IAPD Report

Scott Robert Posner

CRD# 1494460

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

Scott Robert Posner (CRD# 1494460)

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 **11/07/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	05/12/1998
IA	EDWARD JONES	CRD# 250	09/06/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **28** 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	PRINCOR FINANCIAL SERVICES CORPORATION	1137	DES MOINES, IA	07/06/1995 - 05/04/1998
B	JOHN HANCOCK DISTRIBUTORS, INC.	468	BOSTON, MA	09/07/1994 - 06/12/1995
B	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	5181	BOSTON, MA	09/07/1994 - 06/12/1995

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? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

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 **28** jurisdiction(s) and 4 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **EDWARD JONES**
Main Address: 12555 MANCHESTER RD
ST. LOUIS, MO 63131
Firm ID#: 250

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/12/1998
B	FINRA	General Securities Principal	Approved	10/01/1998
B	NYSE American LLC	General Securities Principal	Approved	09/13/2011
B	NYSE American LLC	General Securities Representative	Approved	09/13/2011
B	Nasdaq Stock Market	General Securities Principal	Approved	07/12/2006
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	05/12/1998
B	New York Stock Exchange	General Securities Principal	Approved	06/26/2010
B	Arizona	Agent	Approved	11/17/2010
B	Arkansas	Agent	Approved	12/17/2018
B	California	Agent	Approved	01/05/2001
B	Colorado	Agent	Approved	08/20/2012
B	Connecticut	Agent	Approved	09/09/2005

Qualifications

	Regulator	Registration	Status	Date
B	District of Columbia	Agent	Approved	07/12/2006
B	Florida	Agent	Approved	05/14/1998
B	Georgia	Agent	Approved	04/09/2009
B	Illinois	Agent	Approved	12/01/2014
B	Indiana	Agent	Approved	09/10/2007
B	Kansas	Agent	Approved	08/15/2008
B	Kentucky	Agent	Approved	10/17/2008
B	Maine	Agent	Approved	11/27/2000
B	Maryland	Agent	Approved	09/15/2023
B	Massachusetts	Agent	Approved	01/03/2005
B	Michigan	Agent	Approved	06/18/2008
B	Missouri	Agent	Approved	09/06/2007
IA	Missouri	Investment Adviser Representative	Approved	09/06/2007
B	New Jersey	Agent	Approved	05/26/1998
B	New York	Agent	Approved	05/12/1998
IA	New York	Investment Adviser Representative	Approved	06/29/2021
B	North Carolina	Agent	Approved	03/23/2006
B	Ohio	Agent	Approved	11/10/2016
B	Pennsylvania	Agent	Approved	03/22/2002

Qualifications

	Regulator	Registration	Status	Date
B	Rhode Island	Agent	Approved	05/04/2009
B	South Carolina	Agent	Approved	06/18/2008
B	Tennessee	Agent	Approved	02/21/2024
B	Texas	Agent	Approved	08/28/2017
IA	Texas	Investment Adviser Representative	Restricted Approval	02/18/2019
B	Vermont	Agent	Approved	04/10/2019
B	Virginia	Agent	Approved	04/25/2000

Branch Office Locations

EDWARD JONES
542 NORTH COUNTRY RD SUITE A
ST JAMES, NY 11780

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

Principal/Supervisory Exams

	Exam	Category	Date
B	General Securities Principal Examination (S24)	Series 24	02/13/1997

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	National Commodity Futures Examination (S3)	Series 3	08/31/1988
B	General Securities Representative Examination (S7)	Series 7	04/19/1986

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/09/1986

PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

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	07/06/1995 - 05/04/1998	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	DES MOINES, IA
B	09/07/1994 - 06/12/1995	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	09/07/1994 - 06/12/1995	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	04/11/1990 - 02/17/1993	JOHN HANCOCK DISTRIBUTORS, INC.	CRD# 468	BOSTON, MA
B	04/11/1990 - 02/17/1993	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA
B	03/07/1988 - 06/22/1989	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, NY
B	08/21/1986 - 07/27/1987	THOMSON MCKINNON SECURITIES INC.	CRD# 829	

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
04/1998 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	ST JAMES, NY, 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.

