



## IAPD Report

# Ryan Daniel Stanley

CRD# 3083049

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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

### Ryan Daniel Stanley (CRD# 3083049)

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 **01/07/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	EDWARD JONES	CRD# 250	08/26/1998
<b>IA</b>	EDWARD JONES	CRD# 250	02/11/1999

### QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **29** 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 **29** 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	08/26/1998
<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	09/21/1998
<b>B</b> Arizona	Agent	Approved	08/18/2025
<b>B</b> Arkansas	Agent	Approved	01/18/1999
<b>B</b> California	Agent	Approved	10/31/2000
<b>B</b> Colorado	Agent	Approved	09/27/1999
<b>B</b> Connecticut	Agent	Approved	08/06/2025
<b>B</b> Florida	Agent	Approved	09/27/2000
<b>B</b> Georgia	Agent	Approved	04/03/2008
<b>B</b> Idaho	Agent	Approved	08/06/2025
<b>B</b> Illinois	Agent	Approved	04/01/2005



### Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	08/06/2025
B Iowa	Agent	Approved	03/26/2001
B Kansas	Agent	Approved	04/16/2004
B Kentucky	Agent	Approved	10/13/2006
B Louisiana	Agent	Approved	09/24/2021
B Michigan	Agent	Approved	08/06/2025
B Mississippi	Agent	Approved	08/06/2025
B Missouri	Agent	Approved	09/08/1998
IA Missouri	Investment Adviser Representative	Approved	02/11/1999
B Montana	Agent	Approved	08/06/2025
B Nevada	Agent	Approved	08/06/2025
B New York	Agent	Approved	08/06/2025
B North Carolina	Agent	Approved	11/07/2006
B North Dakota	Agent	Approved	11/28/2017
B Oklahoma	Agent	Approved	12/02/2005
B Tennessee	Agent	Approved	08/06/2025
B Texas	Agent	Approved	09/27/1999
IA Texas	Investment Adviser Representative	Restricted Approval	08/26/2014



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> Utah	Agent	Approved	01/20/2021
<b>B</b> Virginia	Agent	Approved	07/25/2008
<b>B</b> Wisconsin	Agent	Approved	01/07/2026
<b>B</b> Wyoming	Agent	Approved	08/06/2025

### Branch Office Locations

**EDWARD JONES**  
3111 ARIZONA AVENUE  
JOPLIN, MO 64804



## 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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Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
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General Securities Representative Examination (S7)	Series 7	08/17/1998
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	09/22/2025
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Uniform Securities Agent State Law Examination (S63)	Series 63	08/19/1998
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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
05/1998 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	BRANSON, 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.

Keeping It REAL LLC  
 Type of business: Real Estate  
 Joplin, MO  
 Start date: 1/1/2025  
 Member  
 Hours per week: 4  
 Hours during trading: 0  
 Maintenance



## 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

<b>Reporting Source:</b>	Individual
<b>Employing firm when activities occurred which led to the complaint:</b>	EDWARD JONES
<b>Allegations:</b>	01/20/2005-01/20/2005; CLIENT PURCHASED AN ANNUITY IN JANUARY 2005. POA ALLEGES THE FA INFORMED THE CLIENT THAT THE INVESTMENT WAS INSURED AND THERE WAS NO RISK TO THE PRINCIPAL AMOUNT INVESTED. POA STATES THE FA UNDERSTOOD HER MOTHER'S INVESTMENT GOALS AND NEEDS AND HE NEVER MENTIONED THAT THE DEATH BENEFIT WOULD OR COULD BE LESS THAN THE ORIGINAL AMOUNT INVESTED OR THAT THE PAYMENTS HER MOTHER WAS RECEIVING WOULD BE DEDUCTED FROM THE AMOUNT INVESTED. POA STATES SHE HAS RECENTLY DISCOVERED THE ANNUITY HAS DROPPED IN VALUE AS HAS THE DEATH BENEFIT. POA IS NOW QUESTIONING WHAT THE FA MEANT WHEN HE ADVISED THAT THE INVESTMENT WAS INSURED. POA REQUEST A REIMBURSEMENT OF THE PRINCIPAL AMOUNT INVESTED PLUS INTEREST. ALLEGED LOSSES ARE \$34,000.00+ - FILING REQUIRED.
<b>Product Type:</b>	Annuity-Variable
<b>Alleged Damages:</b>	\$5,000.00
<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



