



IAPD Report

Christopher R. Hardt

CRD# 2898244

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6 - 7
Disclosure Information	8

i 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

Christopher R. Hardt (CRD# 2898244)

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 **05/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	07/08/1997
IA	EDWARD JONES	CRD# 250	07/27/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **37** 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	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 **37** 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	07/08/1997
B FINRA	General Securities Principal	Approved	03/31/2016
B NYSE American LLC	General Securities Representative	Approved	09/13/2011
B NYSE American LLC	General Securities Principal	Approved	03/31/2016
B Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B Nasdaq Stock Market	General Securities Principal	Approved	03/31/2016
B New York Stock Exchange	General Securities Representative	Approved	08/15/1997
B New York Stock Exchange	General Securities Principal	Approved	03/31/2016
B Alabama	Agent	Approved	04/04/2022
B Arizona	Agent	Approved	01/03/2005
B California	Agent	Approved	07/22/1997
IA California	Investment Adviser Representative	Approved	07/27/2007
B Colorado	Agent	Approved	10/12/2004



Qualifications

	Regulator	Registration	Status	Date
B	Connecticut	Agent	Approved	10/20/2004
B	District of Columbia	Agent	Approved	01/04/2021
B	Florida	Agent	Approved	01/18/2012
IA	Florida	Investment Adviser Representative	Approved	04/30/2026
B	Hawaii	Agent	Approved	07/02/2019
B	Idaho	Agent	Approved	07/01/2008
B	Illinois	Agent	Approved	10/16/2018
B	Indiana	Agent	Approved	03/21/2016
B	Louisiana	Agent	Approved	08/04/2016
B	Maine	Agent	Approved	09/29/2023
B	Maryland	Agent	Approved	08/04/2017
B	Massachusetts	Agent	Approved	08/20/2002
B	Michigan	Agent	Approved	02/26/2002
B	Minnesota	Agent	Approved	01/13/2006
B	Missouri	Agent	Approved	07/03/2000
B	Montana	Agent	Approved	12/10/2014
B	Nevada	Agent	Approved	08/16/2002
B	New Hampshire	Agent	Approved	06/02/2009
B	New Jersey	Agent	Approved	06/16/2014



Qualifications

Regulator	Registration	Status	Date
B New Mexico	Agent	Approved	03/15/2023
B New York	Agent	Approved	11/15/2021
B North Carolina	Agent	Approved	03/23/2010
B Ohio	Agent	Approved	09/17/2012
B Oklahoma	Agent	Approved	09/30/2016
B Oregon	Agent	Approved	07/17/2015
B Pennsylvania	Agent	Approved	01/23/2004
B South Carolina	Agent	Approved	03/13/2012
B Tennessee	Agent	Approved	01/20/2022
B Texas	Agent	Approved	01/03/2006
IA Texas	Investment Adviser Representative	Approved	08/19/2014
B Utah	Agent	Approved	02/20/2019
B Vermont	Agent	Approved	03/12/2025
B Virginia	Agent	Approved	10/12/2020
B Washington	Agent	Approved	05/24/2002
B Wisconsin	Agent	Approved	03/12/2025

Branch Office Locations

EDWARD JONES
 2629 TOWNSGATE RD SUITE 135
 WESTLAKE VILLAGE, CA 91361

EDWARD JONES
 Naples, FL




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 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	03/31/2016

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	07/07/1997

State Securities Law Exams

Exam	Category	Date
 Uniform Securities Agent State Law Examination (S63)	Series 63	07/10/1997

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:

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
04/1997 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	WESTLAKE VILLAGE, CA, 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.

Hardt Properties, LLC
 Type of business: Real Estate Rental Property
 Westlake Village, CA
 Start date: 4/1/2008
 Owner
 Hours per week: 1
 Hours during trading: 1
 Maintain property
 *

Bonanza N524HS LLC
 Type of business: LLC
 Salem, OR
 Start date: 2/26/2024
 Owner
 Hours per week: 0
 Hours during trading: 0
 Airplane use business and personal

N846RD, LLC
 Type of business: LLC
 Naples, FL
 Start date: 3/2/2026
 Principal
 Hours per week: 0
 Hours during trading: 0
 Aircraft Ownership

318 Citation Pt, LLC
 Type of business: LLC
 Naples, FL



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Start date: 2/28/2026

Owner

Hours per week: 0

Hours during trading: 0

Airplane Hangar Ownership



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:	EDWARD D. JONES & CO., L.P.
Allegations:	Client alleged that FA invested funds without approval.
Product Type:	Other: Managed/Wrap Accounts (in House)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No damage amount alleged. The firm mad a good faith determination that damage from the alleged conduct is greater 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:	04/13/2022
Complaint Pending?	No
Status:	Denied
Status Date:	06/29/2022
Settlement Amount:	

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

After the firm's investigation into the client's allegations, the claim was denied.

