IAPD Report

EDWARD M. LYNCH

CRD# 4690810

Section Title | **Page(s)**

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

EDWARD M. LYNCH (CRD# 4690810)

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 **01/30/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	RAYMOND JAMES FINANCIAL SERVICES, INC.	CRD# 6694	08/27/2014
IA	RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC	CRD# 149018	11/14/2020

QUALIFICATIONS

This representative is currently registered in **1** 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	EDWARD JONES	250	WARWICK, NY	10/15/2003 - 08/15/2014

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
Termination	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 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **RAYMOND JAMES FINANCIAL SERVICES, INC.**

Main Address: 880 CARILLON PARKWAY
ST. PETERSBURG, FL 33716

Firm ID#: 6694

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	08/27/2014
B	Arkansas	Agent	Approved	02/19/2025
B	California	Agent	Approved	06/19/2019
B	Colorado	Agent	Approved	10/26/2023
B	Connecticut	Agent	Approved	01/17/2020
B	District of Columbia	Agent	Approved	12/16/2022
B	Florida	Agent	Approved	12/18/2014
B	Georgia	Agent	Approved	07/28/2017
B	Hawaii	Agent	Approved	05/17/2024
B	Maryland	Agent	Approved	10/18/2018
B	Massachusetts	Agent	Approved	12/06/2019
B	Michigan	Agent	Approved	12/11/2024
B	Mississippi	Agent	Approved	02/18/2025

Qualifications

	Regulator	Registration	Status	Date
B	New Jersey	Agent	Approved	10/17/2014
B	New York	Agent	Approved	08/27/2014
B	North Carolina	Agent	Approved	10/14/2014
B	Pennsylvania	Agent	Approved	05/27/2020
B	South Carolina	Agent	Approved	07/25/2017
B	Tennessee	Agent	Approved	06/24/2025
B	Texas	Agent	Approved	11/10/2020
B	West Virginia	Agent	Approved	02/02/2026

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES
3 COATES DRIVE
SUITE 5
GOSHEN, NY 10924

Employment 2 of 2

Firm Name:	**RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC**
Main Address:	880 CARILLON PARKWAY SAINT PETERSBURG, FL 33716
Firm ID#:	149018

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	06/14/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	11/14/2020

Branch Office Locations

RAYMOND JAMES FINANCIAL SERVICES ADVISORS, INC
3 COATES DRIVE
SUITE 5

Qualifications

GOSHEN, NY 10924

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 1 state securities law exam.

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	10/14/2003

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/17/2003

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:

	Registration Dates	Firm Name	ID#	Branch Location
B	10/15/2003 - 08/15/2014	EDWARD JONES	CRD# 250	WARWICK, NY

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
08/2014 - Present	RAYMOND JAMES FINANCIAL SERVICES ADVISORS INC.	INVESTMENT ADVISER REP	Y	GOSHEN, NY, United States
08/2014 - Present	RAYMOND JAMES FINANCIAL SERVICES INC	FINANCIAL ADVISOR	Y	GOSHEN, NY, United States
10/2014 - 08/2020	HIGHLAND CAPITAL BROKERAGE	INDEPENDENT CONTRACTOR	N	GOSHEN, NY, 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.

