



IAPD Report

Zachary Benjamin Tarter

CRD# 3251398

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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

Zachary Benjamin Tarter (CRD# 3251398)

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 **01/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	08/25/1999
IA	EDWARD JONES	CRD# 250	03/03/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **1** 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	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 1 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	08/25/1999
	FINRA	General Securities Principal	Approved	06/10/2004
	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	10/18/1999
	New York Stock Exchange	General Securities Principal	Approved	06/26/2010
	Missouri	Agent	Approved	12/21/2015
	Missouri	Investment Adviser Representative	Approved	12/22/2015

Branch Office Locations

EDWARD JONES
130 Edward Jones Blvd
Maryland Heights, MO 63043



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
B	General Securities Principal Examination (S24)	Series 24	06/09/2004

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	08/24/1999

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	02/23/2007
B	Uniform Securities Agent State Law Examination (S63)	Series 63	08/26/1999



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:

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
12/2015 - Present	Edward Jones	FA Development	Y	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.

No information reported.



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 JONES

Allegations: CLIENT STATES IR INVESTED \$850,000 IN THREE DIFFERENT FUND COMPANIES IN CLASS A SHARES OVER SEVERAL WEEKS, CHARGING CLIENT THE MAXIMUM SALES CHARGE. CLIENT STATES THE TRANSACTIONS COULD HAVE BEEN CARRIED OUT WITH VIRTUALLY NO COMMISSIONS BY PURCHASING B OR C SHARES, OR BORROWING AN ADDITIONAL \$150,000. CLIENT ALSO STATES IR DID NOT EXPLAIN THE DIFFERENT CLASSES OF FUNDS, RIGHTS OF ACCUMULATION, LETTER OF INTENT AND BREAKPOINT DISCOUNTS. CLIENT ADDITIONALLY STATES IF SHE HAD BEEN INFORMED OF THE BREAKPOINT LEVELS, CLIENT WOULD HAVE INVESTED \$500,000 IN ONE FUND FAMILY AND MET THE \$500,000 BREAKPOINT. CLIENT STATES SHE DOES NOT BELIEVE THE DECISIONS MADE BY THE IR WERE IN HER BEST INTEREST, BUT BELIEVES IR MADE DECISIONS THAT WERE IN HIS BEST INTEREST. CLIENT IS REQUESTING RETURN OF COMMISSIONS OF APPROXIMATELY \$30,000.

Product Type: Mutual Fund(s)

Alleged Damages: \$30,000.00

Customer Complaint Information

Date Complaint Received: 09/14/2004

Complaint Pending? No

Status: Denied

Status Date: 10/14/2004



Settlement Amount:

Individual Contribution Amount:

Broker Statement

IR INDICATED HE RECOMMENDED USING THREE MUTUAL FUND FAMILIES TO BETTER DIVERSIFY THE CLIENT'S ACCOUNT AND LIMIT THE CLIENT'S EXPOSURE BY HAVING ALL HER FUNDS INVESTED IN ONE MUTUAL FUND FAMILY. ADDITIONALLY, IR INDICATED HE DID DISCUSS CLASS A, CLASS B AND CLASS C SHARES WITH THE CLIENT. IT IS MY UNDERSTANDING THE CLIENT DID NOT WANT TO BE LOCKED INTO ANY INVESTMENT AND WANTED THE LOWER ANNUAL CHARGES, SO THE IR RECOMMENDED THE CLASS A SHARES. WHILE THE CLIENT MADE INVESTMENTS OVER A PERIOD OF TIME, IT APPEARS THE IR USED DOLLAR COST AVERAGING TO INVEST THOSE DOLLARS AND IT ALSO APPEARS THE CLIENT RECEIVED LARGER BREAKPOINTS ON MANY OF THE TRADES RESULTING IN COMMISSION SAVINGS IN EXCESS OF \$5,000. IN CLOSING, AT THE TIME OF THE TRANSACTIONS THE IR INDICATED HE SUPPLIED THE CLIENT WITH THE APPROPRIATE PROSPECTUS, WHICH ALSO INCLUDES INFORMATION REGARDING THE SHARE CLASSES AND SALES CHARGES. BASED ON OUR INVESTIGATION, WE HAVE NO REASON TO BELIEVE THE ACCOUNT WAS HANDLED INAPPROPRIATELY BY THE IR AND THEREFORE DENY THE CLIENT'S REQUEST FOR COMPENSATION.

