



IAPD Report

Mary Evelean Rapert

CRD# 2422927

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 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

Mary Evelean Rapert (CRD# 2422927)

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	02/14/1994
IA	EDWARD JONES	CRD# 250	07/28/2008

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **19** 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 **19** 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	02/14/1994
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	02/14/1994
B Alabama	Agent	Approved	08/27/2019
B Arkansas	Agent	Approved	03/17/1994
IA Arkansas	Investment Adviser Representative	Approved	07/28/2008
B California	Agent	Approved	10/29/2001
B District of Columbia	Agent	Approved	02/18/2003
B Florida	Agent	Approved	11/13/2001
B Georgia	Agent	Approved	11/26/2003
B Illinois	Agent	Approved	11/17/1997
B Indiana	Agent	Approved	08/01/2002



Qualifications

Regulator	Registration	Status	Date
B Kansas	Agent	Approved	02/23/2006
B Louisiana	Agent	Approved	09/10/2004
B Michigan	Agent	Approved	04/24/2002
B Missouri	Agent	Approved	04/26/1994
B Nevada	Agent	Approved	11/06/2000
B North Carolina	Agent	Approved	06/03/2002
B Oklahoma	Agent	Approved	03/30/2006
B Pennsylvania	Agent	Approved	01/26/2021
B Tennessee	Agent	Approved	07/21/2004
B Texas	Agent	Approved	04/16/2001
IA Texas	Investment Adviser Representative	Restricted Approval	01/09/2019
B Wisconsin	Agent	Approved	05/30/2001

Branch Office Locations

EDWARD JONES
102 NORTH BETTIS
POCAHONTAS, AR 72455



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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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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B General Securities Representative Examination (S7)	Series 7	02/11/1994
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State Securities Law Exams

Exam	Category	Date
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IA B Uniform Combined State Law Examination (S66)	Series 66	07/24/2008
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B Uniform Securities Agent State Law Examination (S63)	Series 63	02/23/1994
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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
10/1993 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	POCAHONTAS, AR, 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.

Cattle Farm
 Maynard, AR
 Start date: 12/26/1970
 Co-owner
 Hours per week: 0
 Hours during trading: 0
 Maintain property and cattle.

"BLACK RIVER TECHNICAL COLLEGE BUSINESS DEPT
 POCAHONTAS, AR
 Start date: 1/1/2008
 ADVISORY BOARD MEMBER
 Hours per week: 0
 Hours during trading: 0
 ANNUAL MEETING @ COLLEGE; REVIEW, THE GOALS FROM PREVIOUS AND DISCUSS THE NEEDS OF THE DEPARTMENT FOR THE COMING SEMESTER;"

OFFICE BUILDING
 Type of business: RENTAL PROPERTY
 POCAHONTAS, AR
 Start date: 6/27/2011
 OWNER
 Hours per week: 0
 Hours during trading: 0
 MAINTAIN PROPERTY

Strand of Pearls Gift Gallery & Boutique, LLC
 Type of business: Retail
 Pocahontas, AR
 Start date: 10/1/2019



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Owner

Hours per week: 0

Hours during trading: 0

I am requesting approval to get the llc set up so the info needed in regards to business phone and email & website are not in existence @ this time;"

212 Properties LLC

Type of business: Rental Properties

Pocahontas, AR

Start date: 10/2/2019

Owner

Hours per week: 0

Hours during trading: 0

wanting to set up this LLC to purchase property that needs rehab



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:	Trustees allege the financial advisor failed to invest the cash balance in the account from January 2017 through June 2018.
Product Type:	Other: Miscellaneous
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No damage amount alleged. The firm made a good faith determination that damage from the alleged conduct is more than \$5,000.00.
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:	01/22/2019
Complaint Pending?	No
Status:	Denied
Status Date:	02/22/2019
Settlement Amount:	

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

Based on the firm's review, the client's claim was denied.