(1)Name of Business: 306 Coral, LLC Address: 27 Creamery Pond Road, Chester, NY, 10918, United States Activity Type: Rental Real Estate Position/Title: Partner, Owner/Proprietor Investment Related: Yes Start Date: 03/13/2024 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 0-1 Description of duties: As a part owner (20% equity) of this rental property investment, I will have proportional decision-making authority with 3 other equity partners. I will not be involved with day-to-day management of this investment, as we will hire other professionals for this, e.g. property management & leasing, etc.. All 4 partners will be conjoined on the real estate loan for purchasing this investment property. None of these partners are clients nor are related to clients.
(2)Name of Business: Lynch Wealth Strategies, Inc. Address: 3 Coates Dr Ste 5, Goshen, NY, 10924, United States Activity Type: Support Company - Owner Position/Title: Officer - CEO Investment Related: No Start Date: 01/04/2016 Hours per month devoted to this business: 81+ Hours per month devoted to this business during trading hours: 41+ Description of duties: Sole Owner - President & CEOIndependent Financial AdvisorThis new firm (S Corp) is affiliated with RJFS
(3)Name of Business: NY Long Term Care Brokers (dba: Advisors Insurance Brokers) Address: 3 Coates Dr Ste 5, Goshen, NY, 10924-6765, United States Activity Type: Non-variable Insurance Position/Title: Agent Investment Related: Yes Start Date: 07/23/2025 Hours per month devoted to this business: 2-10 Hours per month devoted to this business during trading hours: 2-10 Description of duties: For non-variable insurance business: Life, Long Term Care, Disability, Fixed Annuities.

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
Termination	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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Edward Jones
Allegations:	Client alleges the purchases in June 2014 of Transamerica Variable Annuity O Share contracts were not suitable.
Product Type:	Annuity-Variable
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Greater than $5,000.00/Cannot be determined
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:	07/26/2016
Complaint Pending?	No
Status:	Settled
Status Date:	09/13/2016

Settlement Amount:	$7,281.88
Individual Contribution Amount:	$0.00
Firm Statement	After completion of the firm's investigation, client's claim was resolved in the amount of $7,281.88. Original settlement date of 10/17/16 was reported in error. The correct settlement date is 9/13/16

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	Edward Jones
Allegations:	Client alleges the purchases in June 2014 of Transamerica Variable Annuity O Share contracts were not suitable.
Product Type:	Annuity-Variable
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Greater than $5,000.00/Cannot be determined
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:	07/26/2016
Complaint Pending?	No
Status:	Settled
Status Date:	10/17/2016
Settlement Amount:	$7,281.88
Individual Contribution Amount:	$0.00
Broker Statement	This meritless complaint was filed several years after I left my former Firm. The Firm settled with the client on its own volition, and I was not involved, nor did not contribute to the settlement.

Disclosure 2 of 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT ALLEGES HE INSTRUCTED THE FINANCIAL ADVISOR TO PURCHASE FIXED ANNUITIES WITH FUNDS TRANSFERRED TO EDWARD JONES IN 2007. INSTEAD, THE TRANSFERRED FUNDS WERE INVESTED IN HARTFORD CHECKS AND BALANCES FUND (ON 8/10/2007) AND A HARTFORD

	DIRECTOR M EDGE VARIABLE ANNUITY (ON NOVEMBER 23, 2007).
Product Type:	Annuity-Variable
Alleged Damages:	$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	DISPUTED AMOUNT IS APPROXIMATELY $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:	09/10/2014
Complaint Pending?	No
Status:	Denied
Status Date:	09/23/2014
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	BASED ON THE FIRM'S REVIEW OF THIS MATTER, THE CLIENT WAS AWARE A MUTUAL FUND AND ANNUITY WERE PURCHASED. IN ADDITION, THE CLIENT(AGAINST THE FINANCIAL ADVISOR'S RECOMMENDATION) REQUESTED EXCHANGES TO MONEY MARKET AND/OR FIXED SUB-ACCOUNTS IN EARILY 2009.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT ALLEGES HE INSTRUCTED THE FINANCIAL ADVISOR TO PURCHASE FIXED ANNUITIES WITH FUNDS TRANSFERRED TO EDWARD JONES IN 2007. INSTEAD, THE TRANSFERRED FUNDS WERE INVESTED IN HARTFORD CHECKS AND BALANCES FUND (ON 8/10/2007) AND A HARTFORD DIRECTOR M EDGE VARIABLE ANNUITY (ON NOVEMBER 23, 2007).
Product Type:	Annuity-Variable
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:	09/10/2014

