



IAPD Report

Mark Edward Karner

CRD# 4582497

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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

Mark Edward Karner (CRD# 4582497)

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 **12/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	10/08/2002
IA	EDWARD JONES	CRD# 250	02/07/2007

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **30** 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	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 **30** 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	10/08/2002
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	12/02/2002
B	Alabama	Agent	Approved	04/05/2019
B	Alaska	Agent	Approved	09/02/2025
B	Arizona	Agent	Approved	11/02/2004
B	California	Agent	Approved	05/27/2014
B	Colorado	Agent	Approved	03/03/2006
B	Florida	Agent	Approved	09/17/2004
B	Georgia	Agent	Approved	09/11/2023
B	Illinois	Agent	Approved	10/23/2002
IA	Illinois	Investment Adviser Representative	Approved	02/07/2007



Qualifications

Regulator	Registration	Status	Date
B Indiana	Agent	Approved	12/10/2002
B Iowa	Agent	Approved	10/04/2023
B Kansas	Agent	Approved	07/29/2025
B Kentucky	Agent	Approved	07/29/2009
B Massachusetts	Agent	Approved	04/18/2024
B Michigan	Agent	Approved	12/19/2012
B Minnesota	Agent	Approved	06/18/2015
B Mississippi	Agent	Approved	10/14/2015
B Missouri	Agent	Approved	08/02/2024
B Nevada	Agent	Approved	05/10/2017
B New Mexico	Agent	Approved	07/20/2022
B New York	Agent	Approved	08/06/2021
B North Carolina	Agent	Approved	05/04/2021
B Ohio	Agent	Approved	04/11/2015
B Oregon	Agent	Approved	02/19/2020
B Pennsylvania	Agent	Approved	08/27/2009
B South Carolina	Agent	Approved	04/12/2011
B Tennessee	Agent	Approved	07/24/2009
B Texas	Agent	Approved	09/22/2003



Qualifications

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Restricted Approval	12/10/2018
B Virginia	Agent	Approved	10/11/2012
B Washington	Agent	Approved	06/20/2016
B Wisconsin	Agent	Approved	11/19/2018

Branch Office Locations

EDWARD JONES
3077 WEST JEFFERSON STREET
STE 106
JOLIET, IL 60435



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	10/07/2002
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State Securities Law Exams

Exam	Category	Date
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Uniform Combined State Law Examination (S66)	Series 66	01/26/2007
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Uniform Securities Agent State Law Examination (S63)	Series 63	10/10/2002
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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
08/2002 - 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.

"Joliet Catholic Academy High School
Joliet, IL

Start date: 1/1/2011

Investment Committee Member

Hours per week: 0

Hours during trading: 0

Meet on a semi-annual/quarterly basis to review performance of investment firms employed by high school to manage school's scholarship and endowment funds"

"Joliet Catholic Academy
Joliet, IL

Start date: 8/1/2016

Board of Directors Member

Hours per week: 0

Hours during trading: 0

Chairperson of the Investment Committee"

JCA Parent Association
Joliet, IL

Start date: 6/6/2018

Vice President

Hours per week: 0

Hours during trading: 0

Responsible for providing reports to Association recording inflows and outflows of funds by the school.



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:	9/04; CLIENT STATES HE HAS LOST \$350,000 IN HIS ACCOUNT AS A RESULT OF MISMANAGEMENT BY THE FIRM AND \$120,000 AS A RESULT OF THE FA'S ADVICE. CLIENT STATES THIS IS TOTALLY UNACCEPTABLE AND BELIEVES THAT THE FA SHOULD BEGIN WORKING TOWARD RESTORING HIS ACCOUNT VALUE. THE CLIENT STATES HE HAS CONSULTED WITH LEGAL COUNSEL AND THEY HAD ADVISED THE CLIENT THAT HE SHOULD NOT LET THE FA AND EDWARD JONES "OFF THE HOOK" FOR THE LOSSES IN THE ACCOUNT.
Product Type:	Mutual Fund(s)
Alleged Damages:	\$5,000.00

Customer Complaint Information

Date Complaint Received:	12/10/2008
Complaint Pending?	No
Status:	Denied
Status Date:	01/09/2009
Settlement Amount:	

Individual Contribution Amount:

Broker Statement OUR RECORDS REFLECT THE ACCOUNT WAS ESTABLISHED IN AUGUST



2004 AND IN SEPTEMBER 2004, VARIOUS AMERICAN FUNDS WERE PURCHASED. IN SEPTEMBER 2004, THE CLIENT SIGNED A SWITCH LETTER/REPOSITIONING OF ASSETS IN WHICH HE INDICATED FUNDS WERE BEING MOVED FROM A HARTFORD ANNUITY TO AMERICAN FUNDS DUE TO POOR PERFORMANCE. THE CLIENT ALSO SIGNED A LARGE ONGOING ACCOUNT WITHDRAWAL LETTER IN WHICH THE CLIENT ACKNOWLEDGED HIS UNDERSTANDING THAT CONTINUING TO WITHDRAW FUNDS IN EXCESS OF THE AMOUNT OF THE CURRENT RATE OF INCOME AND/OR RETURN WOULD RESULT IN A LOSS OF PRINCIPAL VALUE. BRANCH OFFICE RECORDS REFLECT THE FA HAS CONTACTED THE CLIENT ON MULTIPLE OCCASIONS REGARDING THE ACCOUNT AND IT APPEARS CHANGES WERE MADE TO THE PORTFOLIO ALLOCATION IN MAY 2006. AT THE TIME OF THE AFOREMENTIONED TRANSACTIONS, THE CLIENT WOULD HAVE RECEIVED TRADE CONFIRMATIONS. IN ADDITION, ACCOUNT STATEMENTS PROVIDE INFORMATION REGARDING THE INVESTMENTS HELD IN THE ACCOUNT AS WELL AS REFLECTING ALL ACCOUNT ACTIVITY. BASED ON OUR REVIEW, IT IS OUR OPINION ALL TRANSACTIONS EFFECTED IN THE ACCOUNT WERE COMPLETED WITH THE CLIENT'S KNOWLEDGE AND AUTHORIZATION. IN ADDITION, IT DOES NOT APPEAR THE INVESTMENTS PURCHASED AND/OR HELD IN THE ACCOUNT ARE OUTSIDE THE ACCOUNT OBJECTIVES. AS A RESULT OF OUR REVIEW, WE WILL BE MAKING NO ADJUSTMENTS TO THE ACCOUNT IN REGARD TO THIS MATTER. WHILE WE UNDERSTAND THE CLIENT'S DISAPPOINTMENT RELATED TO THE DECLINE IN THE VALUE OF THE ACCOUNT, IT APPEARS THE INVESTMENTS HAVE PERFORMED FAIRLY WELL WHEN TAKING INTO CONSIDERATION THE WITHDRAWALS AND MARKET FLUCTUATION AS WELL AS CURRENT MARKET CONDITIONS. CLAIM DENIED.



End of Report

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