IAPD Report

Kyle Thomas Johnson

CRD# 5480829

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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

Kyle Thomas Johnson (CRD# 5480829)

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 **07/10/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	03/14/2008
IA	EDWARD JONES	CRD# 250	04/14/2008

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **22** 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	3

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 **22** 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	03/14/2008
B	NYSE American LLC	General Securities Representative	Approved	09/14/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	03/14/2008
B	New York Stock Exchange	General Securities Representative	Approved	05/20/2008
B	California	Agent	Approved	02/10/2010
B	Delaware	Agent	Approved	12/08/2025
B	Florida	Agent	Approved	08/28/2008
B	Georgia	Agent	Approved	03/29/2022
B	Indiana	Agent	Approved	06/18/2019
B	Iowa	Agent	Approved	12/08/2025
B	Kansas	Agent	Approved	12/08/2025
B	Louisiana	Agent	Approved	08/21/2024
B	Maryland	Agent	Approved	08/31/2020

Qualifications

	Regulator	Registration	Status	Date
B	Massachusetts	Agent	Approved	09/24/2021
B	Minnesota	Agent	Approved	10/14/2015
B	Mississippi	Agent	Approved	12/08/2025
B	Nevada	Agent	Approved	12/08/2025
B	New Hampshire	Agent	Approved	12/08/2025
B	New Jersey	Agent	Approved	04/10/2008
IA	New Jersey	Investment Adviser Representative	Approved	04/14/2008
B	North Carolina	Agent	Approved	06/07/2013
B	Oregon	Agent	Approved	11/01/2023
B	Pennsylvania	Agent	Approved	12/11/2008
B	South Carolina	Agent	Approved	12/16/2015
B	Texas	Agent	Approved	12/08/2025
IA	Texas	Investment Adviser Representative	Restricted Approval	12/10/2025
B	Virgin Islands	Agent	Approved	12/08/2025
B	Virginia	Agent	Approved	12/08/2025

Branch Office Locations

EDWARD JONES
199 NEW ROAD SUITE 69
CENTRAL SQUARE
LINWOOD, NJ 08221

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	03/13/2008

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	03/27/2008

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:

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
01/2008 - Present	EDWARD JONES	FINANCIAL ADVISOR	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.

Coastal Christian Ocean City
Type of business: Church
Ocean City, NJ
Start date: 1/11/2021
Volunteer
Hours per week: 12
Hours during trading: 0
Oversee broadcast audio and video operations during Sunday morning services and Thursday evening services.

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

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:	Individual
Employing firm when activities occurred which led to the complaint:	Edward Jones
Allegations:	he client alleges the purchase of the Lincoln insurance policy on April 26, 2016 was not suitable.
Product Type:	Insurance
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:	09/12/2016
Complaint Pending?	No
Status:	Settled
Status Date:	12/02/2016
Settlement Amount:	$0.00

Individual Contribution Amount: $0.00

Arbitration Information

Broker Statement After completion of the firm's investigation into the client's allegations, the client received a return of premium from Lincoln Financial Group totaling $42,000.00. The financial advisor was charged a return of commission of $ 11,287.20.

Disclosure 2 of 3

Reporting Source: Individual

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

Allegations: ON JULY 1, 2012 THE CLIENT ALLEGES HE RECEIVED POOR ADVICE FROM THE FINANCIAL ADVISOR TO LIQUIDATE A JACKSON NATIONAL LIFE ANNUITY IN JULY 2012. THE CLIENT IS REQUESTING TO HAVE THE CONTRACT REINSTATED.

Product Type: Annuity-Variable

Alleged Damages: $5,000.00

Alleged Damages Amount Explanation (if amount not exact): ALLEGATIONS CLAIM DAMAGES TO BE IN EXCESS OF $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: 04/15/2013

Complaint Pending? No

Status: Denied

Status Date: 04/23/2013

Settlement Amount:

Individual Contribution Amount:

Broker Statement AFTER THE FIRM'S INVESTIGATION IT HAS BEEN DETERMINED THE CLIENT WAS DISSATISFIED WITH THE FEES ASSOCIATED WITH THE ANNUITY. THE LIQUIDATION WAS DISCUSSED IN DETAIL AND THE CLIENT AGREED WITH THE LIQUIDATION AND COMPLETED LIQUIDATION PAPERWORK. JACKSON NATIONAL WILL NOT OFFER TO REINSTATE THE CONTRACT AT THIS TIME, THEREFORE THE CLAIM IS DENIED.

