

BrokerCheck Report

Ryan Daniel Stanley

CRD# 3083049

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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.

Ryan D. Stanley

CRD# 3083049

Currently employed by and registered with the following Firm(s):

IA EDWARD JONES
 3111 ARIZONA AVENUE
 JOPLIN, MO 64804
 CRD# 250
 Registered with this firm since: 02/11/1999

B EDWARD JONES
 3111 ARIZONA AVENUE
 JOPLIN, MO 64804
 CRD# 250
 Registered with this firm since: 08/26/1998

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 registered with:

- 4 Self-Regulatory Organizations
- 28 U.S. states and territories

This broker has passed:

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

Registration History

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

No information reported.

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	2



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 individual is currently registered with 4 SROs and is licensed in 28 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **EDWARD JONES**

Main Office Address: **12555 MANCHESTER ROAD
ST. LOUIS, MO 63131-3710**

Firm CRD#: **250**

	SRO	Category	Status	Date
B	FINRA	General Securities Representative	Approved	08/26/1998
B	NYSE American LLC	General Securities Representative	Approved	09/13/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	09/21/1998

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	08/18/2025
B	Arkansas	Agent	Approved	01/18/1999
B	California	Agent	Approved	10/31/2000
B	Colorado	Agent	Approved	09/27/1999
B	Connecticut	Agent	Approved	08/06/2025
B	Florida	Agent	Approved	09/27/2000
B	Georgia	Agent	Approved	04/03/2008
B	Idaho	Agent	Approved	08/06/2025
B	Illinois	Agent	Approved	04/01/2005

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Indiana	Agent	Approved	08/06/2025
B	Iowa	Agent	Approved	03/26/2001
B	Kansas	Agent	Approved	04/16/2004
B	Kentucky	Agent	Approved	10/13/2006
B	Louisiana	Agent	Approved	09/24/2021
B	Michigan	Agent	Approved	08/06/2025
B	Mississippi	Agent	Approved	08/06/2025
B	Missouri	Agent	Approved	09/08/1998
IA	Missouri	Investment Adviser Representative	Approved	02/11/1999
B	Montana	Agent	Approved	08/06/2025
B	Nevada	Agent	Approved	08/06/2025
B	New York	Agent	Approved	08/06/2025
B	North Carolina	Agent	Approved	11/07/2006
B	North Dakota	Agent	Approved	11/28/2017
B	Oklahoma	Agent	Approved	12/02/2005
B	Tennessee	Agent	Approved	08/06/2025
B	Texas	Agent	Approved	09/27/1999
IA	Texas	Investment Adviser Representative	Restricted Approval	08/26/2014
B	Utah	Agent	Approved	01/20/2021
B	Virginia	Agent	Approved	07/25/2008
B	Wyoming	Agent	Approved	08/06/2025

Broker Qualifications



Employment 1 of 1, continued

Branch Office Locations

EDWARD JONES
3111 ARIZONA AVENUE
JOPLIN, MO 64804



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 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	10/01/2018
B General Securities Representative Examination	Series 7	08/17/1998

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination	Series 63	08/19/1998

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
No information reported.			

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
05/1998 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	BRANSON, MO, 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.

Keeping It REAL LLC
 Type of business: Real Estate
 Joplin, MO
 Start date: 1/1/2025
 Member
 Hours per week: 4
 Hours during trading: 0
 Maintenance

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.
 -
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	2	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 1

