



IAPD Report

James Edward Wilhelm

CRD# 4388171

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 5
Registration and Employment History	6
Disclosure Information	7

i 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

James Edward Wilhelm (CRD# 4388171)

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 **10/30/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	06/19/2001
IA	EDWARD JONES	CRD# 250	02/12/2010

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **27** 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	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 **27** 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	06/19/2001
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	08/13/2001
B Alabama	Agent	Approved	09/30/2009
B Arizona	Agent	Approved	03/06/2023
B California	Agent	Approved	10/23/2007
B Colorado	Agent	Approved	04/13/2010
B District of Columbia	Agent	Approved	01/16/2013
B Florida	Agent	Approved	09/06/2001
B Georgia	Agent	Approved	11/18/2009
B Illinois	Agent	Approved	11/24/2021
B Indiana	Agent	Approved	09/04/2001



Qualifications

Regulator	Registration	Status	Date
B Iowa	Agent	Approved	08/03/2021
B Kansas	Agent	Approved	01/21/2011
B Maryland	Agent	Approved	09/02/2008
B Michigan	Agent	Approved	07/05/2001
IA Michigan	Investment Adviser Representative	Approved	02/12/2010
B Missouri	Agent	Approved	08/18/2023
B New York	Agent	Approved	09/10/2013
B North Carolina	Agent	Approved	11/22/2005
B Ohio	Agent	Approved	11/25/2005
B Oklahoma	Agent	Approved	04/08/2019
B Oregon	Agent	Approved	10/06/2025
B Pennsylvania	Agent	Approved	05/12/2006
B South Carolina	Agent	Approved	02/12/2025
B South Dakota	Agent	Approved	10/30/2025
B Tennessee	Agent	Approved	03/15/2006
B Texas	Agent	Approved	05/31/2012
IA Texas	Investment Adviser Representative	Restricted Approval	01/15/2019
B Utah	Agent	Approved	09/15/2022



Qualifications

Regulator	Registration	Status	Date
B Virginia	Agent	Approved	10/15/2009
B Wisconsin	Agent	Approved	12/01/2003

Branch Office Locations

EDWARD JONES
6480 CITATION DRIVE SUITE D
CLARKSTON, MI 48346-5207



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
------	----------	------

Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
--	-----	------------

General Securities Representative Examination (S7)	Series 7	06/18/2001
--	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

Uniform Combined State Law Examination (S66)	Series 66	12/30/2009
--	-----------	------------

Uniform Securities Agent State Law Examination (S63)	Series 63	06/21/2001
--	-----------	------------

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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
04/2001 - 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.

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	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: Individual

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

Allegations: CLIENT CLAIMS THE FA INVESTED HIS MONEY IN HRLCX AND TEGBX. CLIENT STATES HE HAD TOLD THE FA THIS WAS HIS LIFE SAVINGS AND NEEDED TO HAVE IT TO LIVE OFF OF THE REST OF HIS LIFE. THE CLIENT CLAIMS HE ALSO TOLD THE FA HE DIDN'T WANT ANYTHING TO DO WITH STOCKS BECAUSE HE HAD BEEN BURNED BY THEM BEFORE. THE CLIENT CLAIMS HE AGREED TO THE INVESTMENTS THINKING THEY WERE MADE UP OF COUNTRIES WHICH WERE MORE STABLE THAN OURS AND THE OTHER FUND WAS MADE UP OF COMMODITIES. THE CLIENT UNDERSTOOD THE COMMODITIES TO BE GOLD AND SILVER BECAUSE THAT'S WHAT HE TOLD THE FA HE WANTED. THE LIENT INVESTED IN THE FUNDS, THEN SIX DAYS LATER WANTED OUT OF THEM AND WANTED TO BE MOVED INTO MONEY MARKET. THE FA ADVISED HIM TO STAY INVESTED. THE CLIENT STATES HE DECIDED TO FOLLOW HIS ADVICE. ON AUGUST 4, 2011 THE CLIENT AGAIN WANTED OUT OF THE MARKET AND CALLED THE BRANCH. THE BOA ADVISED THE CLIENT THE FA WAS ON VACATION BUT HE COULD CALL A NEIGHBORING BRANCH FOR ASSISTANCE. THE FA CALLED THAT BRANCH AND FOUND OUT HIS MUTUAL FUND CONSISTED OF 50-60% OIL COMPANY STOCKS. THE CLIENT STATES HE ALMOST FAINTED. THE CLIENT STATES HE CALLED THE FA ON MONDAY, AUGUST 8, 2011 WHEN THE MARKET WAS FALLING LIKE A ROCK. THE CLIENT FOUND OUT HE HAD NOW LOST A TOTAL OF \$15,000 AND HE COULD HAVE MADE ANOTHER \$15,000 HAD HE INVESTED IN GOLD. CLIENT CLAIMS HE LOST \$30,000. CLIENT STATES HE THINKS THE FA HE CALLED ON AUGUST 4 SHOULD PAY THE \$8000 HE LOST AT THAT POINT FOR NOT RETURNING HIS CALL (SEPARATE COMPLAINT). CLIENT WANTS TO BE



