



IAPD Report

Benjamin Taylor-Jordan Worley

CRD# 3077532

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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

Benjamin Taylor-Jordan Worley (CRD# 3077532)

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 **04/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	08/27/2025
IA	LPL FINANCIAL LLC	CRD# 6413	08/27/2025

QUALIFICATIONS

This representative is currently registered in **1** 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
IA	EDWARD JONES	250	DEXTER, MO	10/03/2014 - 08/28/2025
B	EDWARD JONES	250	DEXTER, MO	08/17/1998 - 08/28/2025

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

Employment 1 of 1

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	08/27/2025
B	FINRA	General Securities Representative	Approved	08/27/2025
B	Alabama	Agent	Approved	09/03/2025
B	Alaska	Agent	Approved	08/27/2025
B	Arizona	Agent	Approved	08/27/2025
B	Arkansas	Agent	Approved	08/27/2025
B	California	Agent	Approved	08/27/2025
B	Colorado	Agent	Approved	08/27/2025
B	Connecticut	Agent	Approved	08/27/2025
B	Florida	Agent	Approved	08/27/2025
B	Georgia	Agent	Approved	08/28/2025
B	Illinois	Agent	Approved	08/27/2025
B	Indiana	Agent	Approved	09/02/2025



Qualifications

Regulator	Registration	Status	Date
B Iowa	Agent	Approved	09/03/2025
B Kansas	Agent	Approved	08/27/2025
B Kentucky	Agent	Approved	08/27/2025
B Louisiana	Agent	Approved	08/27/2025
B Maryland	Agent	Approved	08/27/2025
B Michigan	Agent	Approved	08/27/2025
B Minnesota	Agent	Approved	08/27/2025
B Mississippi	Agent	Approved	08/27/2025
B Missouri	Agent	Approved	08/27/2025
IA Missouri	Investment Adviser Representative	Approved	08/27/2025
B Nebraska	Agent	Approved	08/27/2025
B Nevada	Agent	Approved	08/27/2025
B New Mexico	Agent	Approved	08/27/2025
B New York	Agent	Approved	08/27/2025
B North Carolina	Agent	Approved	08/27/2025
B Ohio	Agent	Approved	08/27/2025
B Oklahoma	Agent	Approved	09/02/2025
B Oregon	Agent	Approved	08/27/2025
B Pennsylvania	Agent	Approved	08/27/2025



Qualifications

Regulator	Registration	Status	Date
B Rhode Island	Agent	Approved	08/27/2025
B South Carolina	Agent	Approved	08/27/2025
B Tennessee	Agent	Approved	08/27/2025
B Texas	Agent	Approved	08/27/2025
IA Texas	Investment Adviser Representative	Restricted Approval	08/27/2025
B Virgin Islands	Agent	Approved	08/27/2025
B Virginia	Agent	Approved	08/27/2025
B Washington	Agent	Approved	08/27/2025
B Wisconsin	Agent	Approved	08/27/2025

Branch Office Locations

LPL FINANCIAL LLC
 1420 WEST BUSINESS 60 HIGHWAY
 DEXTER, MO 63841

LPL FINANCIAL LLC
 1420 West Business 60 Highway
 Dexter, MO 63841



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 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	09/10/1998

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	08/13/1998

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	09/25/2024
Uniform Securities Agent State Law Examination (S63)	Series 63	08/18/1998

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:

	Registration Dates	Firm Name	ID#	Branch Location
IA	10/03/2014 - 08/28/2025	EDWARD JONES	CRD# 250	DEXTER, MO
B	08/17/1998 - 08/28/2025	EDWARD JONES	CRD# 250	DEXTER, MO

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
08/2025 - Present	LPL FINANCIAL LLC	Registered Representative	Y	Dexter, MO, United States
06/1998 - 08/2025	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	ST. LOUIS, MO, United States
06/1998 - 08/2025	EDWARD JONES	OTHER - NEW IR TRAINER	N	ST. LOUIS, MO, 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.

