



IAPD Report

Richard Joseph Kernion Jr

CRD# 4167500

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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

Richard Joseph Kernion Jr (CRD# 4167500)

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 **08/04/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	06/12/2000
IA	EDWARD JONES	CRD# 250	01/12/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **32** 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 **32** 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	06/12/2000
	NYSE American LLC	General Securities Representative	Approved	09/14/2011
	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
	New York Stock Exchange	General Securities Representative	Approved	07/31/2000
	Alabama	Agent	Approved	10/24/2000
	Arizona	Agent	Approved	11/26/2002
	Arkansas	Agent	Approved	04/01/2002
	California	Agent	Approved	10/04/2000
	Colorado	Agent	Approved	03/27/2007
	Florida	Agent	Approved	08/25/2000
	Georgia	Agent	Approved	07/10/2000
	Illinois	Agent	Approved	06/05/2006
	Indiana	Agent	Approved	06/28/2018



Qualifications

	Regulator	Registration	Status	Date
B	Iowa	Agent	Approved	04/04/2025
B	Kansas	Agent	Approved	11/21/2018
B	Kentucky	Agent	Approved	02/13/2023
B	Louisiana	Agent	Approved	06/28/2000
IA	Louisiana	Investment Adviser Representative	Approved	01/12/2007
B	Maine	Agent	Approved	01/05/2026
B	Maryland	Agent	Approved	02/25/2015
B	Massachusetts	Agent	Approved	08/02/2016
B	Mississippi	Agent	Approved	07/11/2000
B	New Jersey	Agent	Approved	10/14/2022
B	New Mexico	Agent	Approved	07/30/2026
B	New York	Agent	Approved	06/17/2019
B	North Carolina	Agent	Approved	01/14/2019
B	Ohio	Agent	Approved	01/18/2005
B	Oklahoma	Agent	Approved	05/24/2010
B	Pennsylvania	Agent	Approved	03/19/2019
B	South Carolina	Agent	Approved	09/25/2006
B	Tennessee	Agent	Approved	09/10/2004
B	Texas	Agent	Approved	07/10/2000



Qualifications

	Regulator	Registration	Status	Date
IA	Texas	Investment Adviser Representative	Restricted Approval	08/21/2014
B	Utah	Agent	Approved	05/06/2026
B	Vermont	Agent	Approved	09/20/2024
B	Virginia	Agent	Approved	04/17/2006
B	Washington	Agent	Approved	07/02/2021
B	West Virginia	Agent	Approved	10/23/2014

Branch Office Locations

EDWARD JONES

4417 TRANSCONTINENTAL SUITE 2
METAIRIE, LA 70006



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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	06/05/2000

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	09/11/2015
B Uniform Securities Agent State Law Examination (S63)	Series 63	06/07/2000



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
04/2000 - Present	EDWARD JONES	INVESTMENT REPRESENTATIVE	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.

KerMac LLC

Type of business: rental property

The Woodlands, TX

Start date: 11/25/2022

partner

Hours per week: 1

Hours during trading: 0

My wife, Carey Kuebel Kernion, her sister, Katherine Kuebel McBride and her husband, David McBride and I formed an LLC to purchase a condo in Cabo San Lucas Mexico. The condo maybe rented. We are forming an LLC in Texas that will own the rental property.



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

Reporting Source: Individual

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

Allegations: 3/4/09; CLIENT STATES THE FA ADVISED THEM HER THERE WOULD BE NO TAX CONSEQUENCES ASSOCIATED WITH THE SURRENDER OF A POLARIS II ANNUITY IN MARCH 2009. CLIENT STATES SHE WAS VERY SURPRISED TO RECEIVE A 1099R INDICATING THAT SHE OWED TAXES ON A DISTRIBUTION IN THE AMOUNT OF \$27,185.00. CLIENT INDICATES WHEN SHE QUESTIONED THE FA, SHE WAS ADVISED THE PAPERWORK IN FRONT OF HIM AT THE TIME OF THE TRANSACTION REFLECTED THERE WOULD BE NO TAX CONSEQUENCES. CLIENT ALLEGES THE DIFFERENCE IN WHAT SHE WOULD HAVE OWED IN FEDERAL AND STATE TAXES IS \$8,148.00 AND QUESTIONS HOW THE FIRM WILL RESOLVE THIS ISSUE.

