



## IAPD Report

# Todd B. Osing

CRD# 2536995

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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

### Todd B. Osing (CRD# 2536995)

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 **12/03/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	EDWARD JONES	CRD# 250	03/27/1997
<b>IA</b>	EDWARD JONES	CRD# 250	01/26/2007

### QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **26** 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>B</b>	FRANKLIN FINANCIAL SERVICES CORPORATION	5435	HOUSTON, TX	09/15/1994 - 01/09/1997

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 **26** 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>B</b>	FINRA	General Securities Representative	Approved	03/27/1997
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	07/14/2020
<b>B</b>	NYSE American LLC	General Securities Representative	Approved	09/13/2011
<b>B</b>	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
<b>B</b>	New York Stock Exchange	General Securities Representative	Approved	04/25/1997
<b>B</b>	Arizona	Agent	Approved	03/02/2005
<b>B</b>	California	Agent	Approved	08/17/1999
<b>B</b>	Colorado	Agent	Approved	08/05/2005
<b>B</b>	Florida	Agent	Approved	05/05/1998
<b>B</b>	Georgia	Agent	Approved	01/27/2005
<b>B</b>	Illinois	Agent	Approved	05/07/1997
<b>IA</b>	Illinois	Investment Adviser Representative	Approved	01/26/2007
<b>B</b>	Indiana	Agent	Approved	11/14/1997



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Iowa	Agent	Approved	09/13/2002
<b>B</b> Kansas	Agent	Approved	01/02/2018
<b>B</b> Louisiana	Agent	Approved	07/24/2025
<b>B</b> Massachusetts	Agent	Approved	06/28/2005
<b>B</b> Michigan	Agent	Approved	02/20/2025
<b>B</b> Minnesota	Agent	Approved	06/16/2006
<b>B</b> Mississippi	Agent	Approved	06/23/2025
<b>B</b> Missouri	Agent	Approved	11/06/1997
<b>B</b> New Hampshire	Agent	Approved	12/22/2008
<b>B</b> New Jersey	Agent	Approved	12/03/2025
<b>B</b> North Carolina	Agent	Approved	07/28/2005
<b>B</b> Ohio	Agent	Approved	05/27/2008
<b>B</b> Oregon	Agent	Approved	03/11/2025
<b>B</b> South Carolina	Agent	Approved	01/10/2017
<b>B</b> Tennessee	Agent	Approved	06/03/2005
<b>B</b> Texas	Agent	Approved	01/29/2001
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	08/26/2014
<b>B</b> Utah	Agent	Approved	02/05/2025



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Virginia	Agent	Approved	07/09/2025
<b>B</b> Wisconsin	Agent	Approved	06/28/2004

### Branch Office Locations

**EDWARD JONES**  
6035 N Knoxville Ave Suite 200  
Peoria, IL 61614



## 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, 3 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
General Securities Representative Examination (S7)	Series 7	03/25/1997
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	09/14/1994

#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	01/19/2007
Uniform Securities Agent State Law Examination (S63)	Series 63	03/27/1997

### PROFESSIONAL DESIGNATIONS

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

#### Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



## 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>B</b>	09/15/1994 - 01/09/1997	FRANKLIN FINANCIAL SERVICES CORPORATION	CRD# 5435	HOUSTON, TX

### 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
12/1996 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	PEORIA, 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.

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	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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	Edward Jones
<b>Allegations:</b>	The client alleges the financial advisor provided poor recommendation/poor advice in the liquidation of various mutual funds which resulted in capital gains.
<b>Product Type:</b>	Mutual Fund
<b>Alleged Damages:</b>	\$5,000.00
<b>Alleged Damages Amount Explanation (if amount not exact):</b>	Greater Than \$5000.00/Cannot Be Determined
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

<b>Date Complaint Received:</b>	03/11/2018
<b>Complaint Pending?</b>	No
<b>Status:</b>	Settled
<b>Status Date:</b>	06/19/2018
<b>Settlement Amount:</b>	\$4,780.00



**Individual Contribution Amount:** \$0.00

**Broker Statement** After completion of the firm's investigation, client's claim was resolved in the amount of \$4780.00. Financial advisor was not required to contribute to the resolution.

