

BrokerCheck Report

Edward M Delaney

CRD# 2946899

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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.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

Edward M. Delaney

CRD# 2946899

This broker is not currently registered.

Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is not currently registered.

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

B EDWARD JONES
CRD# 250
HILLSBORO, IL
10/1997 - 01/2025

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	5

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

Broker Qualifications



Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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
No information reported.		

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	10/13/1997

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	01/11/2007
B Uniform Securities Agent State Law Examination	Series 63	10/15/1997

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 10/1997 - 01/2025	EDWARD JONES	250	HILLSBORO, IL

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
05/1997 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	HILLSBORO, IL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

HAY BALING-FARMING
 IRVING, IL
 START DATE: 8/1/2013
 OWNER
 HOURS PER WEEK: 2
 HOURS DURING TRADING: 2
 OWN HORSES AND BALE HAY FOR THEM; LEFTOVER HAY IS SOLD.

COMMERCIAL BUILDING
 TYPE OF BUSINESS: RENTAL PROPERTY
 HILLSBORO, IL
 OWNER
 START DATE: 10/1/1998
 HOURS PER WEEK: 1
 HOURS DURING TRADING: 1
 MAINTAIN PROPERTY

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	5	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Settled

This type of disclosure event involves a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit containing allegations of sale practice violations against the broker that resulted in a monetary settlement to the customer.

Disclosure 1 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Edward Jones
Allegations:	The client alleges that the financial advisor did not liquidate his equities on January 29, 2020 as instructed.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No damages alleged. The Firm made a good faith determination that damage from the alleged conduct is greater than \$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:	03/13/2020
Complaint Pending?	No
Status:	Settled
Status Date:	03/25/2020



Settlement Amount:	\$8,195.39
Individual Contribution Amount:	\$0.00
Broker Statement	After completion of the firm's investigation, client's claim was resolved in the amount of \$8,195.39. Financial advisor was not required to contribute to the resolution.

Disclosure 2 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	Edward Jones
Allegations:	The client alleges that the financial advisor did not liquidate her equities on January 29, 2020 as instructed.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	No damages alleged. The Firm made a good faith determination that damage from the alleged conduct is greater than \$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:	03/13/2020
Complaint Pending?	No
Status:	Settled
Status Date:	03/25/2020
Settlement Amount:	\$8,195.39
Individual Contribution Amount:	\$0.00
Broker Statement	After completion of the firm's investigation, client's claim was resolved in the



amount of \$8,195.39. Financial advisor was not required to contribute to the resolution.

Disclosure 3 of 3

Reporting Source: Broker

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

Allegations: CLIENTS ARE REQUESTING THE RETURN OF THE PRINCIPAL INVESTED, \$222,194.77, CLAIMING THE IR MISINFORMED THEM REGARDING THE SALES CHARGE ASSOCIATED WITH THE PURCHASE OF THE MUTUAL FUNDS. CLIENTS ALLEGE THE IR TOLD THEM THERE WOULD BE A 3% CHARGE (\$6,665) WHEN IN FACT THERE WAS A 3.5% CHARGE (\$7,778). THE CLIENT STATES THE FUND HAS DECLINED A TOTAL OF \$10,959 SINCE THEIR PURCHASE. CLIENTS ALSO CLAIM IR CONTINUALLY CHANGED HIS ADVICE REGARDING HOLDING AND/OR LIQUIDATING THE FUNDS. CLAIM EXCEEDS \$5,000

Product Type: Mutual Fund(s)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 11/07/2002

Complaint Pending? No

Status: Settled

Status Date: 12/16/2002

Settlement Amount: \$222,164.76

Individual Contribution Amount: \$0.00

Broker Statement IT APPEARS CLIENT WAS INFORMED OF THE FEATURES OF THE MUTUAL FUNDS AS WELL AS THE ASSOCIATED RISKS. HOWEVER, DUE TO THE MISSTATEMENT OF THE COMMISSION CHARGE ASSOCIATED WITH THE INVESTMENTS, 3.5% INSTEAD OF 3%, WE HAVE AGREED TO CANCEL THE FUND PURCHASES. AS A RESULT, THE FULL AMOUNT OF PRINCIPAL INVESTED, \$222,164.76, WILL BE ISSUED BY CHECK AS REQUESTED IN THE FORM OF A ROLLOVER (AS THESE ARE QUALIFIED MONIES). THESE MONIES MUST BE ROLLED INTO ANOTHER IRA ACCOUNT WITHIN 60 DAYS IN ORDER TO AVOID POTENTIAL TAXES AND/OR PENALTIES. ANY



DIVIDENDS WHICH HAVE ALREADY BEEN PAID ON THE MUTUAL FUND INVESTMENTS WILL NOT BE CLAIMED BACK. CLIENT'S ENDORSEMENT OF THE CHECK WILL SERVE AS ACCEPTANCE AS TO THE RESOLUTION OF THIS MATTER AND NO FURTHER CLAIMS WILL BE CONSIDERED. AS INDICATED TO CLIENT DURING A PHONE CONVERSATION ON 12/16/02, THE CHECK WILL BE AIRBORNE EXPRESSED TO THEIR ADDRESS OF RECORD AND SHOULD BE RECEIVED NO LATER THAN FRIDAY, DECEMBER 20TH. ACCORDING TO INTERNAL SUPPORT, NO LOSSES WERE INCURRED ON THE CANCELLATIONS.



