



IAPD Report

John Erik Zahner

CRD# 3126857

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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

John Erik Zahner (CRD# 3126857)

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 **08/04/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	11/05/1998
IA	EDWARD JONES	CRD# 250	02/06/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **35** 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	1



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 **35** 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
	FINRA	General Securities Representative	Approved	11/05/1998
	FINRA	General Securities Principal	Approved	01/28/1999
	NYSE American LLC	General Securities Principal	Approved	09/13/2011
	NYSE American LLC	General Securities Representative	Approved	09/14/2011
	Nasdaq Stock Market	General Securities Principal	Approved	07/12/2006
	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
	New York Stock Exchange	General Securities Representative	Approved	01/01/1999
	New York Stock Exchange	General Securities Principal	Approved	06/26/2010
	Alabama	Agent	Approved	01/14/2025
	Alaska	Agent	Approved	06/28/2019
	Arizona	Agent	Approved	10/28/2008
	Arkansas	Agent	Approved	10/06/2008
	California	Agent	Approved	02/20/2001



Qualifications

	Regulator	Registration	Status	Date
B	Colorado	Agent	Approved	10/22/2008
B	Connecticut	Agent	Approved	01/01/1999
IA	Connecticut	Investment Adviser Representative	Approved	02/06/2007
B	Delaware	Agent	Approved	06/08/2021
B	District of Columbia	Agent	Approved	05/30/2001
B	Florida	Agent	Approved	05/31/2000
B	Georgia	Agent	Approved	03/15/2006
B	Illinois	Agent	Approved	07/08/2016
B	Kentucky	Agent	Approved	07/27/2017
B	Maine	Agent	Approved	09/13/2006
B	Maryland	Agent	Approved	04/01/2008
B	Massachusetts	Agent	Approved	01/26/1999
B	Michigan	Agent	Approved	02/12/2001
B	Minnesota	Agent	Approved	03/24/2020
B	Mississippi	Agent	Approved	01/19/2012
B	Nebraska	Agent	Approved	06/04/2012
B	Nevada	Agent	Approved	09/20/2012
B	New Hampshire	Agent	Approved	01/03/2006
B	New Jersey	Agent	Approved	09/03/2021



Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	02/12/2001
B North Carolina	Agent	Approved	07/16/2001
B Ohio	Agent	Approved	08/27/2012
B Oklahoma	Agent	Approved	10/27/2008
B Pennsylvania	Agent	Approved	02/12/2001
B Rhode Island	Agent	Approved	01/28/2008
B South Carolina	Agent	Approved	07/10/2014
B Texas	Agent	Approved	09/24/2012
IA Texas	Investment Adviser Representative	Restricted Approval	01/17/2019
B Vermont	Agent	Approved	01/14/2014
B Virginia	Agent	Approved	03/21/2007
B Washington	Agent	Approved	08/26/2019
B Wisconsin	Agent	Approved	05/11/2023

Branch Office Locations

EDWARD JONES
263 OAKLAND ROAD
SOUTH WINDSOR, CT 06074



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	11/17/1998

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	11/04/1998

State Securities Law Exams

Exam	Category	Date
Uniform Combined State Law Examination (S66)	Series 66	01/26/2007
Uniform Securities Agent State Law Examination (S63)	Series 63	11/06/1998

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:



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
08/1998 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	SOUTH WINDSOR, CT, 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.

Ellington Ridge Country Club
 Type of business: 1 share (private) in a county club
 Ellington, CT
 Start date: 1/1/1997
 LPT
 Hours per week: 0
 Hours during trading: 0

BRIEF_DESCRIPTION: Boyne Ranch LLC Springbrook Farms DBA
 Type of business: Event Venue
 Boyne Falls, MI
 Start date: 6/1/2020
 Venue Coordinator
 Hours per week: 5
 Hours during trading: 0
 website management, booking events, assisting on site during weekend events

South Windsor Volunteer Fire Department
 South Windsor, CT
 Start date: 12/1/2010
 Board of Fire Commissioner
 Hours per week: 0
 Hours during trading: 0
 board position



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	1

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 1

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	EDWARD JONES INVESTMENTS
Allegations:	MISREPRESENTATION; UNSUITABILITY; OMISSION OF FACT; BREACH OF FIDUCIARY DUTY
Product Type:	Other
Other Product Type(s):	ANNUITIES
Alleged Damages:	\$38,104.28

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.:	NASD - CASE #03-02618
Date Notice/Process Served:	04/04/2003
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	02/03/2004
Disposition Detail:	RESPONDENT IS JOINTLY AND SEVERALLY LIABLE AND SHALL PAY TO CLAIMANT \$38,104.28, PLUS INTEREST, IN COMPENSATORY DAMAGES.

