BrokerCheck Report

Ryan Donald Genz

CRD# 4376946

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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. Genz

CRD# 4376946

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

IA **EDWARD JONES**
1170 DEKALB AVE
SUITE 109
SYCAMORE, IL 60178
CRD# 250
Registered with this firm since: 02/14/2008

B **EDWARD JONES**
1170 DEKALB AVE
SUITE 109
SYCAMORE, IL 60178
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
- 34 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 34 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	02/20/2020
B	Arizona	Agent	Approved	05/18/2010
B	Arkansas	Agent	Approved	05/20/2025
B	California	Agent	Approved	03/16/2006
B	Colorado	Agent	Approved	05/22/2012
B	Connecticut	Agent	Approved	04/08/2014
B	Florida	Agent	Approved	08/04/2004
B	Georgia	Agent	Approved	04/15/2010
B	Hawaii	Agent	Approved	02/18/2014

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Idaho	Agent	Approved	04/24/2012
B	Illinois	Agent	Approved	06/26/2001
IA	Illinois	Investment Adviser Representative	Approved	02/14/2008
B	Indiana	Agent	Approved	05/19/2021
B	Iowa	Agent	Approved	07/13/2005
B	Kansas	Agent	Approved	06/21/2019
B	Kentucky	Agent	Approved	01/16/2018
B	Maryland	Agent	Approved	03/06/2019
B	Michigan	Agent	Approved	04/21/2008
B	Minnesota	Agent	Approved	03/07/2006
B	Missouri	Agent	Approved	06/25/2019
B	New Jersey	Agent	Approved	06/24/2008
B	New York	Agent	Approved	06/12/2020
B	North Carolina	Agent	Approved	03/16/2007
B	North Dakota	Agent	Approved	04/26/2016
B	Ohio	Agent	Approved	04/27/2015
B	Oklahoma	Agent	Approved	05/18/2006
B	Oregon	Agent	Approved	04/29/2020
B	Puerto Rico	Agent	Approved	05/27/2021
B	South Carolina	Agent	Approved	12/13/2005
B	Tennessee	Agent	Approved	10/27/2008

Broker Qualifications

Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Texas	Agent	Approved	01/15/2008
IA	Texas	Investment Adviser Representative	Restricted Approval	12/06/2018
B	Utah	Agent	Approved	12/04/2019
B	Virginia	Agent	Approved	02/24/2009
B	Washington	Agent	Approved	12/22/2020
B	Wisconsin	Agent	Approved	05/18/2005

Branch Office Locations

EDWARD JONES
1170 DEKALB AVE
SUITE 109
SYCAMORE, IL 60178

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	02/08/2008
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 **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
03/2001 - Present	EDWARD JONES	IR TRAINEE	Y	MARYLAND HEIGHTS, 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:**
   - 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	2	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 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT INDICATES FA AND A COLLEAGUE CAME OUT TO MEET WITH HIM TO REVIEW HIS INSURANCE POLICIES. CLIENT WAS INFORMED HE COULD GET AN EXTRA $100,000 IN LIFE INSURANCE FOR LESS AND A BETTER RETURN. CLIENT HAS STATED HE ASKED THE COST AND WAS INFORMED THEY WOULD TAKE CARE OF IT. CLIENT STATES HE SWITCHED IN MAY OF 2007 TO UNIVERSAL LIFE POLICIES AND HAS WATCHED ALL OF THE CASH VALUES DECLINE (HIS IS ABOUT HALF THE VALUE). CLIENT INDICATES WHEN THE POLICIES WERE DELIEVERED, THEY WERE DROPPED OF AT THE HOUSE WITH NO EXPLANATION. CLIENT STATES HE HAS QUESTIONED FA ON WHY THE CASH VALUE IS DOWN SO MUCH AND HE HAS BEEN INFORMED IT WAS DUE TO MARKET. CLIENT ASKED ANOTHER FINANCIAL ADVISOR ABOUT THE POLICIES AND HAS FOUND OUT THE COST IS ALMOST DOUBLE THE AMOUNT HE WAS PAYING. CLIENT FEELS LIKE HE HAS BEEN LET DOWN AND WITH NO OPTIONS. FILING REQUIRED, CLIENT CLAIMS CASH VALUE LOSS EXCEED $5,000.
Product Type:	Insurance
Alleged Damages:	$5,000.00

