BrokerCheck Report

Joseph Ray Fluty

CRD# 3272264

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.
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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.

Joseph R. Fluty

CRD# 3272264

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

IA **EDWARD JONES**
3113 CLINTON ROAD
SEDALIA, MO 65301
CRD# 250
Registered with this firm since: 11/10/1999

B **EDWARD JONES**
3113 CLINTON ROAD
SEDALIA, MO 65301
CRD# 250
Registered with this firm since: 09/21/1999

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
- 29 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
Customer Dispute	3

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 29 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	09/21/1999
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	11/15/1999

	U.S. State/ Territory	Category	Status	Date
B	Arizona	Agent	Approved	06/17/2003
B	Arkansas	Agent	Approved	05/19/2011
B	California	Agent	Approved	06/17/2003
B	Colorado	Agent	Approved	03/15/2000
B	Delaware	Agent	Approved	04/15/2019
B	Florida	Agent	Approved	03/16/2000
B	Georgia	Agent	Approved	08/29/2017
B	Illinois	Agent	Approved	03/15/2000
B	Iowa	Agent	Approved	01/28/2013

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Kansas	Agent	Approved	06/17/2003
B	Kentucky	Agent	Approved	12/17/2013
B	Maryland	Agent	Approved	04/21/2023
B	Minnesota	Agent	Approved	03/03/2022
B	Mississippi	Agent	Approved	08/29/2008
B	Missouri	Agent	Approved	10/14/1999
IA	Missouri	Investment Adviser Representative	Approved	11/10/1999
B	Nebraska	Agent	Approved	05/30/2018
B	New Mexico	Agent	Approved	08/29/2023
B	North Carolina	Agent	Approved	04/06/2022
B	Ohio	Agent	Approved	09/13/2019
B	Oregon	Agent	Approved	09/15/2023
B	Pennsylvania	Agent	Approved	10/20/2004
B	South Carolina	Agent	Approved	06/20/2025
B	South Dakota	Agent	Approved	05/29/2025
B	Tennessee	Agent	Approved	02/13/2024
B	Texas	Agent	Approved	03/15/2000
IA	Texas	Investment Adviser Representative	Restricted Approval	02/20/2019
B	Virginia	Agent	Approved	03/01/2022
B	West Virginia	Agent	Approved	09/29/2020
B	Wisconsin	Agent	Approved	05/16/2023

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Wyoming	Agent	Approved	04/09/2015

Branch Office Locations

EDWARD JONES
3113 CLINTON ROAD
SEDALIA, MO 65301

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	09/20/1999

State Securities Law Exams

	Exam	Category	Date
B IA	Uniform Combined State Law Examination	Series 66	08/25/2025
B	Uniform Securities Agent State Law Examination	Series 63	09/22/1999

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 **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
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.

JOY, MY WIFE HAS AN EMBROIDERY BUSINESS SHE RUNS OUT OF OUR HOME. THE ACCOUNTS ARE LISTED IN BOTH OF OUR NAMES.

Rental Property
Type of business: Rental Property
Saint Louis, MO
Start date: 8/1/2014
Owner
Hours per week: 0
Hours during trading: 0
Maintain Property

J and J Fluty LLC
Type of business: LLC
Sedalia, MO
Start date: 8/1/2020
President

Registration and Employment History

Other Business Activities, continued

Hours per week: 0
Hours during trading: 0
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.
   -
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.
   -
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	3	N/A

Disclosure Event Details

When evaluating this information, please keep in mind that a discloure 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 - 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 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	01/2008-04/2009; CLIENT STATES BECAUSE OF "SORRY" ADVICE RECEIVED FROM THE FA, SHE HAS LOST MONEY IN HER ACCOUNTS. CLIENT STATES, AS THE VALUE OF THE ACCOUNT DECLINED, THE FA DID NOT MENTION A FIXED ACCOUNT OR OTHER OPTIONS. CLIENT STATES THE VALUE OF HER ANNUITY DECLINED APPROXIMATELY $48,000.00 IN 2008 AND THAT THE VALUE OF HER ACCOUNT ONE YEAR AGO WAS $832,000.00. ALLEGED DAMAGES EXCEED $5,000.00 - FILING REQUIRED.
Product Type:	Other: MISCELLANEOUS
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:	04/01/2009
Complaint Pending?	No

