



IAPD Report

James Ellis Kirk

CRD# 4469680

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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

James Ellis Kirk (CRD# 4469680)

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 **05/29/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	10/18/2024
IA	EDWARD JONES	CRD# 250	10/18/2024

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **20** 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
B	LPL FINANCIAL LLC	6413	GOSHEN, IN	05/18/2022 - 10/16/2024
IA	LPL FINANCIAL LLC	6413	GOSHEN, IN	05/18/2022 - 10/16/2024
B	CUNA BROKERAGE SERVICES, INC.	13941	GOSHEN, IN	09/16/2016 - 05/18/2022

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 **20** 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 Principal	Approved	10/18/2024
B	FINRA	General Securities Representative	Approved	10/18/2024
B	NYSE American LLC	General Securities Principal	Approved	10/18/2024
B	NYSE American LLC	General Securities Representative	Approved	10/18/2024
B	Nasdaq Stock Market	General Securities Principal	Approved	10/18/2024
B	Nasdaq Stock Market	General Securities Representative	Approved	10/18/2024
B	New York Stock Exchange	General Securities Principal	Approved	10/18/2024
B	New York Stock Exchange	General Securities Representative	Approved	10/18/2024
B	Arizona	Agent	Approved	11/27/2024
B	California	Agent	Approved	10/18/2024
B	Colorado	Agent	Approved	10/18/2024
B	District of Columbia	Agent	Approved	11/12/2024
B	Florida	Agent	Approved	02/21/2025



Qualifications

	Regulator	Registration	Status	Date
B	Idaho	Agent	Approved	03/31/2026
B	Illinois	Agent	Approved	11/19/2024
B	Indiana	Agent	Approved	10/18/2024
IA	Indiana	Investment Adviser Representative	Approved	10/18/2024
B	Massachusetts	Agent	Approved	11/05/2024
B	Michigan	Agent	Approved	10/18/2024
B	Minnesota	Agent	Approved	10/23/2025
B	Nebraska	Agent	Approved	02/21/2025
B	North Carolina	Agent	Approved	01/05/2026
B	Oregon	Agent	Approved	10/18/2024
B	Pennsylvania	Agent	Approved	11/05/2024
B	Tennessee	Agent	Approved	11/03/2025
B	Texas	Agent	Approved	12/12/2024
IA	Texas	Investment Adviser Representative	Restricted Approval	12/19/2024
B	Utah	Agent	Approved	12/10/2024
B	Virginia	Agent	Approved	11/04/2024
B	Washington	Agent	Approved	12/10/2024

Branch Office Locations

EDWARD JONES



Qualifications

1830 RIETH BOULEVARD
SUITE 1
GOSHEN, IN 46526



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 2 principal/supervisory exams, 2 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

	Exam	Category	Date
	Municipal Fund Securities Principal Examination (S51)	Series 51	12/28/2004
	General Securities Principal Examination (S24)	Series 24	06/25/2004

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	12/27/2001

State Securities Law Exams

	Exam	Category	Date
	Uniform Securities Agent State Law Examination (S63)	Series 63	01/02/2002

PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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:

	Registration Dates	Firm Name	ID#	Branch Location
B	05/18/2022 - 10/16/2024	LPL FINANCIAL LLC	CRD# 6413	GOSHEN, IN
IA	05/18/2022 - 10/16/2024	LPL FINANCIAL LLC	CRD# 6413	GOSHEN, IN
B	09/16/2016 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	GOSHEN, IN
IA	09/09/2016 - 05/18/2022	CUNA BROKERAGE SERVICES, INC.	CRD# 13941	GOSHEN, IN
IA	10/08/2014 - 08/29/2016	LIFE STRATEGIES, INC.	CRD# 167732	HELENDAL, CA
B	10/31/2011 - 09/15/2014	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	BARSTOW, CA
IA	10/31/2011 - 09/15/2014	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	BARSTOW, CA
IA	10/20/2010 - 11/01/2011	SAGEPOINT FINANCIAL, INC.	CRD# 133763	BARSTOW, CA
B	09/01/2010 - 11/01/2011	SAGEPOINT FINANCIAL, INC.	CRD# 133763	BARSTOW, CA
IA	01/05/2005 - 09/10/2010	NEXT FINANCIAL GROUP, INC.	CRD# 46214	BARSTOW, CA
B	08/30/2004 - 09/10/2010	NEXT FINANCIAL GROUP, INC.	CRD# 46214	BARSTOW, CA
B	02/27/2004 - 08/27/2004	FIRST WALL STREET CORP.	CRD# 13024	LA JOLLA, CA
B	01/02/2002 - 03/02/2004	EDWARD JONES	CRD# 250	ST. LOUIS, MO

