



IAPD Report

RICHARD ROBERT FULTON

CRD# 1029575

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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.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD 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 representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

RICHARD ROBERT FULTON (CRD# 1029575)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **06/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INTERNATIONAL ASSETS ADVISORY, LLC	CRD# 10645	09/13/2016
IA	INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC	CRD# 144426	10/12/2016

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

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

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	MORGAN STANLEY	149777	Palm Beach Gardens, FL	04/16/2013 - 08/31/2016
B	MORGAN STANLEY	149777	Palm Beach Gardens, FL	07/02/2012 - 08/31/2016
B	WELLS FARGO ADVISORS, LLC	19616	PALM BEACH GARDENS, FL	07/01/2003 - 07/03/2012

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Criminal	1
Customer Dispute	5



Report Summary



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **12** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **INTERNATIONAL ASSETS ADVISORY, LLC**
Main Address: 111 N. ORANGE AVENUE
SUITE 1000
ORLANDO, FL 32801
Firm ID#: 10645

	Regulator	Registration	Status	Date
	FINRA	General Securities Representative	Approved	09/13/2016
	Alabama	Agent	Approved	09/13/2016
	Florida	Agent	Approved	09/15/2016
	Georgia	Agent	Approved	09/15/2016
	Indiana	Agent	Approved	04/10/2019
	Kentucky	Agent	Approved	09/16/2019
	Maryland	Agent	Approved	09/13/2016
	Michigan	Agent	Approved	09/13/2016
	New York	Agent	Approved	09/13/2016
	North Carolina	Agent	Approved	01/12/2023
	Pennsylvania	Agent	Approved	01/12/2023
	Tennessee	Agent	Approved	01/08/2019
	Texas	Agent	Approved	09/14/2016



Qualifications

Branch Office Locations

INTERNATIONAL ASSETS ADVISORY, LLC

1061 E. INDIANTOWN ROAD

SUITE 308

JUPITER, FL 33477

Employment 2 of 2

Firm Name: **INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC**

Main Address: 111 NORTH ORANGE AVENUE

SUITE 1000

ORLANDO, FL 32801

Firm ID#: 144426

Regulator	Registration	Status	Date
 Florida	Investment Adviser Representative	Approved	10/12/2016

Branch Office Locations

INTERNATIONAL ASSETS INVESTMENT MANAGEMENT, LLC

1061 E. INDIANTOWN ROAD

SUITE 308

JUPITER, FL 33477



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

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
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	03/20/1982

State Securities Law Exams

Exam	Category	Date
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	Uniform Investment Adviser Law Examination (S65)	Series 65	02/22/1994
	Uniform Securities Agent State Law Examination (S63)	Series 63	08/12/1986

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	04/16/2013 - 08/31/2016	MORGAN STANLEY	CRD# 149777	Palm Beach Gardens, FL
B	07/02/2012 - 08/31/2016	MORGAN STANLEY	CRD# 149777	Palm Beach Gardens, FL
B	07/01/2003 - 07/03/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	PALM BEACH GARDEN:
IA	07/01/2003 - 07/03/2012	WELLS FARGO ADVISORS, LLC	CRD# 19616	PALM BEACH GARDEN:
IA	01/03/1997 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NORTH PALM BEACH, F
B	12/18/1992 - 07/01/2003	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	NEW YORK, NY
B	09/18/1990 - 11/12/1992	SMITH BARNEY, HARRIS UPHAM & CO., INCORPORATED	CRD# 7059	NEW YORK, NY
B	09/04/1990 - 09/14/1990	KEMPER SECURITIES GROUP, INC.	CRD# 19616	ST. LOUIS, MO
B	01/02/1990 - 09/04/1990	PRESCOTT, BALL & TURBEN, INC.	CRD# 7656	
B	04/07/1989 - 01/02/1990	GULFSTREAM FINANCIAL ASSOCIATES, INC.	CRD# 19910	
B	08/12/1987 - 04/08/1989	PALM BEACH FINANCIAL, INC.	CRD# 19477	
B	08/27/1986 - 08/14/1987	VANDEMAN & FULTON SECURITIES, INC.	CRD# 18264	
B	03/30/1982 - 02/28/1986	FIRST JERSEY SECURITIES, INC.	CRD# 6621	

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2016 - Present	INTERNATIONAL ASSETS ADVISORY, LLC	Registered Representative	Y	Orlando, FL, United States



Registration & Employment History



OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative 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.