### Disclosure 2 of 3

**Reporting Source:** Individual

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

**Allegations:** 11/03-4/09; CLIENT INDICATES WHEN THEY PURCHASE A SHARE FUNDS HE DID NOT REALIZE THE FUNDS CARRIED 5.75% LOAD UP FRONT. CLIENT ALSO STATES HE WITHDREW \$100,000 AND THE FA WAS TO MOVE AN ADDITIONAL \$35,000 INTO THE MONEY MARKET. CLIENT INDICATES HE WAS INFORMED THIS MONEY COULD BE MOVED BACK IN THE FUNDS AT ANYTIME AT NO CHARGE. CLIENT CLAIMS WHEN HE ATTEMPTED TO PLACE THE MONEY BACK IN THE FUNDS, HE WAS INFORMED IT HAD BEEN OVER 90 DAYS AND A COMMISSION WOULD NEED TO BE CHARGED. CLIENT ALSO STATES THE FA INFORMED HIM HE DID NOT PLACE ANY MONEY IN THE MONEY MARKET. COMMISSION EXCEEDS \$5,000.

**Product Type:** Mutual Fund

**Alleged Damages:** \$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:** 04/13/2009

**Complaint Pending?** No

**Status:** Closed/No Action

**Status Date:** 06/16/2009

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** ACCORDING TO FA, AT THE TIME CLIENT SOLD THE MUTUAL FUNDS, HE TALKED TO HIM ABOUT THE PROCEEDS, WHICH HE HAD WANTED TO PUT IN A CERTIFICATE OF DEPOSIT AT THE BANK. FA OFFERED OUR TAX-FREE MONEY MARKET AS AN ALTERNATIVE. IT WAS THE FA'S UNDERSTANDING THAT THE CLIENT DID NOT WANT TO RE-ENTER THE MARKET UNTIL THE DOW APPROACHED THE 3,000 TO 5,000 POINT LEVEL. FA ALSO STATES THAT COMMISSIONS WERE DISCUSSED ON MORE THAN ONE OCCASION WITH THE CLIENT. IN ADDITION, THE FA INDICATES THAT THE REINSTATEMENT OPTION WAS DISCUSSED; HOWEVER, CLIENT WAS OUTSIDE THE 90-DAY LIMIT TO TAKE ADVANTAGE OF IT WHEN HE DECIDED TO RE-ENTER THE MARKET IN FEBRUARY 2009. WE WERE UNABLE TO DETERMINE WHAT FACTS TO WHICH THE CLIENT WAS REFERRING WHEN HE MENTIONED THE CHECK TAKING ELEVEN DAYS TO REACH HIM.



WITHOUT KNOWING MORE FACTS FROM THE CLIENT, WE WERE NOT ABLE TO COMMENT ON THAT PART OF THE CLIENT'S LETTER.

**Disclosure 3 of 3**

**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** EDWARD JONES

**Allegations:** THE CLIENTS STATE THEY TRANSFERRED THEIR FUNDS FROM ANOTHER FIRM TO EDJ BECAUSE THE PREVIOUS FIRM WAS CHURNING THEIR ACCOUNT. THE CLIENTS STATE THEIR ACCOUNT VALUE WAS \$221,343 WHEN THEY TRANSFERRED INTO EDJ AND HAS GONE DOWN TO \$214,451. THE CLIENTS ARE NOT HAPPY WITH THE PERFORMANCE OF THE STOCKS OSING HAS RECOMMENDED AND STATE THEY ARE MORE COMFORTABLE WITH MUNIS, CDS AND MUTUAL FUNDS.

**Product Type:** Equity Listed (Common & Preferred Stock)  
**Alleged Damages:** \$5,000.00

**Customer Complaint Information**

**Date Complaint Received:** 10/25/2000  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 12/11/2000

**Settlement Amount:**  
**Individual Contribution Amount:**

**Broker Statement** OSING STATES THE CLIENT WAS UNCOMFORTABLE WITH THE INDIVIDUAL STOCKS AND WISHED TO HAVE SOME ASSETS MOVED BACK TO MUTUAL FUNDS. OSING STATES HE ALWAYS INFORMED THE CLIENT OF FEES AND MADE RECOMMENDATIONS BASED ON THE CLIENTS STATED OBJECTIVES. IT APPEARS OSING ATTEMPTED TO KEEP THE CLIENT UPDATED ON INDIVIDUAL STOCKS TO ALLOW THE CLIENT TO MAKE ANY NECESSARY DECISIONS. CLAIM DENIED.



## End of Report

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