Disclosure 3 of 3

Reporting Source: Individual

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

Allegations:	FROM 7/2011 TO 10/21/2011. THE CLIENT CLAIMS THAT HE TOLD THE FA HE HAD $50,000 TO INVEST AND WANTED A CONSERVATIVE INVESTMENT THAT WOULD GIVE A 6%TO 7% ANNUAL RETURN. THE FA PRESENTED A COUPLE OF OPTIONS AND THE CLIENT AGREED ON A GROUP OF MUTUAL FUNDS. THE CLIENT CLAIMS AFTER A FEW WEEKS HE WAS CONCERED WITH STEADY DROPS IN VALUE AND THE FA TOLD HIM NOT TO BE CONCERNED. AFTER A COUPLE OF MONTHS THE CLIENT CLAIMS THE VALUE DROPPED 10% AND HE WAS TOLD TO "HANG IN THERE". WHEN THE ACCOUNT DROPPED BY 15% THE CLIENT CONTACTED THE FA BY EMAIL AND CLAIMS THE FA TOLD HIM NOT TO SEND EMAILS AS HE COULD GET IN TROUBLE. FILING REQUIRED. ARBITRATION: CLAIMANTS CLIENTS ALLEGE FA RECOMMENDED UNSUITABLE MUTUAL FUNDS. CLAIMANTS ALLEGE THAT THE MUTUAL FUNDS WERE NOT IN LINE WITH THEIR CONSERVATIVE INVESTMENT OBJECTIVES AND SAID MUTUAL FUNDS DECREASED IN VALUE SHORTLY AFTER PURCHASE. CLAIMANTS ALLEGE THAT THE OTHER FA WHO SHARED THE BRANCH OFFICE, WHOM CLAIMANTS ALLEGE WAS A BRANCH MANAGER, FAILED TO PROPERLY SUPERVISE THE PRIMARY FA WHO MADE THE RECOMMENDATION OF THE MUTUAL FUNDS. CLAIMANTS SEEK TO RECOVER THE LOSSES THEIR MUTUAL FUNDS INCURRED. (DAMAGES SOUGHT: $11,502.58 IN ACTUAL DAMAGES AND $15,000 FOR PUNITIVE DAMAGES, FOR A TOTAL OF $26,502.58 IN DAMAGES SOUGHT FOR UNSUITABILITY AND LACK OF SUPERVISION).
Product Type:	Mutual Fund
Alleged Damages:	$6,935.00
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:	10/31/2011
Complaint Pending?	No
Status:	Denied
Status Date:	11/14/2011
Settlement Amount:	
Individual Contribution Amount:	

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	11-04772
Date Notice/Process Served:	12/30/2011
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	04/04/2012

Monetary Compensation Amount:	$13,251.00
Individual Contribution Amount:	$0.00
Broker Statement	OUR REVIEW HAS REFLECTED THAT THE MUTUAL FUNDS PURCHASED IN YOUR ACCOUNT WERE DISCUSSED WITH AND AUTHORIZED BY YOU AT THE TIME OF THE TRADES. THE CLIENT WAS INTERESTED IN INVESTMENTS WITH A MODERATE AMOUNT OF RISK BUT STRESSED INTEREST IN HIGH RETURNS. THE FINANCIAL ADVISOR DISCUSSED HIS RECOMMENDATIONS AND EXPLAINED HOW MARKET FLUCTUATION CAN AFFECT THE VALUE OF THE PORTFOLIO. THE COSTS ASSOCIATED WITH THE INVESTMENTS AS WELL AS THEIR LONG TERM NATURE WERE DISCUSSED. AS THE INVESTMENTS BEGAN TO REACT TO THE MARKET, THE CLIENT WAS REMINDED THAT THESE INVESTMENTS WERE PURCHASED FOR THE LONG TERM AND MAINTAINING THE POSITION WAS ADVISED. AS THE CLIENT BECAME INCREASINGLY CONCERNED WITH THE PERFORMANCE THE ASSETS WERE EXCHANGED INTO THE FUND COMPANY'S MONEY MARKET FUND ON OCTOBER 5, 2011. THE DECLINE EXPERIENCED IN THE VALUE OF THE INVESTMENTS CAN BE ATTRIBUTED TO MARKET FLUCTUATION AND CONDITIONS BEYOND EDWARD JONES' CONTROL, WHICH ARE RISKS ASSOCIATED WITH INVESTING. ADDITIONALLY, THESE INVESTMENTS DO NOT APPEAR TO BE OUT OF LINE WITH THE STATED ACCOUNT OBJECTIVES. CLAIMANTS CLIENTS ALLEGE FA RECOMMENDED UNSUITABLE MUTUAL FUNDS. CLAIMANTS ALLEGE THAT THE MUTUAL FUNDS WERE NOT IN LINE WITH THEIR CONSERVATIVE INVEST- MENT OBJECTIVES AND SAID MUTUAL FUNDS DECREASED IN VALUE SHORTLY AFTER PURCHASE. CLAIMANTS ALLEGE THAT THE OTHER FA WHO SHARED THE BRANCH OFFICE, WHOM CLAIMANTS ALLEGE WAS A BRANCH MANAGER, FAILED TO PROPERLY SUPERVISE THE PRIMARY FA WHO MADE THE RECOMMENDATION OF THE MUTUAL FUNDS. CLAIMANTS SEEK TO RECOVER THE LOSSES THEIR MUTUAL FUNDS INCURRED. (DAMAGES SOUGHT: $11,502.58 IN ACTUAL DAMAGES, AND $15,000 FOR PUNITIVES DAMAGES, FOR A TOTAL OF $26,502.58 IN DAMAGES SOUGHT FOR UNSUITABILITY AND LACK OF SUPERVISION.)

End of Report

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