Complaint Pending?	No
Status:	Denied
Status Date:	09/23/2014
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	CLIENT'S COMPLAINT IS UNTRUE. HIS SEPTEMBER 2014 COMPLAINT LETTER WAS WRITTEN ONLY AFTER I'D RECENTLY LEFT EDWARD JONES AND FOR ALLEGATIONS RELATED TO TRANSACTIONS IN JULY AND NOVEMBER 2008. WITHIN HIS LETTER, THIS CLIENT ALSO STATES THAT HE MONITORS HIS INVESTMENTS CLOSELY, AND THEN COMPLAINS ABOUT 3 DIFFERENT FINANCIAL ADVISORS AT 3 SEPARATE FIRMS (AMERIPRISE, PROVIDENT BANK, AND EDWARD JONES) RELATING TO CONSECUTIVE ACTIVITIES AS FAR BACK AS 2006. NOTABLY, THIS CLIENT MAINTAINED HIS ACCOUNT WITH ME AT EDWARD JONES FOR OVER THE LAST 6 YEARS COMPLAINT FREE.

Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	3/09-4/09; CLIENTS STATE FA RECOMMENDED THE SALE OF MUTUAL FUNDS AND PURCHASE OF AN ANNUITY. HUSBAND STATES HE TOLD THE FA HE WOULD DISCUSS THE PROPOSAL WITH HIS WIFE AND GET BACK TO HIM. CLIENT STATES FA WENT AHEAD AND SOLD THEIR MUTUAL FUNDS WITHOUT THEIR PERMISSION. CLIENTS ARE REQUESTING TRADE REVERSAL.
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:	05/05/2009
Complaint Pending?	No
Status:	Denied
Status Date:	06/25/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	FA STATES HE DID RECEIVE AUTHORIZATION FROM THE HUSBAND TO PLACE THE SELL TRADES AND STATES CLIENT CONTACTED HIM A FEW DAYS LATER STATING HIS CONCERN WITH THE LOSSES SINCE THE

MUTUAL FUNDS WERE SOLD. THE FOLLOWING DAY, HUSBAND MET WITH FA AND STATED HIS WIFE WASN'T SATISFIED WITH THE FA'S RECOMMENDATIONS AND THAT THE TRADES WERE NOT AUTHORIZED. FA OFFERED TO REVERSE THE TRADES, BUT CLIENT WAS UNSURE. FA ASKED THE CLIENT TO LET HIM KNOW BEFORE THE END OF THE DAY IN WHICH FA NEVER HEARD FROM CLIENT UNTIL THE ACCOUNT WAS TRANSFERRING OUT. ACCOUNTS HAVE BEEN TRANSFERRED THEREFORE REQUEST FOR TRADE REVERSAL WAS DENIED.

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Individual
Firm Name:	EDWARD JONES
Termination Type:	Discharged
Termination Date:	07/17/2014
Allegations:	VIOLATED FIRM POLICY BY SIGNING A CLIENT'S NAME TO A FIRM DOCUMENT. MR. LYNCH'S CLIENT SIGNED ALL REQUIRED PAGES OF A FIRM DOCUMENT WITH THE EXCEPTION OF ONE. MR. LYNCH SIGNED THE CLIENT'S NAME TO THE PAGE OF THE DOCUMENT THAT THE CLIENT DID NOT SIGN. THE CLIENT SUBSEQUENTLY SIGNED THE PAGE OF THE DOCUMENT THAT SHE INADVERTENTLY FAILED TO SIGN
Product Type:	No Product
Broker Statement	WITH THE DISABLED CLIENTS PRIOR VERBAL AUTHORIZATION AND SUBSEQUENT WRITTEN RE AFFIRMATION, SIGNED A NON SUBSTANTIVE, INTERNAL DOCUMENT ACKNOWLEDGING RECEIPT OF A BROCHURE.

End of Report

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