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
10/2024 - Present	EDWARD JONES	FINANCIAL ADVISOR	Y	ST LOUIS, MO, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2022 - 10/2024	LPL FINANCIAL LLC	Registered Representative	Y	GOSHEN, IN, United States
04/2020 - 10/2023	Interra Credit Union	Employee	N	Goshen, IN, United States
09/2016 - 05/2022	CUNA Brokerage Services Inc	Registered Representative	Y	Waverly, IA, United States
09/2016 - 07/2020	Alaska USA	Credit Union Employee	Y	Anchorage, AK, United States
09/2014 - 09/2016	LIFE STRATEGIES INC	INVESTMENT ADVISOR	Y	LA JOLLA, CA, United States
02/2010 - 09/2016	FEDERAL EMPLOYEE RETIREMENT SOLUTIONS	OWNER/AGENT	Y	BARSTOW, CA, United States
03/2003 - 09/2016	KIRK FINANCIAL GROUP	OWNER/PROPRIETOR	Y	BARSTOW, CA, 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.

Protective Life
Birmingham, AL
Start date: 1/1/2014
Hours per week: 0
Hours during trading: 0
Desc: No responsibilities



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: SAGEPOINT FINANCIAL INC

Allegations: DURING ROUTINE REVIEW OF THE CLIENTS CONTRACT, THE REPRESENTATIVE, JIM KIRK, REALIZED THAT THE WRONG RIDER HAD BEEN INADVERTENTLY APPLIED TO THE CLIENTS CONTRACT (PURCHASED IN MARCH 2008). THE REPRESENTATIVE BEGAN WORK TO REMEDY THIS ISSUE BY CONTACTING FIRST THE ANNUITY COMPANY AND THEN HIS BROKER/DEALER AND E&O COMPANY. UPON NOTIFYING THE CLIENT OF THE ACTIONS BEING TAKEN, THE CLIENT MADE MR. KIRK AWARE THAT HE BELIEVED THAT THE CONTRACT WOULD PROVIDE \$1006/MO UNTIL AGE 74 (73 PER LETTER) AT WHICH TIME THE PAYMENT WOULD INCREASE TO \$1500/MO. AT THIS TIME WE REQUESTED THAT THE CLIENT PUT THE EXPECTATIONS IN WRITING RESULTING IN THIS FILING. EFFORTS TO SATISY THE CLIENT'S CONCERNS REMAIN UNDERWAY.

Product Type: Annuity-Variable

Alleged Damages: \$91,500.00

Alleged Damages Amount Explanation (if amount not exact): THE AMOUNT WAS DETERMINED BY CALCULATIONS INVOLVING ANNUITIZATION OF THE CLIENTS CURRENT CONTRACT TO CREATE A LIFETIME STREAM OF INCOME AS WELL AS UTILIZATION OF A SECOND ANNUITY WITH LIFE ANNUITIZATION AT AGE 73 (THE EARLIEST DATE) AND A SUM OF CASH BEING PROVIDED TO ACT AS A BRIDGE FOR THE INCOME SHORTFALL FOR THE 17 MONTHS BETWEEN ANNUITIES.

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: 05/02/2013

Complaint Pending? No

Status: Settled

Status Date: 01/29/2014

Settlement Amount: \$87,305.50

Individual Contribution
Amount: \$6,400.00



End of Report

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