Disclosure 2 of 3**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

8/6/08-1/09; CLIENT HAS A LOT OF QUESTIONS CONCERNING THE LOI AND THE INFORMATION THEY WERE PROVIDED REGARDING MEETING THE LOI. CLIENTS ALSO CLAIM THEY NOW REALIZE THE AMERICAN FUNDS ARE NOT A SAFE OR APPROPRIATE INVESTMENT FOR THEIR LEVEL OF RISK TOLERANCE AND FINANCIAL GOALS. CLAIM EXCEEDS \$5,000

Product Type:

Mutual Fund(s)

Alleged Damages:

\$5,000.00

Customer Complaint Information**Date Complaint Received:**

01/14/2009

Complaint Pending?

No

Status:

Denied

Status Date:

04/08/2009

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

IT IS MY UNDERSTANDING FA DISCUSSED CLIENTS' INVESTMENT OBJECTIVES AND SUGGESTED PRIMARILY USING AMERICAN FUNDS TOWARD MEETING CLIENTS' NEEDS. HE INDICATED HE SHOWED CLIENTS THE PROSPECTUS AND DISCUSSED THE FEE STRUCTURE AND, BASED ON THE AMOUNT THEY WERE CONSIDERING INVESTING, REVIEWED THE BENEFIT OF BREAKPOINTS AND THE USE OF A LETTER OF INTENT (LOI) TO ALLOW THEM TO PURCHASE FUNDS AT REDUCED COMMISSIONS. ACCORDING TO FA, HIS RECOMMENDATION TO USE THE AMERICAN FUNDS HAD NOTHING TO DO WITH REVENUE SHARING BUT WAS INSTEAD BASED ON THEIR LONG-TERM PERFORMANCE AS WELL AS EXPERIENCED MONEY MANAGERS. FA STATED CLIENTS WERE PROVIDED WITH TRADE CONFIRMATIONS, REVENUE SHARING DISCLOSURE INFORMATION AS WELL AS THE PROSPECTUSES. BASED ON OUR REVIEW, IT DOES APPEAR THIS INFORMATION WAS PROVIDED TO CLIENTS APPROPRIATELY AND WITHIN REQUIRED GUIDELINES. FURTHER, THE INVESTMENTS PURCHASED IN THE ACCOUNTS DO APPEAR TO BE WITHIN THE STATED INVESTMENT OBJECTIVES OF ACCOUNTS. WHILE WE UNDERSTAND CONCERN WITH THE SHORT-TERM FLUCTUATION OF THE VALUES OF THE ACCOUNTS, THIS IS A RISK ASSOCIATED WITH INVESTING AND CAN BE ATTRIBUTED TO CURRENT MARKET VOLATILITY. IT IS THE PHILOSOPHY OF EDWARD JONES THAT MUTUAL FUNDS ARE LONG-TERM INVESTMENTS AND SHORT-TERM PERFORMANCE IS DIFFICULT TO PREDICT. IT IS MY UNDERSTANDING, FA IS IN REGULAR CONTACT WITH CLIENTS AND DID COMMUNICATE WITH THEM UPON RECEIPT OF THEIR E-MAIL TO DISCUSS CONCERNS AND QUESTIONS. AT THIS TIME, FA BELIEVES CLIENTS ARE SATISFIED AND HAVE A BETTER UNDERSTANDING OF THE ACCOUNTS AND



INVESTMENTS. CLAIM DENIED

Disclosure 3 of 3**Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** EDWARD JONES**Allegations:** 1/17/08-12/4/08; THE CLIENT DID NOT FEEL THAT THE STOCK INVESTMENTS HELD IN HER ACCOUNT WERE SUITABLE FOR HER INVESTMENT OBJECTIVES. THE CLIENT FELT THAT SHE SHOULD HAVE BEEN MORE DIVERSIFIED IN TAX FREE BONDS OR BOND FUNDS. THE CLIENT FELT THAT SHE LOST APPROXIMATELY \$1,000,000.00 BECAUSE SHE WAS SO HEAVILY INVESTED IN EQUITIES.**Product Type:** Mutual Fund(s)**Alleged Damages:** \$1,000,000.00**Customer Complaint Information****Date Complaint Received:** 12/04/2008**Complaint Pending?** No**Status:** Denied**Status Date:** 03/16/2009**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

THE FA STATED THAT THE CLIENT WAS WELL DIVERSIFIED IN GROWTH AND INCOME MUTUAL FUNDS AND BONDS IN ORDER TO MAINTAIN THE INCOME THAT SHE NEEDED TO DERIVE FROM THE ACCOUNT. THE FA INDICATED THAT THEY DISCUSSED SELLING OFF SOME OF THE FUNDS IN 2007, WHEN THE MARKET WAS UP, BUT THE CLIENT DID NOT WANT TO PAY THE CAPITAL GAINS TAX ON THE SALE. THE CLIENT ALSO HAD A LARGE PORTION OF HER FUNDS OUTSIDE OF EDWARD JONES INVESTED IN REITS AND THE FA FELT THAT SHE NEEDED TO BE BETTER DIVERSIFIED AND NOT HAVE SO MUCH INVESTED IN ONE PRODUCT GROUP. THE FA ACTED IN THE CLIENT'S BEST INTEREST AND I FELT THAT THE INVESTMENTS WERE SUITABLE AND MET THE CLIENT'S INVESTMENT OBJECTIVES.



End of Report

This page is intentionally left blank.