Status:	Denied
Status Date:	05/27/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	ACCORDING TO OUR RECORDS, THE ACCOUNT WAS ESTABLISHED IN SEPTEMBER 1998. ACCORDING TO THE FA, UNTIL RECENTLY, THE CLIENT HAS SEEMED TO BE VERY COMFORTABLE WITH THE PORTFOLIO ALLOCATION. HE HAS INDICATED THE CLIENT ENJOYS OWNING INDIVIDUAL STOCKS AND SHE SELECTED MANY OF THE STOCKS THAT WERE PURCHASED IN THE ACCOUNT. SINCE THE ACCOUNT WAS ESTABLISHED, THE CLIENT HAS RECEIVED STATEMENTS PROVIDING INFORMATION REGARDING THE INVESTMENTS HELD IN THE ACCOUNT AS WELL AS REFLECTING ALL ACCOUNT ACTIVITY. WE CERTAINLY UNDERSTAND THE CLIENT'S CONCERNS RELATED TO THE DECLINE IN THE VALUE OF THE ACCOUNT; HOWEVER, MARKET FLUCTUATION IS A RISK ASSOCIATED WITH INVESTING. UNFORTUNATELY, WE HAVE BEEN EXPERIENCING UNPRECEDENTED, TUMULTUOUS MARKET CONDITIONS WHICH HAVE HAD A SIGNIFICANT IMPACT ON VALUATIONS. EXPLAINED EDWARD JONES INVESTMENT PHILOSOPHY IS TO BUY AND HOLD QUALITY INVESTMENTS FOR THE LONG TERM. AS SUCH, WE DO NOT BELIEVE ATTEMPTING TO TIME THE MARKET OR EXITING AND RE-ENTERING THE MARKET ON A FREQUENT BASIS ARE PRUDENT INVESTMENT STRATEGIES. APOLOGIZED THAT THE SERVICE THE CLIENT HAS RECEIVED FROM THE FIRM HAS NOT MET HER EXPECTATIONS.

Disclosure 2 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	THE POA ON THE ACCOUNT STATES THAT THE FINANCIAL ADVISOR ADVISED THEM TO SELL 8,336 SHARES OF CATERPILLER STOCK IN OCTOBER 2006. THE POA CLAIMS THAT THIS HAS RESULTED IN A TAX BILL OF $102,120. THE POA STATES THAT THE FINANCIAL ADVISOR DID NOT CONTACT THE CLIENTS CPA. THE POA STATES THAT DUE TO THE AGE OF THE ACCOUNT OWNER AND THE TAXES INVOLVED THE SALE WAS MADE WITHOUT PROPER COUNSELING. NO SPECIFIC RESOLUTION WAS PROPOSED.

Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$102,120.00

Customer Complaint Information

Date Complaint Received:	05/07/2007
Complaint Pending?	No
Status:	Denied
Status Date:	05/11/2007
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FINANCIAL ADVISOR RECALLED THAT OVER THE COURSE OF SEVERAL MEETINGS, HIS CONCERN WITH THE VULNERABILITY OF SUCH A LARGE POSITION IN ONE STOCK WAS DISCUSSED. THE FINANCIAL ADVISOR STATED THAT THE POA ON THE ACCOUNT EXPRESSED A SIMILAR CONCERN. THE FINANCIAL ADVISOR STATED THAT HIS RECOMMENDATION TO SELL THE CATERPILLAR SHARES AND REINVEST THE PROCEEDS WAS TO FURTHER DIVERSIFY THE PORTFOLIO. HE ALSO STATED THAT THE POTENTIAL TAX LIABILITY WAS DISCUSSED AND A PORTION OF THE PROCEEDS WERE HELD IN MONEY MARKET FOR THAT PURPOSE. THE FINANCIAL ADVISOR RECALLED THAT IN THE PREVIOUS YEAR THE CLIENT HAD CONSIDERED THE SALE OF THE STOCK AND IT WAS INDICATED TO THE FINANCIAL ADVISOR THAT THIS HAD BEEN DISCUSSED WITH THE TAX PREPARER AT THAT TIME. BASED ON THAT, THE FINANCIAL ADVISOR BELIEVED THE CLIENT WAS AWARE OF THE TAX CONSEQUENCES. IT APPEARS AS THOUGH THE RECOMMENDATION WAS MADE TO FURTHER DIVERSIFY THE PORTFOLIO AND LOWER THE VULNERABILITY OF THE PORTFOLIO BY NOT HOLDING SUCH A LARGE POSITION IN ONE STOCK. IN ADDITION, TAX CONSEQUENCES WERE DISCUSSED.

Disclosure 3 of 3

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT IS QUESTIONING THE RECOMMENDATION TO SELL HER TELEPHONE STOCKS. CLIENT CLAIMS THIS HAS COST HER $10,000 IN

	TAXES WHEN THIS COULD HAVE BEEN AVOIDED. CLIENT CLAIMS SHE NEVER INTENDED TO SELL HER STOCKS AND FELT PRESSURED TO DOING SO. CLIENT CLAIMS AT HER AGE SHE WILL NEVER BE ABLE TO RECOUPE THESE LOSSES. CLIENT CLAIMS SHE REQUESTED THE TRADE BE CANCELLED EARLY THE NEXT MORNING AND WAS TOLD BY IR THE ORDERS COULD NOT BE CANCELLED.
Product Type:	Equity Listed (Common & Preferred Stock)
Alleged Damages:	$10,000.00

Customer Complaint Information

Date Complaint Received:	11/21/2005
Complaint Pending?	No
Status:	Denied
Status Date:	01/25/2006
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	OUR RECORDS REFLECT THE TRANSACTIONS WERE EFFECTED IN ACCOUNT IN SEPTEMBER 2004 (NOT 2005 AS REFLECTED IN LETTER). AT THE TIME IN QUESTION, IR INDICATED HE WAS SPEAKING WITH CLIENTS REGARDING CONCERNS WITH THE TELECOMMUNICATION INDUSTRY AND RECOMMENDING CHANGES. ACCORDING TO IR, HE AND IR [OTHER FIRM EMPLOYEE] MET WITH CLIENT TO DISCUSS THE PROPOSED CHANGES. IR STATED CLIENT WAS NOT PRESSURED TO MAKE THE RECOMMENDED CHANGES, HOWEVER, AFTER TAKING THEIR COMMENTS INTO CONSIDERATION CLIENT AUTHORIZED THE LIQUIDATIONS AND PURCHASES. CLIENT WAS PROVIDED WITH TRADE CONFIRMATIONS AND CUSTOMER STATEMENTS WHICH REFLECTED THE ACTIVITY. OUR RECORDS REFLECT THE NEW INVESTMENTS PURCHASED ARE WITHIN THE SCOPE OF THE INVESTMENT OBJECTIVES OF THE ACCOUNT. BASED ON CLIENT'S COMMENTS, IT DOES APPEAR SHE WAS AWARE THE TRANSACTIONS WOULD GENERATE POTENTIAL TAX CONSEQUENCES. WHILE WE UNDERSTAND CLIENT MAY HAVE HAD AN ATTACHMENT TO THE STOCKS LIQUIDATED, THE ORDERS TO SELL THESE STOCKS WERE PLACED WITH CLIENT'S AUTHORIZATION IN SEPTEMBER 2004.

End of Report

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