- 1) 2026-04-23 - R.H. Duck Club LLC - Business Entity For Tax/Investment Purposes Only - N - 0 - 0 - at reported business location(s) - 2026-03-30 - This is a LLC owned by myself and Mr. Sells. We also own River Hole LLC. together for hunting purposes, We recently purchased additional land through River Hole, LLC and for liability and tax purposes, our attorney recommended the development of the second LLC. Going forward all land will continue to be owned by River Hole LLC., but any official hunting activities with invited guests will be through R.H. Duck Club, LLC.
- 2) 2025-08-27 - Worley Financial Services - Business Entity For Tax/Investment Purposes Only - N - 160 - 8 - at reported business location(s) - 2025-08-06 -
- 3) 2025-08-27 - Investment products and services are offered through LPL Financial LLC using the DBA/trade name. - Worley Monroe Advisors - DBA for LPL Business (entity for LPL business) - Y - 160 - 8 - at reported business location(s) - 2025-08-06 -
- 4) 2025-08-27 - River Hole LLC - Business Entity For Tax/Investment Purposes Only - N - 0 - 0 - at reported business location(s) - 2025-08-06 -
- 5) 2025-08-27 - Dexter Public Facilities Finance Board - Non-Profit Board Member - N - 0 - 0 - 301 E. Stoddard St, Dexter, MO - 2025-08-06 -
- 6) 2025-08-27 - Bootheel Pediatric Therapy, LLC - Business Entity For Tax/Investment Purposes Only - N - 0 - 0 - at reported business location(s) - 2025-08-06 -



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
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Customer Dispute	2
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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 STATES WHEN SHE CAME TO EJ, SHE WANTED TO ROLL HER ANNUITY INTO ANOTHER ANNUITY LIKE IT. CLIENT INDICATES FA INFORMED HER HE WOULD ONLY INVEST HER MONEY IN SOMETHING SAFE. CLIENT INDICATES WHEN SHE RECEIVED HER STATEMENTS DURING THE FIRST TWO YEARS, SHE CONTACTED FA BECAUSE THE VALUE DID NOT SHOW INTEREST LIKE IT SHOULD. CLIENT STATES SHE WAS ASSURED THE INVESTMENT WAS SAFE. CLIENT HAS SPOKEN WITH ANOTHER ADVISOR AND SHE HAS LEARNED THAT SHE DOES NOT OWN WHAT SHE THOUGHT SHE OWNED. CLIENT STATES SHE HAS BEEN INFORMED THERE ARE SURRENDER CHARGES AND SHE FEELS HER SAVINGS HAS BEEN GAMBLER. CLIENT FEELS SHE HAS LOST CONTROL OF HER MONEY, SHE EITHER HAS TO STAY WITH THAT COMPANY AND TAKE PAYMENT OR LOSE. FILING REQUIRED, LOSSES EXCEED \$5,000.

Product Type: Annuity-Variable

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): ESTIMATED DAMAGES EXCEED \$5000.00.

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: 12/08/2011

Complaint Pending? No

Status: Denied

Status Date: 01/19/2012

Settlement Amount:

Individual Contribution
Amount:

Broker Statement

CLIENT PREVIOUSLY HAD A FIXED ANNUITY PRIOR TO COMPLETING A 1035 EXCHANGE TO THE HARTFORD LIFE VARIABLE ANNUITY IN 4/07. ACCORDING TO FA, CLIENT INITIALLY SPOKE WITH ANOTHER FIRM ABOUT REINVESTMENT OPTIONS AND CLIENT REQUESTED FA PROVIDE HER WITH A COMPARISON PRODUCT. FA HAS INDICATED HE INFORMED CLIENT THE VARIABLE ANNUITY WAS VERY DIFFERENT FROM THE FIXED ANNUITY, MOST IMPORTANTLY POINTING OUT THAT THE PRINCIPAL AMOUNT WILL BE SUBJECT TO MARKET FLUCTUATION. FA ALSO INDICATED HE INFORMED CLIENT THAT WITH THE B SHARES THERE WOULD BE A CDSC FOR SEVEN YEARS. IT IS OUR UNDERSTANDING FA EXPLAINED THAT WHILE THERE WAS A GUARANTEED MINIMUM WITHDRAWAL BENEFIT, THERE WERE NO GUARANTEES AS TO THE PERFORMANCE OF THE CONTRACT AND THE PRINCIPAL VALUE WOULD FLUCTUATE. FA HAS INDICATED THAT THE CLIENT DESIRED TO SEE THE POTENTIAL GROWTH OF HER ANNUITY AND THAT IS WHEN FA RAN THE FUTURE VALUE PROJECTION, BUT INFORMED CLIENT THAT THE RETURNS WILL FLUCTUATE. UNFORTUNATELY IN THE FALL OF 2008, WE EXPERIENCED TUMULTUOUS MARKET CONDITIONS, WHICH HAD A SIGNIFICANT IMPACT ON ACCOUNT VALUATIONS. IN CLOSING, WE BELIEVE THE DETAILS OF THE ANNUITY (INCLUDING RISK AND SURRENDER CHARGE) WERE EXPLAINED BY FA AND THIS WAS CONFIRMED BY CLIENT'S SIGNATURE ON A VARIABLE ANNUITY ACKNOWLEDGMENT LETTER ON FEBRUARY 20, 2007. WE ENCOURAGE CLIENT TO MEET WITH FA TO AGAIN REVIEW THE MARKET VALUE, DEATH BENEFIT AND INCOME RIDER AND DISCUSS THE OPTION OF BEGINNING TO TAKE INCOME FROM THE ANNUITY. CLAIM DENIED.

