

BrokerCheck Report

Nicholas James Lamia Jr

CRD# 3269125

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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:
 - o 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
 - o 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.

Nicholas J. Lamia Jr

CRD# 3269125

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

IA EDWARD JONES
 600 EMERSON ROAD SUITE 100
 ST LOUIS, MO 63141
 CRD# 250
 Registered with this firm since: 04/17/2007

B EDWARD JONES
 600 EMERSON ROAD SUITE 100
 ST LOUIS, MO 63141
 CRD# 250
 Registered with this firm since: 09/23/1999

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
- 20 U.S. states and territories

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):**

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
Criminal	1
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 20 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	09/23/1999
B	NYSE American LLC	General Securities Representative	Approved	09/14/2011
B	Nasdaq Stock Market	General Securities Representative	Approved	07/12/2006
B	New York Stock Exchange	General Securities Representative	Approved	01/11/2007

	U.S. State/ Territory	Category	Status	Date
B	Alaska	Agent	Approved	04/25/2024
B	Arizona	Agent	Approved	02/12/2008
B	California	Agent	Approved	10/25/2012
B	Colorado	Agent	Approved	01/17/2007
B	Florida	Agent	Approved	01/17/2007
B	Georgia	Agent	Approved	10/23/2012
B	Illinois	Agent	Approved	01/17/2007
B	Indiana	Agent	Approved	01/17/2007
B	Kentucky	Agent	Approved	10/19/2012



Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Louisiana	Agent	Approved	10/29/2012
B	Maryland	Agent	Approved	10/24/2012
B	Michigan	Agent	Approved	10/23/2012
B	Missouri	Agent	Approved	11/23/1999
IA	Missouri	Investment Adviser Representative	Approved	04/17/2007
B	Nevada	Agent	Approved	10/23/2012
B	New York	Agent	Approved	08/08/2021
B	Ohio	Agent	Approved	02/07/2012
B	Oregon	Agent	Approved	01/16/2007
B	Texas	Agent	Approved	07/12/2010
IA	Texas	Investment Adviser Representative	Restricted Approval	08/26/2014
B	Washington	Agent	Approved	10/23/2012
B	Wisconsin	Agent	Approved	10/19/2012

Branch Office Locations

EDWARD JONES
 600 EMERSON ROAD SUITE 100
 ST LOUIS, MO 63141



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	09/21/1999

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	04/03/2007
B Uniform Securities Agent State Law Examination	Series 63	09/23/1999

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 **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



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
07/1999 - Present	EDWARD D. JONES & CO., L.P.	NOT PROVIDED	Y	ST. LOUIS, 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.

No information reported.

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:**
 - o A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - o 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.
 - o
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - o 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.
 - o
4. **There are different statuses and dispositions for disclosure events:**
 - o 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.
 - o 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
Criminal	0	1	0
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.

Criminal - Final Disposition

This type of disclosure event involves a criminal charge against the broker that has resulted in a conviction, acquittal, dismissal, or plea. The criminal matter may pertain to any felony or certain misdemeanor offenses, including bribery, perjury, forgery, counterfeiting, extortion, fraud, and wrongful taking of property.

Disclosure 1 of 1

Reporting Source:	Broker
Court Details:	ST LOUIS COUNTY CIRCUIT COURT ST LOUIS, MO MC02576 91CR-30622
Charge Date:	02/12/1991
Charge Details:	1 CHARGE PROPERTY DAMAGE 1ST DEGREE - FELONY 1 CHARGE PROPERTY DAMAGE 2ND DEGREE - MISDEMEANOR AN ORDER OF NOLLE PROSEQUI WAS ENTERED
Felony?	Yes
Current Status:	Final
Status Date:	04/19/1991
Disposition Details:	BOTH CHARGES AGAINST ME WERE DISMISSED AND AN ORDER OF NOLLE PROSEQUI WAS ENTERED. I WAS NOT PENALIZED IN ANY WAY. SOME OF THE OTHERS INVOLVED WERE TAKEN TO COURT BUT I WAS NOT.



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:	CLIENT CLAIMS HE PURCHASED A MET LIFE ANNUITY IN MAY OF 2001 AND PURCHASED IT BASED ON THE GUARANTEED RETURN FEATURE. CLIENT CLAIMS HE BELIEVED THIS WAS A FEATURE OF THE INVESTMENT AND DID NOT UNDERSTAND THIS WAS AN OPTION WHICH HE HAD TO SELECT. CLIENT IS ASKING FOR THIS TO BE CORRECTED. CLAIM EXCEEDS \$5,000
Product Type:	Annuity(ies) - Variable
Alleged Damages:	\$5,000.00