Disclosure 2 of 3

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

EDWARD JONES

Allegations:

CLIENTS STATE IR RECOMMENDED THE SALE OF THEIR PUTNAM FUNDS TO PURCHASE UNIT TRUSTS. CLIENTS STATE THE UNIT TRUST IS AGGRESSIVE AND DOES NOT MEET THEIR ACCOUNT OBJECTIVES. CLIENTS ALSO STATE THE UNIT TRUST IS A TAX-ADVANTAGED PRODUCT AND WAS PURCHASED IN THEIR IRA ACCOUNTS, THEREFORE, THE TAX ADVANTAGE WAS LOST. CLIENTS ARE INQUIRING WHY THE IR RECOMMENDED THE UNIT TRUST INSTEAD OF MUTUAL FUNDS WHERE THE CLIENTS WOULD HAVE BEEN ABLE TO TAKE ADVANTAGE OF BREAKPOINTS. CLIENTS ARE ALLEGING LOSSES IN EXCESS OF \$5,000.

Product Type:

Unit Investment Trust

Alleged Damages:

\$5,000.00

Alleged Damages Amount Explanation (if amount not exact):

ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5000.

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:

09/14/2004

Complaint Pending?

No



Status: Settled

Status Date: 10/22/2004

Settlement Amount: \$254.00

Individual Contribution Amount: \$0.00

Broker Statement WE HAVE REVIEWED THE ACCOUNTS AND HAVE BEEN IN CONTACT WITH OUR PRODUCT REVIEW AND TRADING DEPARTMENTS. UPON FURTHER REVIEW OF THE FIRST TRUST VALUE LINE UNIT TRUST, WE HAVE CHANGED OUR INVESTMENT CATEGORY FROM GROWTH TO AGGRESSIVE. WE HAVE OFFERED TO HAVE THE TRADES CANCELLED IN THE TWO IRA ACCOUNTS AND HAVE OFFERED TO REIMBURSE THE JOINT ACCOUNT IN THE AMOUNT OF \$254.55, WHICH REPRESENTS THE DIFFERENCE IN THE PURCHASE AND SALE PRICE.

Disclosure 3 of 3

Reporting Source: Individual

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

Allegations: CLIENT STATES THAT SHE WAS HAVING \$600 PER MONTH AUTOMATICALLY WITHDRAWN FROM HER CHECKING ACCT. IN 3/02 SHE INFORMED IR THAT SHE NEEDED TO REDUCE THE AMT TO \$200. CLIENT CLAIMS THE PAPERWORK WAS SENT TO HER BUT SHE NEVER SIGNED. ON 5/15/02 THE CHANGE BECAME EFFECTIVE AND SHE CLAIMS THAT IR ADMITTED HE SIGNED HER NAME ON THE LETTER OF AUTHORIZATION FOR PERIODIC ELECTRONIC TRANSFER FROM A BANK ACCOUNT. CLIENT IS REQUESTING \$3,150 FOR FUNDS INVESTED 11/01-3/02 AND DEMANDS MICRON TECH BE TRANSFERRED BACK TO BIDWELL CO.

Product Type: No Product

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 07/30/2002

Complaint Pending? No

Status: Denied

Status Date: 09/03/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE CLIENT REQUESTED HER MONTHLY ACH BE REDUCED TO \$200 FROM \$600. THE CLIENT DID NOT RETURN THE LOA TO PROCESS THE REQUEST AND INCURRED INSUFFICIENT CHARGES DUE TO THE APRIL 2002 ACH ATTEMPT. THE BOA SIGNED THE FORM ON BEHALF OF THE CLIENT FOR THE MAY ACH SO THE CLIENT WOULD NOT BE INSUFFICIENT AT THE BANK. THE CLIENT PROTESTED WHEN SHE DISCOVERED THE LOA WAS SIGNED BY THE BRANCH AND THE IR REVERSED THE MAY ACH AND THE TRANSFERS HAVE CEASED. THE CLIENT'S CLAIM IS DENIED AS SHE WAS NOT HARMED DUE TO THE BRANCH ACTIONS.



End of Report

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