?	Yes
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	JOHN THOMAS FINANCIAL
Allegations:	[CUSTOMER] ALLEGES THAT MR. HARRINGTON COERCED HIM TO INVEST



IN A PRIVATE PLACEMENT.

Product Type:

Other: PRIVATE PLACEMENT

Alleged Damages:

\$25,000.00

**Alleged Damages Amount
Explanation (if amount not
exact):**

PLUS INTEREST AND DAMAGES

Is this an oral complaint?

No

Is this a written complaint?

Yes

**Is this an arbitration/CFTC
reparation or civil litigation?**

No

Customer Complaint Information

Date Complaint Received:

08/02/2011

Complaint Pending?

No

Status:

Closed/No Action

Status Date:

11/26/2013

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

MR. HARRINGTON DENIES THE COMPLAINT AND BELIEVES IT WAS WITHOUT MERIT. HE FURTHER ADVISES THAT THE FIRM THAT RECEIVED THE COMPLAINT IS NO LONGER IN BUSINESS AND IS THUS UNABLE TO RESPOND TO THE COMPLAINT.

End of Report



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