Product Type: Annuity-Variable

Alleged Damages: \$8,148.00

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: 03/17/2010

Complaint Pending? No



Status: Closed/No Action

Status Date: 04/16/2010

Settlement Amount:

Individual Contribution Amount:

Broker Statement

ACCORDING TO OUR RECORDS, THE ANNUITY WAS SURRENDERED ON MARCH 4, 2009. IN ADDITION, OUR RECORDS REFLECT THE CLIENT SIGNED AN ANNUITY LIQUIDATION: REPOSITIONING OF ASSETS LETTER ON MARCH 24, 2009 IN WHICH THE CLIENT ACKNOWLEDGED THAT HE DID NOT RELY ON ANY TAX INFORMATION CONCERNING THE TRANSACTION FROM EDWARD JONES OR THE FINANCIAL ADVISOR. IN ADDITION, THE CLIENT ACKNOWLEDGED THAT EDWARD JONES RECOMMENDED HE CONSULT WITH A QUALIFIED TAX PROFESSIONAL REGARDING THE TAX CONSEQUENCES OF THE LIQUIDATION. FURTHER, THE GAINS IN THE ANNUITY WOULD HAVE EVENTUALLY BEEN SUBJECT TO TAXATION TO THE CLIENT AND/OR THE BENEFICIARIES. HOWEVER, IT DOES APPEAR THERE MAY HAVE BEEN AN OVERSIGHT AS TO THE ORIGINAL COST BASIS OF THE ANNUITY. ACCORDING TO OUR RECORDS, THE ANNUITY WAS PURCHASED AS A RESULT OF A 1035 EXCHANGE FROM ANOTHER COMPANY AND IT SEEMS THE ORIGINAL COST BASIS WAS MUCH LOWER THAN INITIALLY BELIEVED. AS A RESULT OF OUR REVIEW, THE FIRM WILL CONSIDER A REIMBURSEMENT OF A PORTION OF THE TAX LIABILITY INCURRED. REQUESTED THAT THE CLIENT PLEASE SUBMIT DOCUMENTATION (EITHER COPIES OF RETURNS OR A STATEMENT FROM A TAX PROFESSIONAL) SUPPORTING THE ADDITIONAL TAX LIABILITY HE HAS INCURRED AS A RESULT OF THE ANNUITY SURRENDER. WHEN THE DOCUMENTATION IS RECEIVED, IT WILL BE REVIEWED TO DETERMINE THE AMOUNT OF TAX LIABILITY THAT THE FIRM WILL CONSIDER FOR REIMBURSEMENT.

Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: CLIENT CLAIMS HE INSTRUCTED THE FA TO LIQUIDATE ALL OF HIS SHARES OF THE EVERGREEN PRECIOUS METALS FUND ON 4/18/06 BUT IT WAS NOT SOLD UNTIL 6/27/06. CLIENT CLAIMS HE LOST \$9.00 A SHARE OR \$28,368.00.

Product Type: Mutual Fund(s)

Alleged Damages: \$28,368.00

Customer Complaint Information

Date Complaint Received: 03/28/2007

Complaint Pending? No

Status: Denied

Status Date: 04/19/2007

Settlement Amount:

Individual Contribution Amount:

**Broker Statement**

WHILE CLIENT HAS INDICATED FA CONTACTED HIM ON APRIL 18, 2006 REGARDING LIQUIDATING SHARES OF EVERGREEN PRECIOUS METALS (EKWAX), OUR RECORDS INDICATE THESE SHARES WERE NOT RECEIVED INTO THE EDWARD JONES ACCOUNT UNTIL APRIL 26, 2006. ACCORDING TO FA, WHILE HE DID DISCUSS IN APRIL 2006 THE LIQUIDATION OF SHARES OF FREEPORT-MCMORAN COPPER & GOLD (FCX), DISCUSSIONS REGARDING THE APPROPRIATENESS OF EKWAX IN THE PORTFOLIO AND INVESTMENT ALTERNATIVES TO EKWAX DID NOT OCCUR UNTIL MAY AND JUNE 2006. FA STATED HE MET WITH CLIENT ON JUNE 27, 2006 AT WHICH TIME HE AUTHORIZED THE LIQUIDATION OF SHARES OF EKWAX. CLIENT WAS PROVIDED WITH A TRADE CONFIRMATION AT THAT TIME AS WELL AS CUSTOMER ACCOUNT STATEMENT REFLECTING THE ACTIVITY IN THE ACCOUNT. IT DOES NOT APPEAR CONCERNS WERE BROUGHT TO OUR ATTENTION UNTIL A PHONE CALL INTO OUR CLIENT RELATIONS DEPARTMENT IN FEBRUARY 2007. BASED ON OUR REVIEW, IT DOES NOT APPEAR AN ORDER COULD HAVE BEEN PLACED TO LIQUIDATE SHARES ON APRIL 18, 2006 AS SHARES WERE NOT RECEIVED INTO THE ACCOUNT UNTIL APRIL 26, 2006. ADDITIONALLY, IT WOULD APPEAR SPECIFIC LIQUIDATION INSTRUCTIONS WERE NOT PROVIDED TO FA UNTIL MEETING WITH CLIENT ON JUNE 27, 2006. CLAIM DENIED.



End of Report

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