**Date Complaint Received:** 06/28/2010

**Complaint Pending?** No

**Status:** Settled

**Status Date:** 06/28/2010

**Settlement Amount:** \$10,500.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

ACCORDING TO THE FA, WHEN THE ANNUITY WAS PURCHASED, HE WOULD HAVE EXPLAINED THE EFFECT OF WITHDRAWALS ON THE CONTRACT VALUE AS WELL AS THE DEATH BENEFIT. IN ADDITION, HE STATES HE WOULD HAVE MADE IT CLEAR THAT THE INVESTMENT WAS SUBJECT TO MARKET FLUCTUATION. THE FA HAS STATED HE NEITHER REPRESENTED THE DEATH BENEFIT AS A PROTECTION FROM MARKET RISK NOR AS A GUARANTEE OF PERFORMANCE. THE POA HAS INDICATED THAT HER MOTHER WANTED TO RECEIVE AN INCOME FROM THE ANNUITY. ACCORDING TO OUR RECORDS, A WITHDRAWAL OF \$470.00 PER MONTH BEGAN IN FEB. 2005 AND CONTINUED THROUGH APRIL 2009. IN ADDITION, THERE WAS A WITHDRAWAL OF \$4230.00 ON 11/20/05. IN ADDITION, THE POA CLEARLY STATES THAT SHE WAS ADVISED WITHDRAWALS "WOULD BE DEDUCTED FROM THE AMOUNT OF THE ORIGINAL INVESTMENT". LASTLY, THE POA HAS INDICATED HER MOTHER WANTED AN INVESTMENT THAT WOULD PROVIDE A BENEFIT TO HER DAUGHTERS IN THE EVENT OF HER DEATH. IT IS UNDERSTOOD THE ANNUITY IS CURRENTLY IN THE PROCESS OF BEING LIQUIDATED UTILIZING THE DEATH CLAIM PROVISION. OUR RECORDS REFLECT THE CLIENT SIGNED A DELIVERY RECEIPT ON FEBRUARY 11, 2005 WHICH EVIDENCES THE CONTRACT WAS DELIVERED. ON THE SAME DATE, SHE SIGNED AN AIG SUNAMERICA LIFE ASSURANCE COMPANY ANNUITY APPLICATION AND CONFIRMATION IN WHICH SHE (AGAIN) ACKNOWLEDGED RECEIPT OF THE CONTRACT AS WELL AS THE PROSPECTUS. IN ADDITION, HER SIGNATURE ON THE FORM, ALSO INDICATES HER UNDERSTANDING THAT THE VALUE OF THE CONTRACT IS BASED ON THE PERFORMANCE OF THE UNDERLYING SUB-ACCOUNTS WHICH IS NOT GUARANTEED. IT IS OUR OPINION THE ANNUITY WAS PURCHASED WITH THE CLIENT'S KNOWLEDGE AND AUTHORIZATION. THE PURCHASE WAS EVIDENCED THROUGH THE DELIVERY RECEIPT AND ACCOUNT STATEMENTS. IN ADDITION, ALL DETAILS OF THE ANNUITY WERE PROVIDED IN THE PROSPECTUS AS WELL AS THE ANNUITY CONTRACT. \*\*\*\*6/28/10 PERSUANT TO THE STATE OF MO INQUIRY, FIRM ENTERED INTO SETTLEMENT WITH BENEFICIARIES IN THE AMOUNT OF \$10,500