Reporting Source: Broker

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

Allegations: 01/20/2005-01/20/2005; CLIENT PURCHASED AN ANNUITY IN JANUARY 2005. POA ALLEGES THE FA INFORMED THE CLIENT THAT THE INVESTMENT WAS INSURED AND THERE WAS NO RISK TO THE PRINCIPAL AMOUNT INVESTED. POA STATES THE FA UNDERSTOOD HER MOTHER'S INVESTMENT GOALS AND NEEDS AND HE NEVER MENTIONED THAT THE DEATH BENEFIT WOULD OR COULD BE LESS THAN THE ORIGINAL AMOUNT INVESTED OR THAT THE PAYMENTS HER MOTHER WAS RECEIVING WOULD BE DEDUCTED FROM THE AMOUNT INVESTED. POA STATES SHE HAS RECENTLY DISCOVERED THE ANNUITY HAS DROPPED IN VALUE AS HAS THE DEATH BENEFIT. POA IS NOW QUESTIONING WHAT THE FA MEANT WHEN HE ADVISED THAT THE INVESTMENT WAS INSURED. POA REQUEST A REIMBURSEMENT OF THE PRINCIPAL AMOUNT INVESTED PLUS INTEREST. ALLEGED LOSSES ARE \$34,000.00+ - FILING REQUIRED.

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: 06/28/2010

Complaint Pending? No

Status: Settled

Status Date: 06/28/2010

Settlement Amount: \$10,500.00

Individual Contribution Amount: \$0.00

Broker Statement

ACCORDING TO THE FA, WHEN THE ANNUITY WAS PURCHASED, HE WOULD HAVE EXPLAINED THE EFFECT OF WITHDRAWALS ON THE CONTRACT VALUE AS WELL AS THE DEATH BENEFIT. IN ADDITION, HE STATES HE WOULD HAVE MADE IT CLEAR THAT THE INVESTMENT WAS SUBJECT TO MARKET FLUCTUATION. THE FA HAS STATED HE NEITHER REPRESENTED THE DEATH BENEFIT AS A PROTECTION FROM MARKET RISK NOR AS A GUARANTEE OF PERFORMANCE. THE POA HAS INDICATED THAT HER MOTHER WANTED TO RECEIVE AN INCOME FROM THE ANNUITY. ACCORDING TO OUR RECORDS, A WITHDRAWAL OF \$470.00 PER MONTH BEGAN IN FEB. 2005 AND CONTINUED THROUGH APRIL 2009. IN ADDITION, THERE WAS A WITHDRAWAL OF \$4230.00 ON 11/20/05. IN ADDITION, THE POA CLEARLY STATES THAT SHE WAS ADVISED WITHDRAWALS "WOULD BE DEDUCTED FROM THE AMOUNT OF THE ORIGINAL INVESTMENT". LASTLY, THE POA HAS INDICATED HER MOTHER WANTED AN INVESTMENT THAT WOULD PROVIDE A BENEFIT TO HER DAUGHTERS IN THE EVENT OF HER DEATH. IT IS UNDERSTOOD THE ANNUITY IS CURRENTLY IN THE PROCESS OF BEING LIQUIDATED UTILIZING THE DEATH CLAIM PROVISION. OUR RECORDS REFLECT THE CLIENT SIGNED A DELIVERY RECEIPT ON FEBRUARY 11, 2005 WHICH EVIDENCES THE CONTRACT WAS DELIVERED. ON THE SAME DATE, SHE SIGNED AN AIG SUNAMERICA LIFE ASSURANCE COMPANY ANNUITY APPLICATION AND CONFIRMATION IN WHICH SHE (AGAIN) ACKNOWLEDGED RECEIPT OF THE CONTRACT AS WELL AS THE PROSPECTUS. IN ADDITION, HER SIGNATURE ON THE FORM, ALSO INDICATES HER UNDERSTANDING THAT THE VALUE OF THE CONTRACT IS BASED ON THE PERFORMANCE OF THE UNDERLYING SUB-ACCOUNTS WHICH IS NOT GUARANTEED. IT IS OUR OPINION THE ANNUITY WAS PURCHASED WITH THE CLIENT'S KNOWLEDGE AND AUTHORIZATION. THE PURCHASE WAS EVIDENCED THROUGH THE DELIVERY RECEIPT AND ACCOUNT STATEMENTS. IN ADDITION, ALL DETAILS OF THE ANNUITY WERE PROVIDED IN THE PROSPECTUS AS WELL AS THE ANNUITY CONTRACT. *****6/28/10 PERSUANT TO THE STATE OF MO INQUIRY, FIRM ENTERED INTO SETTLEMENT WITH BENEFICIARIES IN THE AMOUNT OF



