



IAPD Report

Robert Luphenous David

CRD# 2066835

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Please contact FINRA with any concerns.



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

Robert Luphenous David (CRD# 2066835)

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 **11/25/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	02/02/1995
IA	EDWARD JONES	CRD# 250	03/15/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **31** 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
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No information reported.

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	3



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 **31** 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	02/02/1995
B	NYSE American LLC	General Securities Representative	Approved	09/13/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	03/21/1995
B	Alabama	Agent	Approved	06/16/2020
B	Arizona	Agent	Approved	01/16/1998
B	Arkansas	Agent	Approved	02/05/2007
B	California	Agent	Approved	02/25/1997
B	Colorado	Agent	Approved	06/05/1996
B	Connecticut	Agent	Approved	02/05/2007
B	District of Columbia	Agent	Approved	01/22/2010
B	Florida	Agent	Approved	01/20/1998
B	Georgia	Agent	Approved	02/05/2007



Qualifications

	Regulator	Registration	Status	Date
B	Illinois	Agent	Approved	02/16/1995
IA	Illinois	Investment Adviser Representative	Approved	03/15/2007
B	Indiana	Agent	Approved	11/28/1995
B	Iowa	Agent	Approved	10/01/2019
B	Kansas	Agent	Approved	11/25/2025
B	Kentucky	Agent	Approved	01/20/1998
B	Louisiana	Agent	Approved	02/05/2007
B	Maryland	Agent	Approved	12/02/2015
B	Massachusetts	Agent	Approved	12/02/2015
B	Michigan	Agent	Approved	01/21/1998
B	Minnesota	Agent	Approved	09/01/1998
B	Missouri	Agent	Approved	02/25/1997
B	New York	Agent	Approved	06/06/2007
B	North Carolina	Agent	Approved	09/19/2022
B	Ohio	Agent	Approved	12/13/1995
B	Oklahoma	Agent	Approved	05/03/2005
B	Oregon	Agent	Approved	02/05/2007
B	Pennsylvania	Agent	Approved	02/05/2007
B	Texas	Agent	Approved	11/15/1995



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Restricted Approval	12/06/2018
B Utah	Agent	Approved	08/29/2019
B Virginia	Agent	Approved	01/16/1998
IA Virginia	Investment Adviser Representative	Approved	10/31/2023
B Washington	Agent	Approved	11/07/2017
B Wyoming	Agent	Approved	12/01/2016

Branch Office Locations

EDWARD JONES
310 W MAIN ST
OLNEY, IL 62450

EDWARD JONES
EARLYSVILLE, VA



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

Principal/Supervisory Exams


Exam	Category	Date
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No information reported.

General Industry/Product Exams



Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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 General Securities Representative Examination (S7)	Series 7	02/01/1995
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	03/08/2007
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 Uniform Securities Agent State Law Examination (S63)	Series 63	02/03/1995
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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:



No information reported.

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
11/1994 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	OLNEY, IL, 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.

I WILL NO LONGER MANAGE WORLD OF ENTERTAINMENT. DIRECTOR WORLD OF ENTERTAINMENT, INC., OLNEY, IL VIDEO RENTAL BUSINESS

THE JOHNSIE FIOCK FILDES FOUNDATION LTD / POSITION HELD - PRESIDENT / ATTEND BOARD MEETINGS, HELP DISTRIBUTE PROCEEDS TO CHARITABLE ORGANIZATIONS.

David Rentals

Type of business: Rental property

Olney, IL

Start date: 12/11/2007

Owner

Hours per week: 0

Hours during trading: 0

Maintain property.

