



IAPD Report

Christopher Robert Cahill

CRD# 4782872

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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

Christopher Robert Cahill (CRD# 4782872)

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 **05/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	10/31/2022
IA	EDWARD JONES	CRD# 250	11/22/2022

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **8** 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	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	JACKSONVILLE, FL	04/05/2013 - 04/16/2018
IA	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	JACKSONVILLE, FL	04/05/2013 - 04/16/2018
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	TOWSON, MD	04/08/2008 - 04/08/2013

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 8 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	10/31/2022
B NYSE American LLC	General Securities Representative	Approved	10/31/2022
B Nasdaq Stock Market	General Securities Representative	Approved	10/31/2022
B New York Stock Exchange	General Securities Representative	Approved	10/31/2022
B Florida	Agent	Approved	11/21/2022
IA Florida	Investment Adviser Representative	Approved	11/22/2022
B Indiana	Agent	Approved	04/23/2024
B Missouri	Agent	Approved	12/02/2025
B North Carolina	Agent	Approved	10/04/2024
B Oklahoma	Agent	Approved	04/27/2026
B Pennsylvania	Agent	Approved	04/30/2025
B South Carolina	Agent	Approved	01/02/2026
B Wisconsin	Agent	Approved	03/06/2023



Qualifications

Branch Office Locations

EDWARD JONES

119 E NOBLE AVE
WILLISTON, FL 32696-2144

EDWARD JONES

8960 S W HWY 200 SUITE 3
OCALA, FL 34481




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 1 principal/supervisory exam, 3 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	04/28/2015

General Industry/Product Exams

Exam	Category	Date
 General Securities Representative Examination (S7TO)	Series 7TO	10/31/2022
 Securities Industry Essentials Examination (SIE)	SIE	10/04/2022
 General Securities Representative Examination (S7)	Series 7	06/01/2004

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	11/19/2022
 Uniform Securities Agent State Law Examination (S63)	Series 63	06/04/2004

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:

	Registration Dates	Firm Name	ID#	Branch Location
B	04/05/2013 - 04/16/2018	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	JACKSONVILLE, FL
IA	04/05/2013 - 04/16/2018	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	JACKSONVILLE, FL
IA	04/08/2008 - 04/08/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	TOWSON, MD
B	03/25/2008 - 04/08/2013	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	TOWSON, MD
B	02/08/2007 - 02/27/2008	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	06/03/2004 - 01/26/2007	EDWARD JONES	CRD# 250	OCALA, FL

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
09/2022 - Present	Edward Jones	Financial Advisor	Y	St Louis, MO, United States
02/2022 - 09/2022	Ashley Home Stores	Sales	N	Ocala, FL, United States
11/2021 - 01/2022	Marion County Public Schools	Teacher	N	Dunnellon, FL, United States
04/2018 - 08/2021	Q4 Quest	Owner / Consultant	N	Ocala, FL, United States
01/2020 - 06/2021	Shade Brothers	Sales	N	Wildwood, FL, United States
05/2015 - 01/2018	LINCOLN FINANCIAL ADVISORS	REGIONAL DIRECTOR, ADVISOR ACQUISITION	Y	JACKSONVILLE, FL, 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.

Freedom Financial



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Type: Debt management software

Date: 08/07/23

Title: Rep

Trad Hrs: 0

Tot Hrs: 1

Desc: This is an online program for debt management. I am simply using the tool to help younger clients that have debts to have a tool to help manage them.

