

BrokerCheck Report

Jason Jerome Flynn

CRD# 4376928

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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.](http://www.finra.org)



Jason J. Flynn

CRD# 4376928

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

IA EDWARD JONES
100 AG WAY SUITE 2
STANFORD, KY 40484
CRD# 250
Registered with this firm since: 03/03/2007

B EDWARD JONES
100 AG WAY SUITE 2
STANFORD, KY 40484
CRD# 250
Registered with this firm since: 05/30/2001

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
- 23 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	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 23 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	05/30/2001
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	07/23/2001

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	08/26/2014
B	Florida	Agent	Approved	01/25/2002
B	Georgia	Agent	Approved	06/02/2009
B	Illinois	Agent	Approved	08/08/2022
B	Indiana	Agent	Approved	01/17/2007
B	Kentucky	Agent	Approved	06/28/2001
IA	Kentucky	Investment Adviser Representative	Approved	03/03/2007
B	Louisiana	Agent	Approved	07/02/2025
B	Maine	Agent	Approved	07/01/2022

Broker Qualifications



Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Massachusetts	Agent	Approved	02/18/2022
B	Michigan	Agent	Approved	11/05/2021
B	Minnesota	Agent	Approved	02/28/2022
B	Mississippi	Agent	Approved	10/10/2019
B	Montana	Agent	Approved	04/22/2025
B	New York	Agent	Approved	10/26/2010
B	North Carolina	Agent	Approved	10/07/2011
B	Ohio	Agent	Approved	03/21/2002
B	Pennsylvania	Agent	Approved	12/16/2021
B	South Carolina	Agent	Approved	03/21/2011
B	Tennessee	Agent	Approved	10/23/2008
B	Texas	Agent	Approved	11/22/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	12/27/2018
B	Virginia	Agent	Approved	11/01/2006
B	Wisconsin	Agent	Approved	12/13/2018
B	Wyoming	Agent	Approved	11/04/2024

Branch Office Locations

EDWARD JONES
100 AG WAY SUITE 2
STANFORD, KY 40484



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	05/29/2001

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	02/23/2007
B Uniform Securities Agent State Law Examination	Series 63	06/01/2001

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
03/2001 - Present	EDWARD JONES	INVESTMENT REP	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.

J Jerome Flynn LLC

Type of business: Rental property

Stanford, KY

Start date: 3/15/2009

Member

Hours per week: 0

Hours during trading: 0

Maintain office and property to renters specifications.

Stanford Lions Club

Type of business: Charitable Organization

Stanford, KY

Start date: 1/4/2016

Board Member

Hours per week: 0

Hours during trading: 0

Registration and Employment History



Other Business Activities, continued

Help serve on different committees from finance to programs committee

Ephraim McDowell Hospital

Type of business: Hospital

Danville, KY

Start date: 7/11/2018

Finance Board Member

Hours per week: 0

Hours during trading: 0

We meet once per quarter for approx. 1.5 hrs to discuss financial matters of the hospital