ST. JAMES CHAMBER OF COMMERCE
PRESIDENT
CHAIRMAN OF THE BOARD
FACILITATE, ARRANGE MEETINGS, RUN CHAMBER ACTIVITIES. ***

DRJ Property LLC
Type of business: Rental property
Saint James, NY
Start date: 8/30/2016
Owner
Hours per week: 0
Hours during trading: 0

Registration & Employment History

OTHER BUSINESS ACTIVITIES

Desc: LLC formed to purchase building housing Edward Jones office. 50% owner with my wife owning other 50%. She is sole manager of the LLC.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	THE CLIENT INDICATES THE FINANCIAL ADVISOR PLACED TRADES IN HIS ACCOUNT WITHOUT AUTHORIZATION.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$75,391.00
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:	11/25/2013
Complaint Pending?	No
Status:	Denied
Status Date:	12/12/2013
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	FOLLOWING THE FIRM'S REVIEW OF THE CLIENT'S ALLEGATIONS, THE

	CLAIM WAS DENIED.

Disclosure 2 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	THE CLIENT TOOK EARLY RETIRMENT FROM VERIZON AND ROLLED HIS PENSION FUNDS INTO A SELF-DIRECTED IRA WITH OUR FIRM. THE CLIENT QUESTIONED THE 10% WITHDRAWAL FROM AN ANNUITY, WHICH WAS PURCHASED AND ESTABLISHED ON A 72T PLAN. THE CLIENT ADVISED THAT HE WAS "GUARANTEED" A 10% RETURN ON THE ANNUITY, BUT INDICATED THAT HE DID NOT NEED THAT AMOUNT IN RETIREMENT. THE CLIENT ALSO ALLEGED THAT ALL OF THE STOCK AND MUTUAL FUND TRADES MADE IN HIS ACCOUNT WERE UNAUTHORIZED. THE CLIENT QUESTIONED THE OVERALL PORTFOLIO ,WHICH HAS DECLINDED IN VALUE BY APPROXIMATELY $50,000.00 DURING THE PAST 45 DAYS.
Product Type:	Other
Alleged Damages:	$50,000.00

Customer Complaint Information

Date Complaint Received:	08/19/2002
Complaint Pending?	No
Status:	Denied
Status Date:	09/05/2002
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	I REVIEWED THIS COMPLAINT WITH THE FSD, JIM RIPPER, AND THE BOA AT THE BRANCH OFFICE, WHO IS THE CUSTOMER'S SISTER. IT IS MY UNDERSTANDING, THAT MR. POSNER HAD BEEN TALKING WITH THE CUSTOMERS FOR APPROXIMATELY A YEAR ABOUT INVESTMENT ALTERNATIVES, BEFORE THEY ACTUALLY RETIRED. THE CLIENT INTERVIEWED OTHER INVESTMENT FIRMS, AND ONE OF THEM INDICATED THAT THEY COULD WITHDRAW $5,500.00 PER MONTH FROM THE ACCOUNT UNDER THE 72T PROVISION. MR. POSNER FELT THIS WAS CERTAINLY TOO HIGH, AND NEGOTIATED THIS AMOUNT DOWN TO $4,400.00 PER MONTH. THIS WAS APPARENTLY THE MINIMUM AMOUNT THAT THE CLIENTS FELT THAT THEY COULD GET BY ON. MR. POSNER STATED THAT HE FELT THAT THIS AMOUNT WAS ALSO TOO HIGH. IN ATTEMPTING TO MEET THIS AGGRESSIVE INCOME OBJECTIVE, MR. POSNER RECOMMENDED A DIVERSIFIED PORTFOLIO OF QUALITY STOCKS AND MUTUAL FUNDS. INITIALLY, HE SUGGESTED THAT THE PORTFOLIO CONTAIN 15% IN BONDS, BUT BASED ON THEIR INCOME DEMANDS, HE DID NOT THINK THEY COULD BE MET WITH THE ADDITION OF THESE BONDS. MR. POSNER STATED THAT ALL COMMISSIONS, BREAKPOINTS AND FEATURES OF THESE STOCKS AND MUTUAL FUNDS WERE DISCLOSED TO THE CLIENTS, AND THEY AUTHORIZED ALL OF THE TRADING ACTIVITY IN THE ACCOUNT. ALTHOUGH THERE ARE OTHER WAYS THAT THESE FUNDS COULD HAVE BEEN INVESTED, I FEEL THAT MR. POSNER OFFERED A DIVERSIFIED PORTFOLIO

OF GROWTH AND GROWTH AND INCOME INVESTMENTS THAT WERE IN THE CLIENT'S BEST LONG TERM INTERESTS. THE REQUEST TO BE MADE WHOLE WAS DENIED.

End of Report

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