IAPD Report

John Paul Ritter

CRD# 4224189

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 Paul Ritter (CRD# 4224189)

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 **02/03/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	09/26/2000
IA	EDWARD JONES	CRD# 250	03/13/2008

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **18** 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

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 **18** 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	FINRA	General Securities Representative	Approved	09/26/2000
B	NYSE American LLC	General Securities Representative	Approved	09/14/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	10/23/2000
B	Arizona	Agent	Approved	03/15/2013
B	Arkansas	Agent	Approved	11/16/2009
B	Colorado	Agent	Approved	03/27/2017
B	Florida	Agent	Approved	11/14/2001
B	Georgia	Agent	Approved	03/19/2015
B	Illinois	Agent	Approved	01/11/2022
B	Indiana	Agent	Approved	09/26/2022
B	Iowa	Agent	Approved	09/30/2020
B	New Hampshire	Agent	Approved	10/11/2021

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	09/16/2004
B	North Carolina	Agent	Approved	10/17/2000
IA	North Carolina	Investment Adviser Representative	Approved	03/13/2008
B	Oregon	Agent	Approved	07/25/2014
B	Pennsylvania	Agent	Approved	12/18/2007
B	South Carolina	Agent	Approved	12/08/2000
B	Tennessee	Agent	Approved	12/11/2000
B	Texas	Agent	Approved	10/19/2010
IA	Texas	Investment Adviser Representative	Restricted Approval	08/26/2014
B	Utah	Agent	Approved	04/25/2019
B	Virginia	Agent	Approved	07/10/2002

Branch Office Locations

EDWARD JONES
148 Highway 105 Ext Suite 201
BOONE, NC 28607

 Report about John Paul Ritter.

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
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	09/25/2000

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	03/11/2008
B	Uniform Securities Agent State Law Examination (S63)	Series 63	09/28/2000

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
06/2000 - Present	EDWARD JONES	INVESTMENT REP	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.

Streamkeeper LLC
Type of business: Real estate holding company
Boone, NC
Start date: 8/18/2013
Manager
Hours per week: 0
Hours during trading: 0
Maintain property
*
Wild Mountain Honey
Type of business: Industrial design firm
Boone, NC
Start date: 1/11/1996
President
Hours per week: 0
Hours during trading: 0
Responsibilities only involve collecting and distributing royalty checks on a quarterly basis from design projects.
*
"Wild Mountain Honey Clients
Type:
Date: 12/30/94
Title:
Trad Hrs: 0
Tot Hrs: 0
Desc: Royalties
City-State: Boone, NC"

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:	The client alleges in 2013 she was not advised of options which would allow her to obtain NAV pricing due to her relationship to an employee of the firm.
Product Type:	Mutual Fund
Alleged Damages:	$5,000.00
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:	03/09/2016
Complaint Pending?	No
Status:	Settled
Status Date:	04/04/2016
Settlement Amount:	$5,741.34
Individual Contribution Amount:	$0.00
Broker Statement	Following the firm's investigation, the client accepted a settlement for mutual fund

commissions of $5,741.34. The financial advisor was not required to contribute to the settlement.

