



IAPD Report

David L Ediger

CRD# 2597209

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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

David L Ediger (CRD# 2597209)

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 **03/11/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AMERITAS INVESTMENT COMPANY, LLC	CRD# 14869	03/06/2026
IA	AMERITAS ADVISORY SERVICES, LLC	CRD# 317245	03/06/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **2** 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
IA	EAGLE STRATEGIES LLC	110826	FRESNO, CA	07/07/2023 - 03/12/2026
B	NYLIFE SECURITIES LLC	5167	FRESNO, CA	06/05/2023 - 03/12/2026
IA	BANGERTER FINANCIAL SERVICES, INC.	171939	ROSEVILLE, CA	02/15/2022 - 03/13/2023

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 2 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **AMERITAS INVESTMENT COMPANY, LLC**
Main Address: 5900 "O" STREET
LINCOLN, NE 68510-2234
Firm ID#: 14869

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	03/06/2026
	FINRA	Invest. Co and Variable Contracts	Approved	03/06/2026
	California	Agent	Approved	03/06/2026
	Kansas	Agent	Approved	03/06/2026

Branch Office Locations

AMERITAS ADVISORY SERVICES
160 S E ST
EXETER, CA 93221

Employment 2 of 2

Firm Name: **AMERITAS ADVISORY SERVICES, LLC**
Main Address: 5900 O STREET
LINCOLN, NE 68510
Firm ID#: 317245

	Regulator	Registration	Status	Date
	California	Investment Adviser Representative	Approved	03/06/2026

Branch Office Locations

AMERITAS ADVISORY SERVICES, LLC
160 S E ST
EXETER, CA 93221



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	05/25/2017
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/06/1999

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	09/30/2006
B Uniform Securities Agent State Law Examination (S63)	Series 63	10/22/1999



PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

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:

	Registration Dates	Firm Name	ID#	Branch Location
IA	07/07/2023 - 03/12/2026	EAGLE STRATEGIES LLC	CRD# 110826	FRESNO, CA
B	06/05/2023 - 03/12/2026	NYLIFE SECURITIES LLC	CRD# 5167	FRESNO, CA
IA	02/15/2022 - 03/13/2023	BANGERTE FINANCIAL SERVICES, INC.	CRD# 171939	ROSEVILLE, CA
B	01/12/2022 - 01/09/2023	CONCORDE INVESTMENT SERVICES, LLC	CRD# 151604	Roseville, CA
IA	12/24/2019 - 01/11/2022	MAIN STREET ADVISORS, LLC	CRD# 116303	Reedley, CA
B	11/04/2019 - 01/03/2022	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	TURLOCK, CA
IA	11/04/2019 - 01/03/2022	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	TURLOCK, CA
IA	01/02/2014 - 11/15/2019	SCF INVESTMENT ADVISORS, INC.	CRD# 123608	Reedley, CA
B	01/02/2014 - 11/15/2019	SCF SECURITIES, INC.	CRD# 47275	REEDLEY, CA
IA	09/06/2011 - 01/06/2014	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	REEDLEY, CA
B	08/02/2011 - 01/06/2014	PRINCOR FINANCIAL SERVICES CORPORATION	CRD# 1137	REEDLEY, CA
IA	11/24/2008 - 09/02/2011	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	REEDLEY, CA
B	11/24/2008 - 09/02/2011	SECURITIES AMERICA, INC.	CRD# 10205	REEDLEY, CA
IA	10/18/2006 - 12/09/2008	QA3 FINANCIAL LLC	CRD# 104957	REEDLEY, CA
B	01/26/2005 - 12/09/2008	QA3 FINANCIAL CORP.	CRD# 14754	REEDLEY, CA
B	05/25/2000 - 01/20/2005	INTERSECURITIES, INC.	CRD# 16164	PHILADELPHIA, PA



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	12/15/1999 - 06/02/2000	AMERICAN UNITED LIFE INSURANCE COMPANY	CRD# 1075	INDIANAPOLIS, IN
B	12/15/1999 - 06/02/2000	AUL EQUITY SALES CORP.	CRD# 4173	INDIANAPOLIS, IN
B	11/04/1999 - 12/15/1999	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	GREENWOOD VILLAGE

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
03/2026 - Present	AMERITAS ADVISORY SERVICES, LLC	IAR	Y	LINCOLN, NE, United States
03/2026 - Present	AMERITAS INVESTMENT COMPANY, LLC	REGISTERED REPRESENTATIVE	Y	LINCOLN, NE, United States
03/2026 - Present	HARVEST WEALTH GROUP	AGENT	Y	EXETER, CA, United States
10/2017 - Present	DAVID and OLGA EDIGER RENTAL PROPERTY	OWNER	N	DINUBA, CA, United States
07/2023 - 03/2026	EAGLE STRATEGIES LLC	IAR	Y	DINUBA, CA, United States
05/2023 - 03/2026	NYLIFE SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	FRESNO, CA, United States
05/2023 - 03/2026	New York Life Insurance Co.	Agent	Y	Fresno, CA, United States
01/2023 - 04/2023	Unemployed	Unemployed	N	Dinuba, CA, United States
01/2022 - 01/2023	CONCORDE INSURANCE AGENCY, INC.	INSURANCE AGENT	Y	ROSEVILLE, CA, United States
01/2022 - 01/2023	Concorde Investment Services, LLC	Registered Representative	Y	Livonia, MI, United States
11/2019 - 01/2022	Main Street Advisors	Investment Advisor	Y	HAYS, KS, United States
11/2019 - 12/2021	INDEPENDENT FINANCIAL GROUP	Registered Representative	Y	san diego, CA, United States
01/2014 - 11/2019	SCF INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REP	Y	FRESNO, CA, United States
01/2014 - 11/2019	SCF SECURITIES, INC.	REGISTERED REP	Y	FRESNO, CA, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
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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.

