



IAPD Report

Michael Eugene Wright

CRD# 2209902

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6
Disclosure Information	7



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.



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

Michael Eugene Wright (CRD# 2209902)

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 **09/16/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	02/17/1992
IA	EDWARD JONES	CRD# 250	11/08/2006

QUALIFICATIONS

This representative is currently registered in **4** 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
------	------	----------	--------------------

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	4



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 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
	FINRA	General Securities Representative	Approved	02/17/1992
	NYSE American LLC	General Securities Representative	Approved	09/13/2011
	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
	New York Stock Exchange	General Securities Representative	Approved	03/31/1992
	Arizona	Agent	Approved	06/04/1996
	Arkansas	Agent	Approved	01/03/2023
	California	Agent	Approved	05/26/1992
	Colorado	Agent	Approved	05/04/2021
	Connecticut	Agent	Approved	07/26/2005
	Florida	Agent	Approved	11/15/1994
	Georgia	Agent	Approved	08/25/1997
	Hawaii	Agent	Approved	03/18/2022
	Illinois	Agent	Approved	04/01/1999



Qualifications

	Regulator	Registration	Status	Date
B	Indiana	Agent	Approved	03/31/1992
IA	Indiana	Investment Adviser Representative	Approved	11/08/2006
B	Kentucky	Agent	Approved	11/13/2023
B	Maine	Agent	Approved	05/05/2015
B	Massachusetts	Agent	Approved	03/13/2000
B	Michigan	Agent	Approved	07/30/2002
B	New York	Agent	Approved	09/16/2026
B	North Carolina	Agent	Approved	10/05/2007
B	Ohio	Agent	Approved	03/09/2000
B	Oregon	Agent	Approved	05/24/2017
B	Pennsylvania	Agent	Approved	02/13/1997
B	South Carolina	Agent	Approved	06/10/2016
B	Texas	Agent	Approved	01/29/2014
IA	Texas	Investment Adviser Representative	Restricted Approval	03/06/2019
B	Virginia	Agent	Approved	04/23/2002
B	Washington	Agent	Approved	03/20/2009
B	Wisconsin	Agent	Approved	07/16/2026

Branch Office Locations

EDWARD JONES



Qualifications

6925 E 96TH STREET
SUITE 265
INDIANAPOLIS, IN 46250



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	02/13/1992

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	02/18/1992



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:

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
08/1991 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	INDIANAPOLIS, IN, 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.

No information reported.



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	4

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 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	THE ATTORNEY FOR THE ESTATE CLAIMS THE NEW YORK LIFE INCOME ANNUITY PURCHASED IN SEPTEMBER 2011 WAS AN UNSUITABLE INVESTMENT.
Product Type:	Annuity-Fixed
Alleged Damages:	\$146,193.07
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:	07/17/2014
Complaint Pending?	No
Status:	Denied
Status Date:	08/29/2014
Settlement Amount:	\$0.00



Individual Contribution Amount: \$0.00

Broker Statement AFTER COMPLETION OF THE FIRM'S INVESTIGATION INTO THE ALLEGATIONS, THE CLAIM WAS DENIED.

Disclosure 2 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: EDWARD JONES

Allegations: IN OCTOBER 2001 CLIENT PURCHASED A HARTFORD IMMEDIATE VARIABLE ANNUITY. CLIENT'S ATTORNEY INDICATES CLIENT REQUESTED ANNUITIES PURCHASED BE PLACED IN A FIXED INVESTMENT AND NOT BASED UPON THE STOCK MARKET. ATTORNEY STATES CLIENT WAS ADVISED TO CASH IN LIFE INSURANCE POLICY TO FUND THE ANNUITIES, DESPITE THE TAX CONSEQUENCES.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 11/21/2002