Alleged Damages Amount Explanation (if amount not exact):	ALLEGATION CLAIMS DAMAGES THAT APPEAR TO BE IN EXCESS OF $5000.00.
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:	12/09/2011
Complaint Pending?	No
Status:	Denied
Status Date:	02/01/2012
Settlement Amount:	$0.00
Individual Contribution Amount:	$0.00
Broker Statement	ACCORDING TO FA, CLIENT OWNED MANY LIFE INSURANCE POLICIES WHICH WAS CONFIRMED ON THE NORTHWESTERN MUTUAL CONFIRMATION OF POLICY SURRENDER FORM. IT IS OUR UNDERSTANDING THE LIFE INSURANCE POLICIES WERE REVIEWED AND FA PRESENTED OPTIONS. FA HAS STATED THAT DURING A MEETING AT THE CLIENTS HOME, WHICH LASTED SEVERAL HOURS, HE AND A REPRESENTATIVE FROM HARTFORD LIFE (HL) REVIEWED THE ILLUSTRATIONS AND THOROUGHLY DISCUSSED THE FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE PRODUCT WITH THE CLIENTS. WHILE THE EXCHANGES OCCURRED NEARLY FIVE YEARS AGO, FA BELIEVES CLIENT SAVED SEVERAL THOUSAND IN PREMIUMS. FURTHER, NEITHER THE FA NOR THE HL REPRESENTATIVE INFORMED CLIENTS THE DEATH BENEFIT WOULD INCREASE BY $100,000; HOWEVER, IT APPEARS THERE WAS AN INCREASED DEATH BENEFIT BY EXCHANGING THEIR INSURANCE POLICIES TO HL. OUR INTERNAL RECORDS REFLECT THAT FA HAS BEEN MEETING WITH CLIENTS ON A REGULAR BASIS AND A DETAILED DISCUSSION REGARDING THE LIFE POLICIES WAS DOCUMENTED ON 6/17/09. IN REGARD TO THE POLICY SPECIFICATION PAGE PROVIDED WITH THE CLIENT'S CORRESPONDENCE, HL INDICATED THAT THE MONTHLY POLICY COVERAGE PROTECTION BENEFIT PREMIUM AMOUNT IS THE MINIMUM PREMIUM AMOUNT DUE WITHOUT ANY INITIAL PREMIUM PLANNED. WHILE THE CLIENT DID HAVE FUNDS COMING INTO

THE POLICY(S) THROUGH THE EXCHANGES, HL HAS INDICATED THAT FOR CONTRACTUAL REASONS, THE PREMIUM MUST BE DISCLOSED TO ENSURE THEY ARE AWARE OF THE PREMIUM AMOUNT (IF THE EXCHANGES WERE NOT OCCUR). WE ALSO SUGGESTED CLIENTS REFERENCE THEIR POLICIES FOR THE POLICY LAPSE PROTECTION BENEFIT FOR THE FIRST TEN YEARS. IF CLIENT CONTINUES TO HAVE QUESTIONS REGARDING THE POLICIES, WE SUGGESTED REACHING OUT TO HL DIRECTLY AT 1-800-231-5453, AS THEY HAVE INDICATED THEY DO NOT WANT TO SPEAK WITH FA. CLAIM DENIED.

Disclosure 2 of 2

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	EDWARD JONES
Allegations:	CLIENT STATES HE TOLD FA IN JULY 2007 THAT THE MARKET WAS ON THE VERGE OF COLLAPSE. CLIENT STATES FA ASSURED HIM HIS FUNDS WERE SOLID AND NOW HAS LOST OVER $40,000.
Product Type:	Other
Alleged Damages:	$40,000.00

Customer Complaint Information

Date Complaint Received:	10/03/2008
Complaint Pending?	No
Status:	Denied
Status Date:	11/06/2008
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	OUR CORRESPONDENCE WITH THE FA REVEALED THAT THE FA AND THE CLIENT HAD QUARTERLY MEETINGS WHERE DIFFERENT INVESTMENT OPTIONS WERE DISCUSSED AND NEW INVESTMENT PROPOSALS WERE MADE. IT APPEARS THAT THE FA WAS NOT GIVEN AUTHORIZATION TO CARRY OUT ANY OF THE PROPOSED CHANGES MADE DURING THOSE MEETINGS. UPON REVIEW OF THE INVESTMENTS THAT ARE HELD IN YOUR ACCOUNT, THEY DO 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 PERFORMANCE IS ATTRIBUTED TO MARKET FLUCTUATION WHICH IS A RISK ASSOCIATED WITH INVESTING. BECAUSE THE FUTURE CANNOT BE PREDICTED WITH COMPLETE ACCURACY, WE ENCOURAGE OUR CLIENTS TO PREPARE FOR THE FUTURE BY MAINTAINING DIVERSIFIED PORTFOLIOS.

End of Report

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