City-State: Ocala FL

*

Online Distribution

Ocala, FL

Start date: 8/23/2025

Hours per week: 0

Hours during trading: 0

0

*

Online Distribution

Ocala, FL

Start date: 6/21/2025

Hours per week: 0

Hours during trading: 0

0

*

Online Distribution

Ocala, FL

Start date: 4/5/2025

Hours per week: 0

Hours during trading: 0

0

*

Online Distribution

Ocala, FL

Start date: 3/7/2024

Hours per week: 0

Hours during trading: 0

0

*

Book Distributions Online

Ocala, FL

Start date: 2/25/2026

Hours per week: 0

Hours during trading: 0

0

*



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: Firm

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

Allegations: ATTORNEY FOR BENEFICIARY STATED THE FA WAS TO SPECIFY LIFE INCOME WITH 10 YEARS GUARANTEED. ATTORNEY CLAIMS THE FA DIRECTED METLIFE TO SET UP THE ANNUITY WITH LIFE INCOME AND AS A RESULT METLIFE DOES NOT WANT TO PAY THE REMAINDER OF THE PAYMENTS TO THE BENEFICIARY. ATTORNEY WANTS THE PAYMENT TO BE MADE WHICH HE CALCULATES AT \$44,398.58.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$44,398.58

Customer Complaint Information

Date Complaint Received: 09/26/2007

Complaint Pending? No

Status: Denied

Status Date: 12/05/2007

Settlement Amount:

Individual Contribution Amount:

Firm Statement FA STATED HE MET WITH [CUSTOMER] ON JANUARY 13, 2006 AT THE REFERRAL OF AN ATTORNEY AND DISCUSSED HER NEEDS AND OPTIONS. IT WAS DECIDED, HER BEST OPTION TO MAXIMIZE HER INCOME NEEDS



(HER MAIN CONCERN) WAS TO PURCHASE THE IMMEDIATE ANNUITY. ACCORDING TO FA HE MET AGAIN WITH THE CLIENT ALONG WITH [THIRD PARTY] ON JANUARY 19, 2006. FA INDICATED THE INCOME OPTION OF LIFE INCOME WITH 10 YEARS GUARANTEED WAS INITIALLY SELECTED; HOWEVER, AFTER OBTAINING QUOTES OF THE INCOME THIS WOULD GENERATE THERE WAS STILL A CONCERN BY [CUSTOMER] AS THIS WOULD NOT MEET HER NEEDS. AS A RESULT, FA STATED A QUOTE WAS OBTAINED WITH THE LIFE INCOME OPTION WHICH PROVIDED A MORE SATISFACTORY LEVEL OF INCOME FOR [CUSTOMER]. THE OPTION WAS THEN CHANGED TO REFLECT THE LIFE INCOME OPTION. ACCORDING TO FA THIS WAS AGAIN REVIEWED WITH [CUSTOMER] WHEN THE CONTRACT WAS DELIVERED TO HER. [CUSTOMER] RECEIVED THE CONTRACT, AS WITNESSED BY HER SIGNATURE, ON 2/2/06. THE CONTRACT DOES REFLECT ON THE CONTRACT SCHEDULE, THAT THE INCOME OPTION WAS FOR THE LIFE OF THE ANNUITANT AND DOES SPECIFICALLY STATE THE LAST PAYMENT WILL BE ON THE PAYMENT DATE IMMEDIATELY PRECEDING THE ANNUITANT'S DEATH AND NO PAYMENT WILL BE MADE FOLLOWING HER DEATH. BASED ON OUR REVIEW, IT DOES APPEAR THE INCOME OPTION WAS DISCUSSED WITH [CUSTOMER] AND THE CHANGE TO LIFE INCOME WAS AUTHORIZED AND ACKNOWLEDGED BY [CUSTOMER]. CLAIM DENIED

Reporting Source: Individual

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

Allegations: ATTORNEY FOR BENEFICIARY STATED THE FA WAS TO SPECIFY LIFE INCOME WITH 10 YEARS GUARANTEED. ATTORNEY CLAIMS THE FA DIRECTED METLIFE TO SET UP THE ANNUITY WITH LIFE INCOME AND AS A RESULT METLIFE DOES NOT WANT TO PAY THE REMAINDER OF THE PAYMENTS TO THE BENEFICIARY. ATTORNEY WANTS THE PAYMENT TO BE MADE WHICH HE CALCULATES AT \$44,398.58.

Product Type: Annuity(ies) - Fixed

Alleged Damages: \$44,398.58

Customer Complaint Information

Date Complaint Received: 09/26/2007

Complaint Pending? No

Status: Denied

Status Date: 12/05/2007

Settlement Amount:

Individual Contribution Amount:



End of Report

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