Complaint Pending? No

Status: Denied

Status Date: 03/05/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement ACCORDING TO IR, CUST HAD EXCHANGED HIS MERRILL LYNCH LIFE INS CONTRACT TO A NEW LIFE CONTRACT AT THE RECOMMENDATION OF A BROKER AT THE LOCAL BANK. IR INDICATED NEW CONTRACT HAD A 10-YEAR SURRENDER PERIOD AND SURRENDER CHARGE STARTED AT 10%. IR STATED THAT CUST WAS CONCERNED ABOUT ACCESSING MONEY IN HIS NEW LIFE INS CONTRACT, AND ABOUT POSSIBILITY OF MEETING HIS INCREASING EXPENSES DUE TO ASSISTED LIVING AND PRESCRIPTION COSTS. DUE TO CUST'S CONCERNS, IR RECOMMENDED CLIENT DECLINE NEW LIFE CONTRACT UNDER FREE LOOK OPTION AND ATTEMPT TO REINSTATE MERRILL CONTRACT; HOWEVER, MERRILL WOULD NOT REINSTATE. BASED ON THIS INFORMATION AND CUST'S CONCERNS, IR RECOMMENDED LIQUIDATION OF NEW LIFE CONTRACT. IR STATED HE AND CUST DISCUSSED THE SURRENDER WOULD CREATE A TAX LIABILITY AND IR RECOMMENDED CLIENT CONTACT HIS TAX PREPARER TO CALCULATE TAX IMPACT. IR INDICATED CUST WAS WELL AWARE SURRENDER WOULD CREATE A TAXABLE EVENT AND FEDERAL AND STATE TAXES WERE WITHHELD. AS TO IMMEDIATE VARIABLE ANNUITIES PURCHASED, IR STATED CUST DID NOT REQUEST TO BE PLACED IN FIXED ACCOUNT. OUR RECORDS INDICATE CUST HAS OWNED A VARIABLE ANNUITY SINCE AT LEAST 1996 AND HAS HAD EXPERIENCE WITH MKT FLUCTUATION. IR INDICATED HE REVIEWED ILLUSTRATIONS FROM HARTFORD LIFE AND DISCUSSED VARIABLE NATURE OF THIS INVSTMT WITH CUST. IR EXPRESSLY POINTED OUT TO CUST HOW THE INCOME VARIES OVER



TIME. ACCORDING TO IR, THE 11-YEAR-CERTAIN-PLUS-LIFE PYMTS WERE SET UP TO ENSURE CUST WOULD NOT RUN OUT OF INCOME. VARIABLE NATURE OF THIS INVSTMT WAS ALSO DISCLOSED BY HARTFORD IN CONTRACT SIGNED BY CUST. LASTLY, OUR RECORDS INDICATE THERE ARE NO BONDS HELD IN CUST'S ACCT. IR INDICATED EE AND I BONDS WERE DISCUSSED; HOWEVER, IT IS OUR UNDERSTANDING CUST PURCHASED THE SAVINGS BONDS AT A LOCAL BANK. IT IS OUR OPINION IR HANDLED ACCT APPROPRIATELY AND CUST AUTHORIZED TRANSACTIONS. IN ADDITION, CUST'S DAUGHTER AND WIFE WERE ALSO PRESENT DURING A MEETING WHERE THE INVSTMT PLAN WAS DISCUSSED. CLAIM DENIED.

Disclosure 3 of 4

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

ON 4/9/98 THE CLIENT PURCHASED \$24,830 OF LEIFX AND STATES SHE WAS TOLD THIS WAS INSURED AND WOULD MATURE IN APRIL 2000. THE FUND IS DOWN APPROXIMATELY \$5300. ADDITIONALLY, THE CLIENT PURCHASED A BANKAMERICA BOND IN 12.98. THE CLIENT STATES WRIGHT INFORMED HER THIS BOND WAS FDIC INSURED AND THAT SHE WOULD GET HER MONEY IN 2001. THE BOND IS CALLABLE IN 2001 BUT NOT DUE UNTIL 2018. THE BOND IS DOWN APPROXIMATELY \$5,000.

Product Type:

Mutual Fund(s)

Alleged Damages:

\$5,000.00

Customer Complaint Information**Date Complaint Received:**

08/08/2000

Complaint Pending?