**Disclosure 2 of 2**

**Reporting Source:** Individual

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

**Allegations:** CLIENT STATES SHE TOOK A PENALTY ON THE MOVE OF HER JACKSON NATIONAL LIFE ANNUITY IN THE AMOUNT OF \$1,990 AND CLAIMS WAS INFORMED BY STANLEY THIS PENALTY WOULD BE MADE UP IN NO TIME. CLIENT ALSO CLAIMS SHE WAS UNAWARE THE PERFORMANCE OF HER ACCOUNT WAS DEPENDANT UPON THE STOCK MARKET. CLIENT STATES SHE IS A NO RISK



TYPE OF INVESTOR AND WOULD NOT HAVE MADE THIS INVESTMENT IF SHE HAD UNDERSTOOD THIS. CLIENT ALSO CLAIMS SHE WAS UNAWARE OF THE "FREE LOOK" PROVISION AND LEARNED A LOT OF OTHER DETAILS OF THIS INVESTMENT DURING HER CONVERSATION WITH SUN AMERICA. CLIENT STATES SHE WAS CONTACTED BY STANLEY TO COME IN AND SIGN A PAPER WHICH SHE REFUSED TO DO BECAUSE THE BENEFICIARY WAS LISTED AS EDWARD JONES AND NOT HER 2 SONS. CLIENT STATED THIS WAS NOT CORRECTED AND SHE DID NOT SIGN THIS FORM FOR SEVERAL MONTHS AFTER THIS. CLIENT IS ASKING FOR POLICY TO BE CANCELLED AND WANTS THE AMOUNT OF \$106,492 RETURNED TO HER. CLIENT CLAIMS SHE IS LOSING \$8,000 A YEAR.

**Product Type:** Annuity(ies) - Variable

**Alleged Damages:** \$8,000.00

### Customer Complaint Information

**Date Complaint Received:** 07/23/2001

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 08/16/2001

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

STANLEY STATED HE ORIGINALLY SPOKE TO CLIENT IN NOVEMBER, 1999, REGARDING HIS RECOMMENDATION TO DIVERSIFY HER PORTFOLIO TOWARD MORE GROWTH/GROWTH & INCOME. STANLEY STATED HE SUGGESTED THE CLIENT WAIT UNTIL AFTER MAY, 2000 TO MOVE THE INVESTMENT FROM JACKSON NATIONAL LIFE AS THE SURRENDER CHARGE WOULD BE REDUCED TO APPROX. 1%. CLIENT DID STATE, ALTHOUGH SHE DID NOT SIGN THE ACKNOWLEDGEMENT LETTER IMMEDIATELY, SHE DID RECEIVE THE CONTRACT (AND PROSPECTUS); INFORMED THE CLIENT THIS INFORMATION CONTAIN ALL FEATURES OF THE ANNUITY AS WELL AS THE OBJECTIVES OF THE VARIOUS SUB ACCOUNTS. STANLEY STATED CLIENT WAS AWARE OF THE FREE-LOOK PROVISION WHICH IS ALSO COVERED WITHIN THE CONTRACT RECEIVED BY THE CLIENT. STANLEY STATED HE VISITED WITH THE CLIENT FROM MAY THROUGH JUNE, 2000 REGARDING THE VARIABLE ANNUITY AND DISCUSSED ALL FEATUES OF THE INVESTMENT. STANLEY STATED THE CLIENT'S MAIN OBJECTION WAS THAT THE ANNUITY WAS NOT GURANTEED; HE FURTHER STATED THE CLIENT UNDERSTOOD THE RISK AND THAT THE PERFORMANCE OF THE SUB-ACCOUNTS WAS CONNECTED TO THE STOCK MARKET. STANLEY STATED HE MADE NO GURANTEES AS



TO PERFORMANCE OF  
THE ANNUITY. ANNUITY WAS ESTABLISHED AS A 10% DCA WITH MONTHLY  
SYSTEMATIC INVESTMENTS  
INTO THE VARIOUS SUB-ACCOUNTS OVER A 1 YEAR PERIOD OF TIME.  
CLAIM DENIED



## End of Report

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