Disclosure 2 of 2**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

09/2008-09/2008; CLIENT'S SON (WHO HAS POA) STATES HIS MOTHER MET WITH THE FA TOWARD THE END OF 2008 TO DISCUSS LIQUIDATING A KNIGHTS OF COLUMBUS ANNUITY. THE POA FURTHER STATES, HE, HIS SISTER AND HIS MOTHER MADE IT VERY CLEAR TO THE FA THAT THEY DID NOT WANT TO PROCEED WITH THE TRANSACTION IF THERE WERE ANY TAXES AND/OR PENALTIES ASSOCIATED WITH THE SURRENDER. POA INDICATES THE TRANSACTION WAS PROCESSED AND AS A RESULT HIS MOTHER HAS INCURRED A TAX LIABILITY OF \$6,000.00. DESPITE THEIR INSTRUCTIONS. FILING REQUIRED.

Product Type:

Annuity-Fixed

Alleged Damages:

\$6,000.00

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:**

06/11/2009

Complaint Pending?

No

Status:

Denied

Status Date:

07/29/2009

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

ACCORDING TO THE FA, SHE MET WITH THE POA'S MOTHER IN AUGUST 2008 AT WHICH TIME THE CLIENT EXPRESSED CONCERNS RELATED TO HER INCOME NEEDS AS WELL AS HER INTENT TO GIFT FUNDS TO HER CHILDREN. THE FA HAS INDICATED, AT THAT TIME, KNIGHTS OF COLUMBUS WAS CONTACTED TO DETERMINE THE COST BASIS OF THE ANNUITY. THE FA HAS FURTHER INDICATED SHE WAS CLEAR THAT THE CONTRACT VALUE WAS HIGHER THAN THE COST BASIS WHICH WOULD RESULT IN POSSIBLE TAX CONSEQUENCES. THE FA HAS STATED SHE CONSISTENTLY ENCOURAGES CLIENTS TO CONSULT WITH THEIR TAX PROFESSIONALS WITH REGARD ANY TAX AND/OR TAX REPORTING ISSUE. IT IS UNDERSTOOD THE CLIENT REQUESTED INFORMATION FROM THE FA (IN WRITING) RELATED TO THE FA'S SUGGESTIONS FOR THE ACCOUNT AS SHE WANTED TO DISCUSS THE SUGGESTIONS WITH HER CHILDREN PRIOR TO MAKING A DECISION. EVIDENTLY, AFTER DISCUSSING THE SUGGESTIONS WITH HER CHILDREN, THE DECISION WAS MADE TO PROCEED WITH THE FA'S RECOMMENDATIONS AND THE PROCESS TO



SURRENDER THE ANNUITY WAS INITIATED. THE FA HAS STATED SHE WAS NEVER INSTRUCTED (BY ANYONE) THAT THE ANNUITY SHOULD NOT BE SURRENDERED IF THERE WOULD BE TAX CONSEQUENCES ASSOCIATED WITH SAID SURRENDER. OUR RECORDS REFLECT A CHECK IN THE AMOUNT OF \$70,000.00 WAS DEPOSITED IN THE ACCOUNT ON SEPTEMBER 23, 2008 AND A PORTION OF THE FUNDS WERE ADDED TO AMERICAN FUNDS AND A PORTION WAS INVESTED IN CERTIFICATES OF DEPOSIT. AT THE TIME OF THE PURCHASES, THE POA'S MOTHER WOULD HAVE RECEIVED TRADE CONFIRMATIONS. IN ADDITION, SHE HAS RECEIVED STATEMENTS PROVIDING INFORMATION RELATED TO THE INVESTMENTS HELD IN THE ACCOUNT AS WELL AS REFLECTING ACCOUNT ACTIVITY. WHILE WE UNDERSTAND THE POA'S CONCERN RELATED TO THIS MATTER, IT DOES NOT APPEAR INSTRUCTIONS WERE PROVIDED TO THE FA TO HALT THE SURRENDER IF IT WOULD RESULT IN A TAX LIABILITY. THEREFORE, WE ARE RESPECTFULLY DENYING THE REQUEST FOR COMPENSATION.



End of Report

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