



IAPD Report

Cynthia Gaye Davis

CRD# 5819409

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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

Cynthia Gaye Davis (CRD# 5819409)

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 **04/28/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	EDWARD JONES	CRD# 250	08/13/2010
IA	EDWARD JONES	CRD# 250	08/31/2010

QUALIFICATIONS

This representative is currently registered in **4** SRO(s) and **16** 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 **16** 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	08/13/2010
B	NYSE American LLC	General Securities Representative	Approved	09/14/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	08/13/2010
B	New York Stock Exchange	General Securities Representative	Approved	08/13/2010
B	Alabama	Agent	Approved	10/27/2010
B	Arizona	Agent	Approved	10/17/2011
B	Arkansas	Agent	Approved	08/31/2010
IA	Arkansas	Investment Adviser Representative	Approved	08/31/2010
B	California	Agent	Approved	05/19/2025
B	Colorado	Agent	Approved	02/02/2011
B	Illinois	Agent	Approved	10/27/2010
B	Louisiana	Agent	Approved	10/27/2010
B	Maryland	Agent	Approved	09/15/2021



Qualifications

	Regulator	Registration	Status	Date
B	Mississippi	Agent	Approved	02/27/2023
B	Missouri	Agent	Approved	06/14/2011
B	New York	Agent	Approved	04/28/2026
B	Oklahoma	Agent	Approved	02/13/2014
B	South Carolina	Agent	Approved	04/24/2024
B	Tennessee	Agent	Approved	06/06/2011
B	Texas	Agent	Approved	10/25/2010
IA	Texas	Investment Adviser Representative	Restricted Approval	12/27/2018
B	Wisconsin	Agent	Approved	08/10/2022

Branch Office Locations

EDWARD JONES
1315 E RACE ST
SEARCY, AR 72143



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
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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	08/12/2010

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	08/26/2010



PROFESSIONAL DESIGNATIONS

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

Certified Financial Planner

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
07/2010 - 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.

Bermuda Lane Properties LLC
Type of business: Real Estate Holdings
Beebe, AR
Start date: 11/25/2019
President
Hours per week: 0
Hours during trading: 0
Maintenance and upkeep of property.



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:	FROM 8/10/11 TO 2/6/12 CLIENT CLAIMS SHE SPOKE WITH FINANCIAL ADVISOR AND BELIEVED SHE MADE IT CLEAR SHE NEEDED SECURITY AND NEEDED TO HAVE FUNDS READILY AVAILABLE TO HER. SHORTLY AFTER THE DISCUSSION, SHE INDICATES SHE RECEIVED A NOTICE FROM THE INSURANCE COMPANY ABOUT THE ANNUITY SHE HAD PURCHASED. CLIENT CLAIMS SHE CALLED THE FINANCIAL ADVISOR QUESTIONING THE ANNUITY PURCHASE AND THEN REQUESTED HER MONEY BE RETURNED. CLIENT CLAIMS SHE WAS TOLD IT COULD NOT BE DONE. PER HER CORRESPONDENCE, CLIENT IS 78 YEARS OLD AND HAS LIMITED FUNDS. CLIENT REQUESTS HER MONEY RETURNED.
Product Type:	Annuity-Variable
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	ALLEGATIONS CLAIM DAMAGES THAT APPEAR TO BE IN EXCESS OF \$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: 02/07/2012

Complaint Pending? No

Status: Denied

Status Date: 03/07/2012

Settlement Amount:

Individual Contribution Amount:

Broker Statement

ORIGINAL DISCUSSIONS WITH FINANCIAL ADVISOR REGARDING CLIENT'S FINANCIAL NEEDS AND INVESTMENT OBJECTIVES BEGAN IN JULY 2011. IT WAS DETERMINED CLIENT WAS MOST INTERESTED IN INCOME AS FIXED INVESTMENTS BEGAN TO MATURE. DURING AN 8/4/11 MEETING WITH FINANCIAL ADVISOR IT WAS SUGGESTED A PORTION OF AVAILABLE MONIES BE PLACED IN SUNAMERICA ANNUITY AND DETAILS OF THE ANNUITY WERE DISCUSSED AT THAT TIME. IT WAS DETERMINED CLIENT HAD SUFFICIENT FUNDS READILY AVAILABLE. CLIENT ALSO HAD PURCHASED A HARTFORD DIRECTOR M VARIABLE ANNUITY (WITH SIMILAR FEATURES AS THE SUNAMERICA ANNUITY) IN 2007 WHICH WAS PROVIDING A MONTHLY DISTRIBUTION. BASED UPON THESE FACTORS AND DISCUSSIONS WITH FINANCIAL ADVISOR, IT WAS DETERMINED THE SUNAMERICA ANNUITY WOULD BE PURCHASED; HOWEVER, CLIENT WOULD DEFER TAKING WITHDRAWALS FROM THE SUNAMERICA ANNUITY FOR APPROXIMATELY 3 YEARS. THE ANNUITY WAS SET UP WITH A DCA FEATURE ALLOWING CLIENT TO MOVE MONIES INTO CHOSEN SUBACCOUNTS OF THE ANNUITY GRADUALLY OVER 12 MONTHS. CLIENT AUTHORIZED THE ANNUITY PURCHASE AND EXECUTED THE SUNAMERICA APPLICATION. RECORDS REFLECT THE SUNAMERICA ANNUITY WAS ISSUED ON 8/10/11. A CONTRACT WAS MAILED BY FINANCIAL ADVISOR AS EVIDENCED BY CLIENT'S SIGNATURE ON THE CONTRACT DELIVERY RECEIPT. THE CONTRACT SETS OUT ALL DETAILS ASSOCIATED WITH THE ANNUITY AS WELL AS THE TERMS OF THE SUNAMERICA FREE-LOOK PROVISION; A FEATURE THAT WAS ALSO DISCUSSED WITH CLIENT DURING THE MEETING WITH FINANCIAL ADVISORS. ON 9/9/11, CLIENT INDICATED SHE WANTED TO STOP THE DCA BECAUSE SHE WAS CONCERNED WITH POTENTIALLY ONGOING MARKET VOLATILITY. FINANCIAL ADVISOR CONTACTED SUNAMERICA AND SUBSEQUENTLY CONVEYED TO CLIENT THE DCA COULD NOT BE STOPPED; HOWEVER, THE SUBACCOUNT(S) ALLOCATIONS COULD BE CHANGED. IN ORDER TO AVOID AFFECTING THE INCOME RIDER ON THE ANNUITY, FINANCIAL ADVISOR WAS INFORMED BY SUNAMERICA HOW TO MOVE THE ASSETS INTO FIXED SUBACCOUNTS AND THIS INFORMATION WAS CONVEYED TO CLIENT. CLIENT AUTHORIZED THE ALLOCATION CHANGE. AT NO TIME DURING THESE CONVERSATIONS DID CLIENT REQUEST FINANCIAL ADVISORS TO CANCEL THE CONTRACT. ON OR ABOUT 1/23/12, CLIENT QUESTIONED THE COST TO SURRENDER THE CONTRACT; FINANCIAL ADVISOR PROVIDED THIS INFORMATION; HOWEVER, CLIENT DID NOT REQUEST THE CONTRACT TO BE SURRENDERED. BASED ON OUR REVIEW, CLIENT WAS FULLY INFORMED OF THE DETAILS ASSOCIATED WITH THE SUNAMERICA ANNUITY ON MORE THAN ONE OCCASION AND IT DOES APPEAR TO MEET CLIENT'S NEEDS AND SUPPORT CLIENT'S INVESTMENT OBJECTIVES AS CONVEYED TO FINANCIAL ADVISORS AT THE TIME OF PURCHASE.



End of Report

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