Customer Dispute - Closed-No Action / Withdrawn / Dismissed / Denied

This type of disclosure event involves (1) a consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the individual broker that was dismissed, withdrawn, or denied; or (2) a consumer-initiated, investment-related written complaint containing allegations that the broker engaged in sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities, which was closed without action, withdrawn, or denied.

Disclosure 1 of 2

Reporting Source: Broker

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

Allegations: CLIENT RECEIVED FAIR FUND CHECK AND IS UPSET THAT HIS AWARD WAS LESS THAN \$10.00. CLIENT STATES FA "PUSHED" HIM INTO INVESTING IN 8 DIFFERENT PUTNAM FUNDS WHEN HE WANTED SOMETHING DIFFERENT. CLIENT STATES HE LOST QUITE A BIT OF MONEY AND KNOWS FA WAS COMPENSATED FOR "PUSHING" THESE FUNDS. LOSSES EXCEED \$5000.

Product Type: Mutual Fund(s)

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 06/01/2007

Complaint Pending? No

Status: Closed/No Action

Status Date: 08/01/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement

AS STATED IN THE COMMUNICATION(S) YOU RECEIVED REGARDING THIS DISTRIBUTION, THE EDWARD JONES' PROPOSED FAIR FUND DISTRIBUTION PLAN WAS PUBLISHED FOR PUBLIC COMMENT BY THE SEC FROM APRIL 17, 2006, THROUGH MAY 17, 2006. THE SEC PROVIDED THE FINAL APPROVAL TO THE DISTRIBUTION PLAN ON JUNE 1, 2006. AS A RESULT OF OUR REVIEW, IT HAS BEEN DETERMINED THAT THE DISTRIBUTION THE CLIENT RECEIVED COMPLIES WITH THE SEC APPROVED DISTRIBUTION PLAN. IN CLOSING, THE INVESTMENTS THAT WERE HELD IN THE ACCOUNT DO NOT APPEAR TO BE OUTSIDE OF THE SCOPE OF THE INVESTMENT OBJECTIVE OF THE ACCOUNT. WHILE WE UNDERSTAND THE DISAPPOINTMENT WITH THE PERFORMANCE OF THE



PORTFOLIO, IT DOES APPEAR THE DECLINES WERE ATTRIBUTED TO MARKET FLUCTUATION. BECAUSE THE FUTURE CANNOT BE PREDICTED WITH COMPLETE ACCURACY, WE ENCOURAGE CLIENTS TO PREPARE FOR THE FUTURE BY MAINTAINING DIVERSIFIED PORTFOLIOS. WE REGRET THAT THE DISTRIBUTION THE CLIENT RECEIVED DID NOT MEET HIS EXPECTATIONS.

Disclosure 2 of 2

Reporting Source: Broker

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

Allegations: THE CLIENT STATES SHE TRANSFERRED HER ACCOUNT TO ANOTHER IR IN NOVEMBER 2000 AFTER SHE LOST \$20,000 AS A RESULT OF THE RECOMMENDATION BY DELANEY. CLIENT CLAIMS SHE INFORMED DELANEY SHE WAS NOT A GAMBLER AND THE IR INFORMED HER SHE WOULD NOT LOSE ANY MONEY OR VERY LITTLE, AROUND \$5,000. CLIENT STATES SHE BELIEVES THE IR TOOK ADVANTAGE OF HER.

Product Type: Other

Alleged Damages: \$20,000.00

Customer Complaint Information

Date Complaint Received: 06/13/2002

Complaint Pending? No

Status: Closed/No Action

Status Date: 08/27/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLIENT PURCHASED FEDERATED FUND IN 1999 AND IT DECLINED APPROX \$2500. THE CLIENT TOOK A \$15000 DISTRIBUTION ON JULY 2000, WHICH MAY HAVE ACCOUNTED FOR HER PERCEIVED LOSS. DELANEY STATES HE NEVER GUARANTEED THE FEDERATED FUND AGAINST LOSS. DELANEY ALSO STATES HE EXPLAINED TO THE CLIENT THAT SHE WOULD PAY ORDINARY INCOME TAXES IF SHE TOOK A DISTRIBUTION AND GIFTED \$10,000 FROM THE IRA. BASED ON OUR REVIEW, IT APPEARS THE ACCOUNT WAS HANDLED PROPERLY AND THE CLIENT WAS AWARE OF



THE TRANSACTIONS EFFECTED IN THE ACCOUNT THROUGH THE RECEIPT
OF ACCOUNT STATEMENTS.

End of Report



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