Reporting Source: Individual



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

Allegations: THE CLIENT ALLEGED THAT THE IR MISREPRESENTED THE RETURN THAT SHE WOULD RECEIVE ON THE HARTFORD VARIABLE ANNUITY THAT SHE EXCHANGED INTO SEVERAL YEARS AGO FROM A FIXED CONTRACT WITH THE AIDE ASSOCIATION FOR LUTHERANS. THE CLIENT WAS LED TO BELIEVE THAT SHE WOULD EARN 9% ON THE HARTFORD CONTRACT VERSUS THE 5% THAT SHE WAS EARNING ON THE FIXED CONTRACT. THE VALUE OF HER ACCOUNT HAS DECLINDE BY APPROXIMATELY \$ 25,000.00. *****

ARBITRATION CASE DESCRIPTION: ALLEGATIONS OF MISREPRESENTATION, OMISSION OF FACT, UNSUITABLE RECOMMENDATIONS AND BREACH OF FIDUCIARY DUTY IN ADVISING THE CLAIMANT, AN 82 YEAR OLD WOMAN, TO MOVE \$131,000 FROM A FIXED ANNUITY PAYING 5% INTO A VARIABLE ANNUITY INVESTED 65% IN STOCKS AND 35% IN BONDS. (AMOUNT CLAIMED: \$24,292 IN LOSS OF VALUE, PLUS \$13,812, LOSS OF 5% INTEREST ON \$131,387 FROM 9/6/01 THRU 9/6/03)

Product Type: Annuity(ies) - Variable

Alleged Damages: \$25,000.00

Customer Complaint Information

Date Complaint Received: 08/30/2002

Complaint Pending? No

Status: Arbitration/Reparation
Denied

Status Date: 10/28/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: [NASD CASE NO: 03-02618](#)

Date Notice/Process Served: 04/21/2003

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 02/03/2004

Monetary Compensation Amount: \$38,104.25

Individual Contribution Amount: \$0.00

Broker Statement MR. ZAHNER ADVISED THAT THE CLIENT WAS NOT HAPPY WITH THE 5% RETURN THAT SHE WAS RECEIVING ON HER AID ASSOCIATION TO LUTHERANS FIXED ANNUITY CONTRACT. MR. ZAHNER INDICATED THAT HE NEVER GUARANTEED HER A 9% RETURN, BUT DID INDICATE THAT OVER TIME, HE FELT THAT THE HARTFORD VARIABLE CONTRACT WOULD MOST LIKELY PERFORM BETTER. THE CLIENT SIGNED THE 1035 EXCHANGE DOCUMENT AND THE DIRECT ACCESS ANNUITY DOCUMENT, WHICH



SHOWED THE SUB ACCOUNTS FOR THE ANNUITY. THE CLIENT HAS RECEIVED STATEMENTS FOR THE PAST TWO YEARS SHOWING HOW THESE FUNDS WERE INVESTED AND THE MARKET VALUE OF THE ACCOUNT. AT ONE POINT IN JULY, THE CLIENT TRANSFERRED THE ANNUITY ACCOUNT OUT TO BANKER'S LIFE, BUT IN DOING SO , CANCELLED THE GUARANTEED DEATH BENEFIT ASSOCIATED WITH THIS ACCOUNT. SHE ELECTED TO "FREE LOOK" THE BANKER'S LIFE CONTRACT AND INQUIRED OF MR. ZAHNER, IF SHE COULD BE REINSTATED BACK INTO THE HARTFORD CONTRACT. HARTFORD INDICATED THAT THE CONTRACT COULD BE REINSTATED AND THE FUNDS CAME BACK INTO HER ACCOUNT WITH EDWARD JONES AND THE HARTFORD , WHERE THEY REMAIN. SINCE I FEEL THAT THE CLIENT WAS APPRISED OF THE SUB ACCOUNTS AND SIGNED THE NECESSARY DOCUMENTS AND RECEIVED THE CONTRACT, I DENIED HER REQUEST FOR REIMBURSEMENT. *****
ARBITRATION RESOLUTION: AWARD OF \$38,104.28 PLUS INTEREST OF 9% FROM JANUARY 16, 2004 THROUGH DATE OF PAYMENT



End of Report

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