



## IAPD Report

# Ryan Donald Genz

CRD# 4376946

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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 Donald Genz (CRD# 4376946)

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 **05/20/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	EDWARD JONES	CRD# 250	05/30/2001
<b>IA</b>	EDWARD JONES	CRD# 250	02/14/2008

### QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **34** 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 **34** 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	05/30/2001
<b>B</b> NYSE American LLC	General Securities Representative	Approved	09/14/2011
<b>B</b> Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
<b>B</b> New York Stock Exchange	General Securities Representative	Approved	07/23/2001
<b>B</b> Alabama	Agent	Approved	02/20/2020
<b>B</b> Arizona	Agent	Approved	05/18/2010
<b>B</b> Arkansas	Agent	Approved	05/20/2025
<b>B</b> California	Agent	Approved	03/16/2006
<b>B</b> Colorado	Agent	Approved	05/22/2012
<b>B</b> Connecticut	Agent	Approved	04/08/2014
<b>B</b> Florida	Agent	Approved	08/04/2004
<b>B</b> Georgia	Agent	Approved	04/15/2010
<b>B</b> Hawaii	Agent	Approved	02/18/2014



### Qualifications

Regulator	Registration	Status	Date
B Idaho	Agent	Approved	04/24/2012
B Illinois	Agent	Approved	06/26/2001
IA Illinois	Investment Adviser Representative	Approved	02/14/2008
B Indiana	Agent	Approved	05/19/2021
B Iowa	Agent	Approved	07/13/2005
B Kansas	Agent	Approved	06/21/2019
B Kentucky	Agent	Approved	01/16/2018
B Maryland	Agent	Approved	03/06/2019
B Michigan	Agent	Approved	04/21/2008
B Minnesota	Agent	Approved	03/07/2006
B Missouri	Agent	Approved	06/25/2019
B New Jersey	Agent	Approved	06/24/2008
B New York	Agent	Approved	06/12/2020
B North Carolina	Agent	Approved	03/16/2007
B North Dakota	Agent	Approved	04/26/2016
B Ohio	Agent	Approved	04/27/2015
B Oklahoma	Agent	Approved	05/18/2006
B Oregon	Agent	Approved	04/29/2020
B Puerto Rico	Agent	Approved	05/27/2021



### Qualifications

Regulator	Registration	Status	Date
<b>B</b> South Carolina	Agent	Approved	12/13/2005
<b>B</b> Tennessee	Agent	Approved	10/27/2008
<b>B</b> Texas	Agent	Approved	01/15/2008
<b>IA</b> Texas	Investment Adviser Representative	Restricted Approval	12/06/2018
<b>B</b> Utah	Agent	Approved	12/04/2019
<b>B</b> Virginia	Agent	Approved	02/24/2009
<b>B</b> Washington	Agent	Approved	12/22/2020
<b>B</b> Wisconsin	Agent	Approved	05/18/2005

### Branch Office Locations

**EDWARD JONES**  
1170 DEKALB AVE  
SUITE 109  
SYCAMORE, IL 60178



## 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	05/29/2001
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#### State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	02/08/2008
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Uniform Securities Agent State Law Examination (S63)	Series 63	06/01/2001
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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
03/2001 - Present	EDWARD JONES	IR TRAINEE	Y	MARYLAND HEIGHTS, 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	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:** CLIENT INDICATES FA AND A COLLEAGUE CAME OUT TO MEET WITH HIM TO REVIEW HIS INSURANCE POLICIES. CLIENT WAS INFORMED HE COULD GET AN EXTRA \$100,000 IN LIFE INSURANCE FOR LESS AND A BETTER RETURN. CLIENT HAS STATED HE ASKED THE COST AND WAS INFORMED THEY WOULD TAKE CARE OF IT. CLIENT STATES HE SWITCHED IN MAY OF 2007 TO UNIVERSAL LIFE POLICIES AND HAS WATCHED ALL OF THE CASH VALUES DECLINE (HIS IS ABOUT HALF THE VALUE). CLIENT INDICATES WHEN THE POLICIES WERE DELIEVERED, THEY WERE DROPPED OF AT THE HOUSE WITH NO EXPLANATION. CLIENT STATES HE HAS QUESTIONED FA ON WHY THE CASH VALUE IS DOWN SO MUCH AND HE HAS BEEN INFORMED IT WAS DUE TO MARKET. CLIENT ASKED ANOTHER FINANCIAL ADVISOR ABOUT THE POLICIES AND HAS FOUND OUT THE COST IS ALMOST DOUBLE THE AMOUNT HE WAS PAYING. CLIENT FEELS LIKE HE HAS BEEN LET DOWN AND WITH NO OPTIONS. FILING REQUIRED, CLIENT CLAIMS CASH VALUE LOSS EXCEED \$5,000.

**Product Type:** Insurance

**Alleged Damages:** \$5,000.00

**Alleged Damages Amount Explanation (if amount not exact):** ALLEGATION CLAIMS DAMAGES THAT APPEAR TO BE IN EXCESS OF \$5000.00.