DAVID and OLGA EDIGER RENTAL PROPERTY; 137 N L ST, DINUBA, CA, 93618; NON INV REL; TENANT RENTAL; OWNER
START DATE=10/2017; HRS/MO=20; TRADING HRS/MO=0; TENANT RENTAL * HARVEST WEALTH GROUP; SAME AS
BRANCH; INV REL; FINANCIAL PLANNING; AGENT; START DATE=03/2026; HRS/MO=160; TRADING HRS/MO=160;
FINANCIAL PLANNING



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:	QA3 FINANCIAL
Allegations:	ING INSURANCE COMPANY DID NOT FULLFIL A GUARANTEED RIDER ON POLICY
Product Type:	Annuity-Variable
Alleged Damages:	\$350,000.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	SAN FRANCISCO, CA
Docket/Case #:	16-00159
Filing date of arbitration/CFTC reparation or civil litigation:	01/06/2016

Customer Complaint Information

Date Complaint Received:	02/19/2016
Complaint Pending?	No



Status: Settled

Status Date: 08/16/2017

Settlement Amount: \$50,000.00

Individual Contribution Amount: \$35,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 16-00159

Date Notice/Process Served: 03/22/2016

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/16/2017

Monetary Compensation Amount: \$50,000.00

Individual Contribution Amount: \$35,000.00

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: INTERSECURITIES, INC. & QA3 FINANCIAL (SEE COMMENTS)

Allegations: THE CUSTOMER ALLEGES THAT THE REPRESENTATIVE MISREPRESENTED A VARIABLE ANNUITY INCOME BENEFIT RIDER IN JANUARY 2005.

Product Type: Annuity-Variable

Alleged Damages: \$40,000.00

Alleged Damages Amount Explanation (if amount not exact): THE CLIENT INDICATED VERBALLY TO THE REPRESENTATIVE'S CURRENT BROKER-DEALER THAT HE WOULD BE SATISFIED WITH REIMBURSEMENT OF \$40,000 - \$50,000.

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: 10/08/2009

Complaint Pending? No

Status: Settled

Status Date: 01/22/2010

Settlement Amount: \$24,221.01



Individual Contribution Amount: \$0.00

Firm Statement THIS COMPLAINT WAS SETTLED BY THE INSURANCE COMPANY WITHOUT THE KNOWLEDGE OF THE REPRESENTATIVE. THE REPRESENTATIVE DID NOT CONTRIBUTE TO THE SETTLEMENT. THIS AMENDMENT IS BEING FILED TO SATISFY A FINRA OUTSTANDING DISCLOSURE LETTER (OCCURRENCE ID 1480473).

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: QA3 FINANCIAL

Allegations: THE CUSTOMER ALLEGES THAT THE REPRESENTATIVE MISREPRESENTED A VARIABLE ANNUITY INCOME BENEFIT RIDER IN JANUARY 2005.

Product Type: Annuity-Variable

Alleged Damages: \$40,000.00

Alleged Damages Amount Explanation (if amount not exact): THE CLIENT INDICATED VERBALLY THAT HE WOULD BE SATISFIED WITH REIMBURSEMENT OF \$40,000 - \$50,000.

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: 09/28/2009

Complaint Pending? No

Status: Settled

Status Date: 01/21/2010

Settlement Amount: \$24,221.01

Individual Contribution Amount: \$0.00

Broker Statement THIS COMPLAINT WAS SETTLED BY THE INSURANCE COMPANY WITHOUT THE KNOWLEDGE OF THE REPRESENTATIVE. THE REPRESENTATIVE DID NOT CONTRIBUTE TO THE SETTLEMENT.

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: QA3 FINANCIAL CORP

Allegations: ALLEGED MISREPRESENTATION - THOUGHT SHE HAD LOST MONEY IN THE ACCOUNT.

Product Type: Annuity(ies) - Variable



Alleged Damages: \$16,525.00

Customer Complaint Information

Date Complaint Received: 09/12/2006

Complaint Pending? No

Status: Closed/No Action

Status Date: 09/29/2006

Settlement Amount:

**Individual Contribution
Amount:**

Broker Statement

CLIENT FORGOT SHE HAD WITHDRAWN \$19,000.00. THUS, UPON RECEIVING HER STATEMENT, SHE THOUGHT SHE HAD LOST MONEY. UPON REALIZING HER ERROR, SHE WITHDREW THE COMPLAINT AND APOLOGIZED.



End of Report

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