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: 2/09; CLIENT STATES SHE DISCUSSED THE SURRENDER OF A HARTFORD ANNUITY WITH THE FA AS SHE WAS CONCERNED ABOUT MARKET CONDITIONS AS WELL AS THE SOLVENCY OF THE INSURANCE COMPANY. CLIENT INDICATES HER DISCUSSIONS WITH THE FA INCLUDED PENALTIES, TAX RAMIFICATIONS, ETC. CLIENT INDICATES THE DEATH BENEFIT OF THE ANNUITY WAS NOT DISCUSSED AND AFTER THE CONTRACT WAS SURRENDERED THEY DISCOVERED THE DEATH BENEFIT WAS APPROXIMATELY \$35,000.00. CLIENT ALLEGES THE FA DID NOT DISCUSS THE DEATH BENEFIT WITH HER BEFORE, DURING OR AFTER THE



SURRENDER. IN ADDITION, SHE ALLEGES HAD SHE BEEN AWARE OF A DEATH BENEFIT, SHE WOULD NOT HAVE SURRENDERED THE ANNUITY. CLIENT REQUESTS THAT THE FIRM REQUEST AN EXCEPTION FROM HARTFORD AND HAVE THE ANNUITY REINSTATED. IF THIS IS NOT POSSIBLE, CLIENT REQUESTS THAT THE FIRM ISSUE A POLICY FOR A "PERIOD OF SEVEN YEARS FROM THE DATE OF THE LAST RE-ADJUSTMENT OF THE DEATH BENEFIT FOR THE LOST DEATH BENEFIT OF \$35,000.00. NO FILING REQUIRED.

Product Type: Annuity-Variable
Alleged Damages: \$5,000.00
Alleged Damages Amount Explanation (if amount not exact): AMOUNT ALLEGED LESS THAN \$5,000
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: 05/04/2009
Complaint Pending? No
Status: Settled
Status Date: 10/02/2009
Settlement Amount: \$18,000.00
Individual Contribution Amount: \$1,000.00

Broker Statement

BASED ON OUR REVIEW, IT APPEARS THE CLIENT "LOST" A DEATH BENEFIT OF APPROXIMATELY \$35,000.00 WITH THE SURRENDER OF THE HARTFORD ANNUITY. UNFORTUNATELY, HARTFORD LIFE WILL NOT REINSTATE THE ANNUITY; HOWEVER, WE HAVE BEEN IN CONTACT WITH ONE OF OUR INSURANCE PROVIDERS TO DETERMINE THE COST OF PURCHASING A NEW LIFE POLICY WITH A COMPARABLE DEATH BENEFIT. ACCORDINGLY, IT APPEARS THE CLIENT COULD PURCHASE A COMPARABLE POLICY PROVIDED SHE IS INSURABLE FOR AN APPROXIMATE PREMIUM OF \$8,148.00. THEREFORE, WE ARE EXTENDING AN OFFER TO THE CLIENT(S) IN THE AMOUNT OF \$8,148.00. CLIENT HAS THIRTY DAYS IN WHICH TO RESPOND TO OUR OFFER. CLIENT EVENTUALLY AN ACCEPTED OFFER IN THE AMOUNT OF \$18,000.00. CHECK HAS BEEN ISSUED TO THE CLIENT AS REQUESTED.



End of Report

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