



IAPD Report

Monti Jean Byers

CRD# 2341929

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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

Monti Jean Byers (CRD# 2341929)

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 **12/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	07/15/1993
IA	EDWARD JONES	CRD# 250	01/26/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **30** 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	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 **30** 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	07/15/1993
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	07/15/1993
B	Alabama	Agent	Approved	01/12/2021
B	Arizona	Agent	Approved	10/11/2006
B	Arkansas	Agent	Approved	04/01/2024
B	California	Agent	Approved	06/09/2004
B	Colorado	Agent	Approved	03/13/2008
B	Delaware	Agent	Approved	01/02/2015
B	Florida	Agent	Approved	07/06/1994
B	Georgia	Agent	Approved	09/11/2008
B	Hawaii	Agent	Approved	04/01/2024



Qualifications

Regulator	Registration	Status	Date
B Illinois	Agent	Approved	04/13/1994
B Indiana	Agent	Approved	08/13/1993
IA Indiana	Investment Adviser Representative	Approved	01/26/2007
B Kansas	Agent	Approved	01/02/2004
B Kentucky	Agent	Approved	04/23/1997
B Michigan	Agent	Approved	01/03/1995
B Mississippi	Agent	Approved	03/23/2023
B Missouri	Agent	Approved	02/25/1998
B Nevada	Agent	Approved	11/21/2019
B New Mexico	Agent	Approved	04/01/2024
B North Carolina	Agent	Approved	04/21/1997
B Ohio	Agent	Approved	04/14/1994
B Oklahoma	Agent	Approved	04/01/2024
B Oregon	Agent	Approved	04/01/2024
B South Dakota	Agent	Approved	04/01/2024
B Tennessee	Agent	Approved	05/27/2015
B Texas	Agent	Approved	04/15/2014
IA Texas	Investment Adviser Representative	Restricted Approval	12/21/2018



Qualifications

	Regulator	Registration	Status	Date
B	Utah	Agent	Approved	10/28/2015
B	Virginia	Agent	Approved	04/01/2024
B	Washington	Agent	Approved	12/13/2016
B	West Virginia	Agent	Approved	04/06/2021
B	Wisconsin	Agent	Approved	04/01/2024

Branch Office Locations

EDWARD JONES
720 HOWARD AVENUE
ROCKVILLE, IN 47872



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	07/14/1993
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	01/18/2007
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Uniform Securities Agent State Law Examination (S63)	Series 63	07/20/1993
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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
03/1993 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	ROCKVILLE, 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.

BBZ ENTERPRISES, INC., TERRE HAUTE, IN 47807. REAL ESTATE INVESTMENTS. PRESIDENT. SOURCING INVESTMENT CAPITAL FROM BANKS AND LENDING INSTITUTIONS, EXAMINING CASH FLOW & FINANCIAL STATEMENTS ON PROPERTIES. 10-15 HRS PER WEEK. MOST WORK IS DONE ON SATURDAYS & EVENINGS. I WOULD PLAN TO CONTINUE THE BUSINESS WITH A MORE PASSIVE ROLE. I HAVE TWO PARTNERS IN THIS BUSINESS WHO HAVE AGREED TO TAKE MORE ACTIVE ROLES.

*

Farmland
ROCKVILLE, IN
Start date: 8/1/1993
OWNER
Hours per week: 0
Hours during trading: 0
No responsibilities

*

Office building
Rockville, IN
Start date: 10/19/2011
Owner
Hours per week: 0
Hours during trading: 0
Manage and maintain property

*

Rental property
Type of business: Rental residence
Rockville, IN
Start date: 7/1/2025
co-owner
Hours per week: 0
Hours during trading: 0
I am not involved in this, but I am a co owner with my spouse.



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: CLIENT ASK HOW IT IS POSSIBLE FOR AN ACCOUNT TO HAVE A GROWTH AND GROWTH AND INCOME OBJECTIVE AND END UP WITH AGGRESSIVE INVESTMENTS FOR THE ENTIRE PORTFOLIO. MOST OF THE CLIENTS PURCHASES OCCURRED BETWEEN 1998 AND 2000. LOSSES EXCEED \$5,000.

Product Type: Other

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 12/05/2002

Complaint Pending? No

Status: Denied

Status Date: 05/19/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement IR INDICATED SEVERAL OF CLIENT'S INVESTMENTS (INCLUDING LUCENT TECHNOLOGIES AND MCI WORLDCOM) WERE CLASSIFIED AS GROWTH AT THE TIME OF PURCHASE. AT A LATER DATE, THEY WERE RECLASSIFIED AS AGGRESSIVE BY THE FIRM'S RESEARCH DEPARTMENT. AS TO THE



INVESTMENTS MADE IN CLIENT'S ACCOUNT THAT WERE CATEGORIZED AS AGGRESSIVE AT THE TIME OF PURCHASE, IR STATED THE CLIENT WAS AWARE OF THE INVESTMENTS' AGGRESSIVE CLASSIFICATION, AS THIS WAS DISCUSSED PRIOR TO THE PURCHASE. IR ALSO INDICATED THAT THE IR AND THE CLIENT WOULD DISCUSS DIFFERENT INVESTMENTS AND THE CLIENT WOULD CHOOSE THE INVESTMENTS CLIENT WANTED TO PURCHASE IN HIS PORTFOLIO. BASED ON OUR REVIEW, IT APPEARS THE IR FOLLOWED THE CLIENT'S INSTRUCTIONS IN MAKING THESE PURCHASES. AT THE TIME OF THE PURCHASES, CLIENT WOULD HAVE RECEIVED CONFIRMATIONS, AND, SUBSEQUENTLY, THE CLIENT WOULD HAVE BEEN RECEIVING STATEMENTS INDICATING THE INVESTMENT CATEGORY CLASSIFICATION FOR THE INVESTMENTS HELD IN CLIENT'S ACCOUNT. ADDITIONALLY, IT APPEARS THAT THE PURCHASES IN QUESTION TOOK PLACE IN 1998, 1999 AND 2000. CLAIM DENIED.

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: THE CLIENT ALLEGES BYERS FAILED TO FOLLOW HIS INSTRUCTIONS TO LIQUIDATE HIS ACCOUNT, WHICH SUBSEQUENTLY RESULTED IN LOSSES DUE TO MARKET DEPRECIATION. THE LOSSES IN THE ACCOUNT APPEAR TO EXCEED \$5,000.

Product Type: Mutual Fund(s)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 04/25/2001

Complaint Pending? No

Status: Denied

Status Date: 05/09/2001

Settlement Amount:**Individual Contribution Amount:**

Broker Statement BYERS STATES THAT ALTHOUGH THE CLIENT WAS NOT HAPPY WITH THE PERFORMANCE OF THE ACCOUNT, HE DID DECIDE TO LEAVE THE ACCOUNT AS IT IS. BYERS STATES THE CLIENT DID SEND A LETTER INSTRUCTING HIM TO SELL THE ACCOUNT WHEN THE DOW REACHED 11,000, HOWEVER, BYERS INDICATES DURING SUBSEQUENT CONVERSATIONS AS THE DOW APPROACHED 11,000 THE CLIENT INSTRUCTED BYERS TO LEAVE THE ACCOUNT AS IT IS. CLAIM DENIED



End of Report

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