REIMBURSED FOR HIS LOSSES. FILING REQUIRED - \$30,000 MINUS \$8000 IS \$22,000.00. IN LOSSES.

Product Type: Mutual Fund

Alleged Damages: \$5,000.00

Alleged Damages Amount Explanation (if amount not exact): ALLEGATIONS CLAIM 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: 08/31/2011

Complaint Pending? No

Status: Denied

Status Date: 09/08/2011

Settlement Amount:

Individual Contribution Amount:

Broker Statement

OUR INVESTIGATION REVEALED THE CLIENT CAME TO THE FA WITH APPROX 50% OF HIS LIFE SAVINGS WANTING TO EARN INCOME AND HEDGE AGAINST INFLATION. CLIENT WAS CONCERNED HIS WIFE WOULD OUTLIVE HIM BY 10-15 YEARS AND WANTED TO PROVIDE FOR HER. DURING THE MEETING BETWEEN THE FA AND CLIENT, THE CLIENT ADVISED THE FA HE WANTED GOLD AND SILVER, INCOME, AND NO BONDS OR STOCKS. THE FA ADVISED HIM GOLD AND SILVER CAN'T PRODUCE AND INCOME. THE FA ORIGINALLY RECOMMENDED THE CLIENT INVEST IN A MUTUAL FUND MADE UP OF 50% BONDS AND 50% STOCKS FOR DIVERSIFICATION, INCOME, AND THE HEDGE AGAINST INFLATION. HE ALSO DISCUSSED AN ANNUITY AS AN OPTION. THE CLIENT DID NOT WANT EITHER OPTION. THE CLIENT WANTED INCOME WITHOUT BONDS AND GOLD AND SILVER. THE FA THEN RECOMMENDED HRLCX AND TEGBX. THE FA EXPLAINED THE INVESTMENTS IN DETAILS USING FUND COMPANY BROCHURES. THE FA RECOMMENDED THESE FUNDS FOR THEIR BROAD BASED HOLDINGS AND THE FACT HRLCX DID HAVE GOLD AND SILVER. THE CLIENT AGREED AND PURCHASED THE FUNDS. SIX DAYS LATER HE WANTED OUT OF THE FUNDS BECAUSE THE ECONOMY DIDN'T LOOK GOOD TO HIM. THE FA ADVISED HIM TO REMAIN INVESTED, WHICH HE DID. WHEN THE FA WENT ON VACATION A FEW DAYS LATER THE CLIENT BECAME CONCERNED AND SPOKE WITH THE NEIGHBORING FA WHO ALSO RECOMMENDED HE STAY INVESTED, WHICH HE DID. THE CLIENT DID NOT CALL AND PLACE A SELL ORDER UNTIL THE FA RETURNED FROM VACATION, AT WHICH TIME HIS ACCOUNT VALUE WAS DOWN. THE FA AGAIN TRIED TO WORK WITH THE CLIENT BECAUSE THE LOSSES WERE UNREALIZED AT THIS TIME; HOWEVER, IF HE CHOSE TO SELL THE LOSSES WOULD BE REALIZED AND HE WOULD MISS THE OPPORTUNITY FOR ANY RECOVERY. THE CLIENT INSISTED ON SELLING. WE BELIEVE BOTH FA'S ADVISED THE CLIENT TO THE BEST OF THEIR ABILITY. THE CLIENT'S DECISION TO SELL WAS OUT OF OUR CONTROL; THEREFORE ANY REIMBURSEMENT RELATED TO THIS MATTER IS DENIED.



End of Report

This page is intentionally left blank.