Customer Complaint Information

Date Complaint Received:	03/11/2003
Complaint Pending?	No
Status:	Settled
Status Date:	08/24/2003
Settlement Amount:	\$5,150.00
Individual Contribution Amount:	\$2,500.00

Broker Statement	IR INDICATED HE BELIEVED HE HAD ESTABLISHED THE ANNUITY AS DIRECTED AND DID BELIEVE THE GUARANTEED MINIMUM INCOME BENEFIT RIDER (GIB) WAS SELECTED FOR THE ANNUITY CONTRACT ISSUED ON MAY 25, 2001, IN THE ORIGINAL PRINCIPAL AMOUNT OF \$50,000. HOWEVER, THE GIB RIDER WAS NOT ACTIVATED ON THIS CONTRACT. THE INSURANCE COMPANY STATED THE GIB RIDER COULD NOT BE ADDED TO THE CURRENT CONTRACT. THEREFORE, A NEW CONTRACT WITH THE GIB RIDER WAS ESTABLISHED AND AN OFFER CONVEYED TO THE CLIENTS TO SURRENDER THE ORIGINAL CONTRACT AND RE-ISSUE A NEW CONTRACT IN THE ORIGINAL PRINCIPAL AMOUNT OF \$50,000. SPECIFIC ISSUES REGARDING THIS OFFER HAVE BEEN CONVEYED TO THE CLIENT FOR THEIR REVIEW IN DETERMINING IF THEY WISH TO ACCEPT OUR OFFER. CLIENT AGREED TO ACCEPT AN OFFER IN THE AMOUNT OF \$5,150, OF
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WHICH A PORTION WOULD BE USED TO MAKE UP THE MARKET LOSS ON THE SURRENDER OF THE ORIGINAL CONTRACT. ACCORDING TO THE INSURANCE COMPANY, THE NEW CONTRACT HAS BEEN ISSUED IN THE PRINCIPAL AMOUNT OF \$50,000 AND CONTAINS THE GIB RIDER. ADDITIONALLY, THEY HAVE INDICATED A CONTRACT ON THE NEW POLICY WILL BE DELIVERED TO THE CLIENT. THE MARKET LOSS WAS IN THE AMOUNT OF \$1,932.55 (\$50,000 ORIGINAL PRINCIPAL - \$48,067.45 SURRENDER AMOUNT OF ORIGINAL CONTRACT). AS AGREED, WE ARE SENDING CLIENT A CHECK FOR THE BALANCE OF THE SETTLEMENT OFFER IN THE AMOUNT OF \$3,217.45 (\$5,150.00 - \$1,932.55). THE CHECK WILL BE ISSUED AND MAILED TO CLIENT AT THE ADDRESS OF RECORD.



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 THEY HAD AN ANNUITY MATURE IN THE AMOUNT OF \$155,000. CLIENT ALLEGES IR DID NOT ADVISE OF THE TAX CONSEQUENCES PRIOR TO PUTTING FUNDS IN BANK AMERICA NOTES AND FREDDIE MACS. CLIENT STATES HIS TAX BILL FOR 2002 WAS \$63,000 AND THAT CLIENT HAD TO SELL \$55,000 OF THE FREDDIE MAC INVESTMENT TO PAY THE TAXES. CLIENT ALSO STATES THAT HE WILL ALSO LOSE \$300/MONTH IN INCOME. ALLEGED DAMAGES EXCEED \$5,000.

Product Type: Other

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 03/21/2003

Complaint Pending? No

Status: Denied

Status Date: 06/26/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement ACCORDING TO IR, WHEN DISCUSSING THE OPTIONS AVAILABLE TO CLIENTS UPON MATURITY OF THE ANNUITY, IR INDICATED THREE DIFFERENT OPTIONS TO CLIENTS FOR INVESTING THE MATURED ANNUITY PROCEEDS. IR STATED THAT HE ONLY GAVE INVESTMENT OPTIONS TO CLIENTS REGARDING THE MATURED ANNUITY AND PROVIDED NO TAX ADVICE IN CONNECTION WITH THE MATTER. IR ALSO INDICATED THAT CLIENTS MENTIONED THEY WORKED CLOSELY WITH A TAX PROFESSIONAL. AFTER FURTHER DISCUSSING THE OPTIONS, IR INDICATED CLIENTS ELECTED TO ROLL THE PROCEEDS INTO THE



INVESTMENTS MENTIONED IN CLIENT'S LETTER. ACCORDING TO IR, BASED UPON THEIR CONVERSATIONS, IR BELIEVED CLIENTS HAD DISCUSSED ANY ISSUES SURROUNDING TAX CONSEQUENCES WITH THEIR TAX ADVISOR PRIOR TO MAKING THE INVESTMENT DECISIONS NOTED IN CLIENTS' COMPLAINT. CLAIM DENIED.

End of Report



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