**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: 12/09/2011

Complaint Pending? No

Status: Denied

Status Date: 02/01/2012

Settlement Amount: \$0.00

Individual Contribution  
Amount: \$0.00

### Broker Statement

ACCORDING TO FA, CLIENT OWNED MANY LIFE INSURANCE POLICIES WHICH WAS CONFIRMED ON THE NORTHWESTERN MUTUAL CONFIRMATION OF POLICY SURRENDER FORM. IT IS OUR UNDERSTANDING THE LIFE INSURANCE POLICIES WERE REVIEWED AND FA PRESENTED OPTIONS.

FA HAS STATED THAT DURING A MEETING AT THE CLIENTS HOME, WHICH LASTED SEVERAL HOURS, HE AND A REPRESENTATIVE FROM HARTFORD LIFE (HL) REVIEWED THE ILLUSTRATIONS AND THOROUGHLY DISCUSSED THE FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE PRODUCT WITH THE CLIENTS. WHILE THE EXCHANGES OCCURRED NEARLY FIVE YEARS AGO, FA BELIEVES CLIENT SAVED SEVERAL THOUSAND IN PREMIUMS.

FURTHER, NEITHER THE FA NOR THE HL REPRESENTATIVE INFORMED CLIENTS THE DEATH BENEFIT WOULD INCREASE BY \$100,000; HOWEVER, IT APPEARS THERE WAS AN INCREASED DEATH BENEFIT BY EXCHANGING THEIR INSURANCE POLICIES TO HL. OUR INTERNAL RECORDS REFLECT THAT FA HAS BEEN MEETING WITH CLIENTS ON A REGULAR BASIS AND A DETAILED DISCUSSION REGARDING THE LIFE POLICIES WAS DOCUMENTED ON 6/17/09. IN REGARD TO THE POLICY SPECIFICATION PAGE PROVIDED WITH THE CLIENT'S CORRESPONDENCE, HL INDICATED THAT THE MONTHLY POLICY COVERAGE PROTECTION BENEFIT PREMIUM AMOUNT IS THE MINIMUM PREMIUM AMOUNT DUE WITHOUT ANY INITIAL PREMIUM PLANNED. WHILE THE CLIENT DID HAVE FUNDS COMING INTO THE POLICY(S) THROUGH THE EXCHANGES, HL HAS INDICATED THAT FOR CONTRACTUAL REASONS, THE PREMIUM MUST BE DISCLOSED TO ENSURE THEY ARE AWARE OF THE PREMIUM AMOUNT (IF THE EXCHANGES WERE NOT OCCUR). WE ALSO SUGGESTED CLIENTS REFERENCE THEIR POLICIES FOR THE POLICY LAPSE PROTECTION BENEFIT FOR THE FIRST TEN YEARS. IF CLIENT CONTINUES TO HAVE QUESTIONS REGARDING THE POLICIES, WE SUGGESTED REACHING OUT TO HL DIRECTLY AT 1-800-231-5453, AS THEY HAVE INDICATED THEY DO NOT WANT TO SPEAK WITH FA. CLAIM DENIED.

### Disclosure 2 of 2

Reporting Source: Individual

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

Allegations: CLIENT STATES HE TOLD FA IN JULY 2007 THAT THE MARKET WAS ON THE VERGE OF COLLAPSE. CLIENT STATES FA ASSURED HIM HIS FUNDS WERE SOLID AND NOW HAS LOST OVER \$40,000.



**Product Type:** Other  
**Alleged Damages:** \$40,000.00

**Customer Complaint Information**

**Date Complaint Received:** 10/03/2008  
**Complaint Pending?** No  
**Status:** Denied  
**Status Date:** 11/06/2008

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement**

OUR CORRESPONDENCE WITH THE FA REVEALED THAT THE FA AND THE CLIENT HAD QUARTERLY MEETINGS WHERE DIFFERENT INVESTMENT OPTIONS WERE DISCUSSED AND NEW INVESTMENT PROPOSALS WERE MADE. IT APPEARS THAT THE FA WAS NOT GIVEN AUTHORIZATION TO CARRY OUT ANY OF THE PROPOSED CHANGES MADE DURING THOSE MEETINGS. UPON REVIEW OF THE INVESTMENTS THAT ARE HELD IN YOUR ACCOUNT, THEY DO NOT APPEAR TO BE OUTSIDE OF THE SCOPE OF THE INVESTMENT OBJECTIVES LISTED ON THE ACCOUNT. WHILE WE UNDERSTAND THE CLIENT'S DISAPPOINTMENT WITH THE PERFORMANCE OF THE PORTFOLIO, IT DOES APPEAR THE PERFORMANCE IS ATTRIBUTED TO MARKET FLUCTUATION WHICH IS A RISK ASSOCIATED WITH INVESTING. BECAUSE THE FUTURE CANNOT BE PREDICTED WITH COMPLETE ACCURACY, WE ENCOURAGE OUR CLIENTS TO PREPARE FOR THE FUTURE BY MAINTAINING DIVERSIFIED PORTFOLIOS.



## End of Report

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