CASA of Lexington

Type of business: Non-profit

Lexington, KY

Start date: 7/1/2024

Board Member

Hours per week: 0

Hours during trading: 0

Quarterly meetings, lasting 1-1/5 hrs

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	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: 2/14/08-10/28/10; THE CLIENT'S ATTORNEY STATES THE PURCHASE OF THE CLASS A MUTUAL FUNDS WERE NOT SUITABLE FOR THE CLIENT. HE STATES THE FA TOLD THE CLIENT NOT TO PAY OFF HER MORTGAGE AND INVEST THE ESTATE PROCEEDS INTO MUTUAL FUNDS AND A VARIABLE ANNUITY. HE STATES THE FA DID NOT INQUIRE IF THERE ANY SHORT TERM NEEDS OF THE CLIENT. HE STATES THE FA DID NOT DISCLOSE TO THE CLIENT HOW WAS COMPENSATED ON THE FUNDS, DID NOT DISCUSS THE RISKS, INVESTMENT OBJECTIVES OR MARKET VOLATILITY. THE ATTORNEY ALSO STATES THE FA DID NOT DISCLOSE THE RISKS OF THE MARGIN ACCOUNT; HE STATES THE FA INFORMED THE CLIENT SHE WOULD NOT HAVE TO PAY BACK THE LOAN OR THAT SHE WOULD HAVE TO SELL SECURITIES TO PAY OFF HER LOAN. THE ATTORNEY IS DEMANDING THE CLIENT BE REIMBURSED \$37,000.***** CLAIMANT ALLEGES THAT FA MADE RECOMMENDATIONS OF UNSUITABLE MUTUAL FUNDS, ANNUITIES, AND MARGIN LOANS. CLAIMANT ALLEGES THAT FA MISREPRESENTED THE RISK OF RISKS AND NATURE OF THE INVESTMENTS AND ENGAGED IN UNAUTHORIZED TRADING. IN ADDITION, IT IS ALLEGED THAT THE FA AND EJ NEGLIGENTLY HANDLED THE ACCOUNTS IN QUESTION, RESULTING IN LOSSES. (DAMAGES SOUGHT: \$30,810 FOR NEGLIGENCE, UNAUTHORIZED TRADING, UNSUITABILITY, AND FOR INTEREST, ATTORNEYS FEES, AND COSTS.)`

Product Type: Annuity-Variable



Mutual Fund

Alleged Damages: \$37,000.00

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: 11/11/2010

Complaint Pending? No

Status: Evolved into Arbitration/CFTC reparation (the individual is a named party)

Status Date: 11/23/2010

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA

Docket/Case #: 11-00187

Date Notice/Process Served: 01/20/2011

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/02/2011

Monetary Compensation Amount: \$12,500.00

Individual Contribution Amount: \$0.00

Broker Statement THE CLIENT BEGAN INVESTING IN MUTUAL FUNDS IN 2006 WITH A DEPOSIT IN HER RETIREMENT ACCOUNT. THE FA STATES HE EXPLAINED THE COSTS, SALES CHARGES, BREAKPOINTS, BENEFITS AND RISKS TO THE CLIENT. SHE WAS PROVIDED WITH A PROSPECTUS. WHEN THE CLIENT'S HUSBAND PASSED AWAY IN 2007, SHE MET WITH THE FA TO



DISCUSS HER FINANCIAL SITUATION. THE CLIENT INDICATED IF SHE COULD PAY OFF HER CAR PAYMENT, THE FUNERAL BILL, CREDIT CARD BILLS AND POTENTIAL TAXES, SHE COULD COVER HER MORTGAGE PAYMENT. THE CLIENT INVESTED IN MUTUAL FUNDS; THE FA INDICATED HE REVIEWED THE BREAKPOINTS, SALES CHARGES, BENEFITS, AND RISKS WITH THE CLIENT. THE CLIENT ALSO WANTED TO HAVE AN INCOME FROM HER INVESTMENTS FOR RETIREMENT; SHE PURCHASED HARTFORD ANNUITY WITH INCOME RIDER. THE RIDER WOULD ALLOW FOR AN INCOME STREAM WHEN SHE REACHED AGE 60. THE FA REVIEWED THE RISKS, BENEFITS AND COSTS WITH THE CLIENT. ACCORDING TO THE FA, THE CLIENT DID NOT INFORM HIM SHE WOULD NEED THE MONEY INVESTED FOR SHORT TERM NEEDS. WHEN SHE CONTACTED HIM IN 2008 TO LIQUIDATE HER FUNDS, THEY WERE DOWN IN VALUE. HE INDICATED SHE COULD BORROW AGAINST THE EQUITY IN HER ACCOUNT AND PAY THE LOAN WHEN THE SECURITIES INCREASED IN VALUE. THE CLIENT AGREED. THE FA DID NOT INFORM THE CLIENT SHE WOULD NOT HAVE TO PAY THE LOAN BACK; HE INFORMED HER THERE WAS NO PAYMENT SCHEDULE. AT THE TIME OF THE INVESTMENTS, THEY APPEARED TO BE WITHIN THE SCOPE OF HER INVESTMENT OBJECTIVES OF GROWTH AND INCOME. WHILE WE UNDERSTAND THE CLIENT'S FRUSTRATION WITH THE PERFORMANCE OF HER INVESTMENTS, THE PERFORMANCE IS ATTRIBUTED TO CIRCUMSTANCES BEYOND THE FIRM'S CONTROL AND MARKET FLUCTUATION, WHICH IS A RISK ASSOCIATED WITH INVESTING. THE REQUEST FOR REIMBURSEMENT OF THE MARKET LOSSES IS DENIED. ARBITRATION: SETTLED FOR \$12,500.