Disclosure 2 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	FROM 1/1/10 TO 12/31/10 CLIENTS HAVE BEEN TAKING MONTHLY INCOME IN THE AMOUNT OF $2,640.00 FROM THEIR ACCOUNTS SINCE 2006. THE CLIENTS REQUESTED AN IRS TAX FILING EXTENSION IN 2011 FOR 2010 TAX YEAR FOR PERSONAL REASONS. THEY WERE SURPRISED WHEN THEY WERE INFORMED BY THEIR TAX ADVISOR THAT THEIR TOTAL TAX AND PENALTIES DUE WERE $12,490.09. THEY WERE THEN INFORMED OF THE TOTAL IRA WITHDRAWAL AMOUNT OF $57,788.00. THEY INCLUDE THE 2007 IRA WITHDRAWAL OF $1,282, 2008 WAS $11,000, 2009 WAS $18,995 AND INDICATE THE $2,640 PER MONTH EQUATES TO $31,680, FAR LESS THAN THE $57,788 WITHDRAWN. THE CLIENTS ALLEGE THAT THIS IS THE RESULT OF WITHDRAWALS MADE BY THE FA, AND REQUEST THAT THEY BE FULLY REIMBURSED FOR THE FEDERAL AND STATE OF NC TAXES AND PENALTIES DUE FOR THEIR 2010 FILING.
Product Type:	Mutual Fund
Alleged Damages:	$12,490.09
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:	02/03/2012
Complaint Pending?	No
Status:	Denied
Status Date:	02/16/2012
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE CLIENT STATES IRA WITHDRAWALS ARE DICTATED BY INCOME NEEDS. ANNUAL APPOINTMENTS ARE DOCUMENTED TO REVIEW ALL INCOME SOURCES TO DETERMINE A LUMP SUM IRA WITHDRAWAL TO COVER THE SHORTAGE FOR THE FOLLOWING YEAR. HOWEVER IN LATE 2009, HEALTH ISSUES AND OBLIGATIONS FORCED THEM TO MAKE DECISIONS BY PHONE. THE CLIENT DECIDED TO WITHDRAW ENOUGH FOR THE NEXT THREE MONTHS, AND TO MEET IN EARLY 2010 TO DETERMINE FUNDS NEEDED FOR THE REMAINDER OF THE YEAR. THE DECISION IN NOVEMBER 2009 TO POSTPONE THE ANNUAL WITHDRAWAL UNTIL MARCH 2010, CHANGED THE PATTERN THAT HAD DEVELOPED OVER THE PRIOR YEARS. IN NOVEMBER 2010, THE MEETINGS RETURNED TO TREND. THE OBJECTIVE OF THE MEETING WAS TO DETERMINE A LUMP SUM IRA WITHDRAWAL AMOUNT TO COVER INCOME

SHORTAGES THROUGH 2011, WHICH THE FA CALCULATED AND THE CLIENT AUTHORIZED. THE FIRM DOES NOT OFFER TAX ADVICE, WE GENERALLY RECOMMEND CLIENTS CONSULT A TAX PROFESSIONAL. THE FA REFERRED A TAX PROFESSIONAL YEARS PRIOR, AND WE UNDERSTAND THIS IS THEIR TAX ADVISOR. THE FA IS NOT REQUIRED OR RESPONSIBLE FOR REPORTING TOTAL ANNUAL WITHDRAWALS. THE CURRENT AND CUMULATIVE WITHDRAWAL INFORMATION IS PROVIDED ON EACH MONTHLY STATEMENT, AND IS REPORTED ON THE 1099R. RETIREMENT ACCOUNT WITHDRAWALS AND THE RESULTING TAX LIABILITY ARE THE RESPONSIBILITY OF THE ACCOUNT OWNER.

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	2/09-3/09; CLIENT STATES FA RECOMMENDED THE PURCHASE OF GE BECAUSE IT OFFERED A DIVIDEND OF 9.8%. CLIENT STATES HE ASKED FA IF THE DIVIDEND WOULD DECREASE AND ALLEGES FA TOLD HIM IT WOULD NOT FOR 2 YEARS. CLIENT STATES GE HAS NOW CUT THE DIVIDEND AND IS REQUESTING REIMBURSEMENT OF LOSSES.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$5,000.00
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:	03/04/2009
Complaint Pending?	No
Status:	Denied
Status Date:	05/21/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	FA HAS INDICATED THAT HE DID RECOMMEND THE PURCHASE OF GE AND STATES THE CLIENT DID QUESTION HIM ABOUT THE POSSIBILITY OF THE DIVIDEND REDUCTIONS. ACCORDING TO THE FA, HE INFORMED THE CLIENT THAT THERE WAS NO GUARANTEE THE DIVIDEND WOULD NOT BE REDUCED, HOWEVER, THAT GE HAD ISSUED A STATEMENT THAT THEY HOPED TO BE ABLE TO HOLD THE DIVIDEND AT THE CURRENT RATE. WHILE WE UNDERSTAND THE CLIENT'S FRUSTRATION WITH THE REDUCED DIVIDEND, WE DENIED THE REQUEST FOR COMPENSATION.

End of Report

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