No

Status:

Denied

Status Date:

12/06/2000

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

THE CUSTOMER WAS ADVISED THAT MR. WRIGHT CLAIMS HE DID PROVIDE THE CUSTOMER WITH INFORMATION CONCERNING BOTH INVESTMENTS AND NEVER INDICATED THE MUTUAL FUND HAD A MATURITY DATE. THE CUSTOMER WAS PROVIDED WITH A PROSPECTUS FOR THE FUND. HE ALSO INDICATED HE CORRECTLY ADVISED THE CUSTOMER THE BOND WOULD MATURE IN 2018 AND EXPLAINED THAT THE VALUE OF BOTH INVESTMENTS WOULD FLUCTUATE WITH MARKET CHANGES. OUR POSITION IS MR. WRIGHT CORRECTLY EXPLAINED THE INVESTMENTS TO THE CUSTOMER AND THE INVESTMENTS DID COMPLY WITH HER STATED NEEDS. THERE WAS A POSSIBILITY THAT THE CUSTOMER HAD MISTAKENLY THOUGHT THE BANKAMERICA NOTE WAS FDIC INSURED SO AN OFFER WAS MADE TO RETURN THE AMOUNT SHE PAID FOR THAT INVESTMENT AS A SETTLEMENT OF HER COMPLAINT. THE OFFER WAS NOT ACCEPTED SO IT WAS WITHDRAWN



AND THE CUSTOMER'S COMPLAINT WAS DENIED.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: CLIENT ALLEGES IR PURCHASED A HARTFORD ANNUITY WHEN CLIENT HAD ASKED TO BUY HARTFORD MUTUAL FUNDS. CLIENT ALLEGES THEY ASKED THE IR TO LIQUIDATE THIS ANNUITY TO PURCHASE STOCKS. CLIENT CLAIMS THE IR FAILED TO LIQUIDATE THE ANNUITY AND INSTEAD PURCHASED THE REQUESTED SECURITIES ON MARGIN. CLIENT CLAIMS HE OPENED A CORPORATE ACCOUNT AFTER THE IR TOLD HER SHE COULD DEPOSIT CHECKS AND USE THOSE FUNDS THE SAME DAY. THE CLIENT CLAIMS THE IR BORROWED MONEY FROM HER PERSONAL ACCOUNT TO COVER THE CHECKS THE CLIENT WROTE OFF THE CORPORATE ACCOUNT. CLIENT ALSO CLAIMS THE IR MISQUOTED THE INTEREST RATE FOR MARGIN LOANS AS 8.25% WHEN IN FACT THE REAL RATE IS 9.25%. CLIENT ALSO CLAIMS THE IR TOLD HER THAT ASSETS DISTRIBUTED FROM HER FATHER'S ESTATE ACCOUNT WOULD NOT BE PUT IN FRONT-END OR BACK-END LOAD FUNDS. CLIENT REQUESTS \$255,000 DISTRIBUTED TO SIX DIFFERENT ACCOUNTS FROM THE ESTATE ACCOUNT TO BE REFUND TO THE ESTATE ACCOUNT WITH ALL FRONT-END LOAD CHARGES DEFERRED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 06/17/1999

Complaint Pending? No

Status: Denied

Status Date: 07/08/1999

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE CLIENTS STOCK PURCHASES WERE MADE IN THE MARGIN ACCOUNT, HOWEVER THERE WERE SUFFICIENT FUNDS TO PAY FOR THE TRADES, NO LOAN WAS CREATED FOR THE PURCHASES. IR SAYS HE TOLD THE CLIENT SHE COULD NOT DEPOSIT CHECKS AND WITHDRAW THOSE FUNDS IMMEDIATELY AFTER. THE IR STATES CLIENT AGREED TO BORROW FROM THEIR PERSONAL ACCOUNT, TRANSFER FUNDS TO THE BUSINESS ACCOUNT UNTIL THE CHECK DEPOSITS CLEARED, AT WHICH TIME FUNDS WOULD BE TRANSFERRED BACK TO THE PERSONAL ACCOUNT. CLIENT DID SIGN THE LOAN AUTHORIZATION FORM. IR STATES HE TOLD THE CLIENT



THE LOAN RATE WOULD BE 1 1/2% OVER PRIME, IN ADDITION, THIS RATE IS REPORTED ON THE CUSTOMER STATEMENT. CLIENT WAS UNDER THE IMPRESSION THAT THE TRANSFER OF MUTUAL FUNDS FROM THE ESTATE ACCOUNT CAUSED THEM TO BE SUBJECT TO DEFERRED SALES CHARGES. THE VAN KAMPEN FUND IS THE ONLY FUND SUBJECT TO THE CDSC CHARGE, WHICH WAS IN EFFECT AT THE TIME OF THE PURCHASE. CLAIM DENIED.
NOT PROVIDED



End of Report

This page is intentionally left blank.