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: 9/08-11/08; CLIENT STATES SHE INFORMED FA SHE WANTED TO INVEST IN SECURE, STABLE INTEREST BEARING INVESTMENTS. CLIENT ALSO STATES FA DID NOT FOLLOW HER INSTRUCTIONS AND INVESTED THE MAJORITY IN 8 DIFFERENT MUTUAL FUNDS. CLIENT STATES AS A RESULT OF FA'S FAILURE TO FOLLOW HER INSTRUCTIONS, SHE HAS LOST 25% OF HER CAPITAL. CLIENT IS REQUESTING REFUND OF LOSSES AS WELL AS REFUND OF FEES AND COMMISSIONS PAID TO PURCHASE.

Product Type: Mutual Fund(s)

Other Product Type(s): DEBT-CORPORATE

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received: 11/18/2008

Complaint Pending? No

Status: Denied

Status Date: 01/16/2009

Settlement Amount:

Individual Contribution Amount:

Broker Statement FA HAS INDICATED IN EARLY SEPTEMBER 2008, HE AND THE CLIENT MET AND DISCUSSED THE CLIENT'S CURRENT FINANCIAL SITUATION. IT IS OUR UNDERSTANDING AT THAT TIME, THE CLIENT'S ACCOUNT WAS WITH TD WATERHOUSE / AMERITRADE AND ACCORDING TO THE FA, WAS ALL INVESTED IN DAVIS VENTURE FUNDS. DURING THIS MEETING, THE FA HAS STATED HE AND THE CLIENT TALKED ABOUT HER OBJECTIVES AND TIME FRAME FOR INVESTING. THE FA HAS INDICATED THE CLIENT INFORMED HIM SHE DID NOT FORESEE NEEDING THIS MONEY IN THE



NEAR FUTURE AND WAS LOOKING FOR SOMETHING THAT WOULD GROW. BASED ON THIS, THE FA RECOMMENDED MUTUAL FUNDS AND TWO DIFFERENT BOND ISSUES AND DURING THIS DISCUSSION, HAS STATED HE INFORMED THE CLIENT THAT HER PORTFOLIO WOULD FLUCTUATE. IT IS OUR UNDERSTANDING THE CLIENT AGREED TO HIS RECOMMENDATIONS AND THE PURCHASES WERE MADE. THE FA CONTENDS AT NO POINT DID THE CLIENT REQUEST THAT HER ACCOUNT BE INVESTED IN A STABLE, INTEREST BEARING VEHICLE. ADDITIONALLY, IT IS OUR UNDERSTANDING THE CLIENT HAS SINCE CONTACTED OUR CLIENT RELATIONS AREA AND ALL SECURITIES HAVE BEEN LIQUIDATED. IN CLOSING, UPON REVIEW OF THE INVESTMENTS THAT WERE PURCHASED IN THE ACCOUNT, THEY DID NOT APPEAR TO BE OUTSIDE OF THE SCOPE OF THE INVESTMENT OBJECTIVES LISTED ON THE ACCOUNT. WHILE WE UNDERSTAND THE CLIENT'S DISAPPOINTMENT WITH THE PERFORMANCE OF THE PORTFOLIO, IT DOES APPEAR THE DECLINES WERE ATTRIBUTED TO MARKET FLUCTUATION WHICH IS A RISK ASSOCIATED WITH INVESTING. BASED ON OUR INVESTIGATION, THE REQUEST FOR COMPENSATION WAS RESPECTFULLY DENIED.

End of Report



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