\$10,500



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 1

Reporting Source: Broker

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

Allegations: CLIENT STATES SHE TOOK A PENALTY ON THE MOVE OF HER JACKSON NATIONAL LIFE ANNUITY IN THE AMOUNT OF \$1,990 AND CLAIMS WAS INFORMED BY STANLEY THIS PENALTY WOULD BE MADE UP IN NO TIME. CLIENT ALSO CLAIMS SHE WAS UNAWARE THE PERFORMANCE OF HER ACCOUNT WAS DEPENDANT UPON THE STOCK MARKET. CLIENT STATES SHE IS A NO RISK TYPE OF INVESTOR AND WOULD NOT HAVE MADE THIS INVESTMENT IF SHE HAD UNDERSTOOD THIS. CLIENT ALSO CLAIMS SHE WAS UNAWARE OF THE "FREE LOOK" PROVISION AND LEARNED A LOT OF OTHER DETAILS OF THIS INVESTMENT DURING HER CONVERSATION WITH SUN AMERICA. CLIENT STATES SHE WAS CONTACTED BY STANLEY TO COME IN AND SIGN A PAPER WHICH SHE REFUSED TO DO BECAUSE THE BENEFICIARY WAS LISTED AS EDWARD JONES AND NOT HER 2 SONS. CLIENT STATED THIS WAS NOT CORRECTED AND SHE DID NOT SIGN THIS FORM FOR SEVERAL MONTHS AFTER THIS. CLIENT IS ASKING FOR POLICY TO BE CANCELLED AND WANTS THE AMOUNT OF \$106,492 RETURNED TO HER. CLIENT CLAIMS SHE IS LOSING \$8,000 A YEAR.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$8,000.00

Customer Complaint Information

Date Complaint Received: 07/23/2001

Complaint Pending? No

Status: Denied



Status Date: 08/16/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement

STANLEY STATED HE ORIGINALLY SPOKE TO CLIENT IN NOVEMBER, 1999, REGARDING HIS RECOMMENDATION TO DIVERSIFY HER PORTFOLIO TOWARD MORE GROWTH/GROWTH & INCOME. STANLEY STATED HE SUGGESTED THE CLIENT WAIT UNTIL AFTER MAY, 2000 TO MOVE THE INVESTMENT FROM JACKSON NATIONAL LIFE AS THE SURRENDER CHARGE WOULD BE REDUCED TO APPROX. 1%. CLIENT DID STATE, ALTHOUGH SHE DID NOT SIGN THE ACKNOWLEDGEMENT LETTER IMMEDIATELY, SHE DID RECEIVE THE CONTRACT (AND PROSPECTUS); INFORMED THE CLIENT THIS INFORMATION CONTAIN ALL FEATURES OF THE ANNUITY AS WELL AS THE OBJECTIVES OF THE VARIOUS SUB ACCOUNTS. STANLEY STATED CLIENT WAS AWARE OF THE FREE-LOOK PROVISION WHICH IS ALSO COVERED WITHIN THE CONTRACT RECEIVED BY THE CLIENT. STANLEY STATED HE VISITED WITH THE CLIENT FROM MAY THROUGH JUNE, 2000 REGARDING THE VARIABLE ANNUITY AND DISCUSSED ALL FEATUES OF THE INVESTMENT. STANLEY STATED THE CLIENT'S MAIN OBJECTION WAS THAT THE ANNUITY WAS NOT GURANTEED; HE FURTHER STATED THE CLIENT UNDERSTOOD THE RISK AND THAT THE PERFORMANCE OF THE SUB-ACCOUNTS WAS CONNECTED TO THE STOCK MARKET. STANLEY STATED HE MADE NO GURANTEES AS TO PERFORMANCE OF THE ANNUITY. ANNUITY WAS ESTABLISHED AS A 10% DCA WITH MONTHLY SYSTEMATIC INVESTMENTS INTO THE VARIOUS SUB-ACCOUNTS OVER A 1 YEAR PERIOD OF TIME. CLAIM DENIED

End of Report



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