Gypsy Investment Co Inc

Type of business: Rental property

Olney, IL

Start date: 12/11/2007

Shareholder

Hours per week: 0

Hours during trading: 0

No responsibilities



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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT CLAIMS SHE WAS SOLD POLICIES AS PERMANENT INSURANCE. CLIENT CLAIMS SHE BELIEVED THE POLICIES WOULD NEVER LAPSE. ON THE LINCOLN POLICY IT WAS TO BE A PAID UP POLICY WITH NO MORE PREMIUMS DUE. CLIENT CLAIMS SHE WANTS THE \$13,215.64 IT WILL COST HER IN PENALTIES TO GET OUT OF THE POLICIES AND INTO A PAID UP/GUARANTEED POLICY LIKE SHE BELIEVED SHE PURCHASED.
Product Type:	Insurance
Alleged Damages:	\$13,215.64
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:	08/16/2012
Complaint Pending?	No
Status:	Denied
Status Date:	11/19/2012
Settlement Amount:	\$0.00



Individual Contribution Amount: \$0.00

Broker Statement

THE LINCOLN POLICY WAS ISSUED IN 2004 AND THE HARTFORD POLICY WAS ISSUED IN 2008. THE CLIENT RECEIVED THE CONTRACTS AND SIGNED ILLUSTRATIONS ON BOTH POLICIES. BOTH POLICIES WERE VARIABLE CONTRACTS. THE ILLUSTRATIONS CLEARLY INDICATE THE POTENTIAL (DEPENDING ON PERFORMANCE, ETC.) FOR THE POLICIES TO LAPSE. ADDITIONALLY, THE CLIENT EXECUTED WITH THE LINCOLN POLICY THE REPLACEMENT: LIFE TO NON-SINGLE PREMIUM VARIABLE LIFE INSURANCE ACKNOWLEDGEMENT LETTER IN WHICH SHE FURTHER ACKNOWLEDGED HER UNDERSTANDING OF THE TRANSACTION TO INCLUDE RISKS. BASED ON OUR REVIEW, WE BELIEVE THE CLIENT HAD NO REASON TO BELIEVE THESE WERE "PAID-UP" POLICIES AND WAS AWARE OF THE RISKS. CLIENT WAS GIVEN THE OPPORTUNITY TO MAKE CHANGES TO HER EXISTING POLICIES TO AVOID THE FULL SURRENDER PENALTIES; HOWEVER, THE CLIENT DECLINED THE OFFER, STATED SHE WAS AWARE OF THE PENALTIES AND WANTED TO MAKE THE CHANGE TO THE NEW POLICY ANYWAY. CLIENT'S CLAIM WAS DENIED. UPDATING TO CORRECT THE PRODUCT CODE TO #8 INSURANCE (NOT ANNUITIES).

Disclosure 2 of 3

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

10/13/09-3/26/09; CLIENT STATES SHE TALKED WITH THE FA WHEN THE STOCK MARKET BEGAN TO PLUNGE IN 2008. CLIENT INDICATES SHE REQUESTED HER ACCOUNT NOT DROP BELOW \$150,000, AS SHE WANTED TO GO TO THE SIDELINES IF IT REACHED THAT AMOUNT. CLIENT STATES THE FA ADVISED TO STAY IN THE MARKET, AS HE BELIEVED THE CLIENT WOULD MAKE HER LOSSES BACK FASTER. CLIENT INDICATES SHE MADE A DECISION TO GO ON THE SIDELINES ON 2/17/09 AND THE BALANCE OF HER ACCOUNT WAS \$107,000. CLIENT FEELS WE ARE RESPONSIBLE FOR THE \$43,000 LOSS.

Product Type:

Annuity-Variable

Alleged Damages:

\$43,000.00

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: 03/25/2009

Complaint Pending? No

Status: Denied

Status Date: 06/19/2009

Settlement Amount:

**Individual Contribution Amount:****Broker Statement**

BOTH FA'S IN THE BRANCH OFFICE AGREE THAT THE CLIENT BEGAN CONTACTING THEIR OFFICE MORE OFTEN TO GET ACCOUNT BALANCES AROUND FEBRUARY 2008. IN JUNE 2008, FA MIKE STATES HIS OFFICE CONTACTED CLIENT ON A WEEKLY BASIS TO PROVIDE VALUES. FINALLY, IN AUGUST 2008 CLIENT BEGAN MENTIONING THAT SHE DID NOT WANT HER ACCOUNT BALANCE TO FALL BELOW \$150,000. FA ROB REITERATES THIS, AND STATED CLIENT EXPRESSED THIS AFTER THEY MADE A CALL TO THE CLIENT AND INFORMED HER THE ACCOUNT HAD ALREADY DROPPED TO APPROXIMATELY \$147,000. ACCORDING TO FA ROB, HE DID NOT RECEIVE INSTRUCTIONS TO MOVE THE FUNDS. IN FACT, IT WAS NOT UNTIL FEBRUARY 2009 THAT CLIENT HAD GIVEN THE CONSENT TO MOVE HER FUNDS OUT OF THE MARKET, EVEN THOUGH OTHER OPTIONS INCLUDING MOVING THE MONEY TO THE SIDELINES WERE DISCUSSED ALONG THE WAY. EXPLICIT INSTRUCTIONS MUST BE GIVEN BY THE REGISTERED OWNERS OF AN ACCOUNT TO LIQUIDATE SECURITIES. IF THE FINANCIAL ADVISER DOES NOT RECEIVE THIS CONSENT, HE CANNOT PLACE AN ORDER. GIVEN THE ADVISER HAD CONTACTED CLIENT REGULARLY AND PROVIDED ACCOUNT VALUATIONS, OUR RESPONSIBILITIES TO THE CLIENT SEEMS TO HAVE BEEN MET. THEREFORE, HER REQUEST FOR RESTITUTION IS RESPECTFULLY DECLINED.

Disclosure 3 of 3**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

5/1/08-10/23/08; TRUSTEE STATES THEY HAD DISCUSSIONS WITH THE FA AT LEAST FOUR TIMES IN THE SUMMER AND FALL OF 2008 REGARDING THE ACCOUNT AND THEY WERE ASSURED THE VALUES OF THE ANNUITIES WERE SAFE. HIS MOTHER TURNED NINETY ON OCTOBER 23, 2008 AND SHE PASSED AWAY ON NOVEMBER 17, 2008. TRUSTEE STATES THAT THEY WERE UNAWARE THE ANNUAL LOCK-IN STOPPED AT AGE 90 AND AS A RESULT OF BEING MISINFORMED, THEY LOST A HUGE SUM OF MONEY. TRUSTEE FEES THEY SHOULD BE COMPENSATED FOR THIS LOSS.

Product Type:

Annuity-Variable

Alleged Damages:

\$5,000.00

Alleged Damages Amount Explanation (if amount not exact):

ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5,000

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:**

02/19/2009

Complaint Pending?

No



Status: Settled
Status Date: 08/13/2009
Settlement Amount: \$9,500.00
Individual Contribution Amount: \$0.00

Broker Statement

OUR INVESTIGATION REVEALS THAT \$127,050 HAS BEEN WITHDRAWN FROM THE THREE ANNUITIES AT ISSUE, RESULTING IN A PROFIT OF \$74,877.51. FURTHER INVESTIGATION REVEALS THE MAXIMUM ANNIVERSARY VALUE DEATH BENEFIT FEATURE WAS NOT AND COULD NOT HAVE BEEN PURCHASED ON THE ANNUITIES HELD IN THE TRUST. EDWARD JONES REGRETS ANY CONFUSION THE CLIENT MAY HAVE EXPERIENCED REGARDING THIS ISSUE. WE ENCLOSE A SETTLEMENT OF CLAIM FORM, UNDER THE TERMS OF WHICH ACCOUNT [ACCOUNT NUMBER] WOULD RECEIVE THE SUM \$9,500.00, IN FULL SETTLEMENT OF THE CLAIMS RELATED TO THE THREE ANNUITIES AND ANY OPPORTUNITY TO REINVEST THE FUNDS IN THE SUMMER OF 2008.



End of Report

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