- 1) INTERNATIONAL ASSETS INVESTMENT MANAGEMENT LLC 111 N ORANGE AVE, STE 1000, ORLANDO, FL 32801 - RIA AFFILIATE OF INTERNATIONAL ASSETS ADVISORS - ADVISOR SINCE 9/2016 - APPROX 80 HRS/MO - FEE BASED COMPENSATION
- 2) SEASIDE WEALTH MANAGEMENT, LLC 1061 E. INDIANTOWN ROAD, SUITE 308, JUPITER, FL 33477 - dba FOR SECURITIES BUSINESS - FOUNDER/100% OWNER SINCE 6/2017 - APPROX 2-5 HRS/MO - NO COMPENSATION



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, 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 IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure 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 represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Criminal	1
Customer Dispute	5

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FLORIDA OFFICE OF FINANCIAL REGULATION
Sanction(s) Sought:	Denial
Date Initiated:	01/11/2013
Docket/Case Number:	0227-SR-8/12
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	MORGAN STANLEY
Product Type:	No Product
Allegations:	MAKING A MATERIAL MISSTATEMENT ON THE APPLICATIONS FOR REGISTRATION.
Current Status:	Final
Resolution:	Order
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No



Resolution Date: 01/11/2013

Sanctions Ordered: Denial

Regulator Statement ON 01/11/2013, THE OFFICE OF FINANCIAL REGULATION ENTERED A FINAL ORDER ADOPTING THE STIPULATION AND CONSENT AGREEMENT IN THE MATTER OF RICHARD FULTON. MR. FULTON ADMITTED, ACCEPTED AND CONSENTED TO THE ENTRY OF FINDINGS BY THE OFFICE. THE OFFICE FOUND THAT MR. FULTON MADE A MATERIAL MISSTATEMENT ON THE APPLICATIONS FOR REGISTRATION. PURSUANT TO THE ORDER, MR. FULTON'S APPLICATIONS FOR REGISTRATION AS AN ASSOCIATED PERSON AND INVESTMENT ADVISER REPRESENTATIVE OF MORGAN STANLEY ARE DENIED WITHOUT PREJUDICE TO REAPPLY ON A DATE NOT EARLIER THAN APRIL 15, 2013.

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Reporting Source: Individual

Regulatory Action Initiated By: FLORIDA OFFICE OF FINANCIAL REGULATION

Sanction(s) Sought: Denial

Date Initiated: 12/06/2012

Docket/Case Number: CASE NO: 0227-SR-8/12

Employing firm when activity occurred which led to the regulatory action: MORGAN STANLEY SMITH BARNEY LLC

Product Type: No Product

Allegations: MR. FULTON MADE A MATERIAL FALSE STATEMENT OF THE APPLICATION FOR REGISTRATION.

Current Status: Final

Resolution: Order

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 01/10/2013

Sanctions Ordered: Denial



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	Federal Court
Name of Court:	15TH JUDICIAL CIRCUIT COURT
Location of Court:	PALM BEACH COUNTY, FL
Docket/Case #:	80013737MM A02
Charge Date:	11/17/1980
Charge(s) 1 of 1	
Formal Charge(s)/Description:	THEFT
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	NO CONTEST
Disposition of charge:	Deferred Adjudication
Current Status:	Final
Status Date:	01/22/1981
Disposition Date:	01/22/1981
Sentence/Penalty:	ADJUDICATION WITHHELD; 6 MONTHS PROBATION



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Morgan Stanley Smith Barney
Allegations:	Client verbally alleged excessive trading with respect to managed account- January 2015 to May 2016.
Product Type:	Mutual Fund
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	Unspecified
Is this an oral complaint?	Yes
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	10/24/2016
Complaint Pending?	No
Status:	Settled
Status Date:	10/24/2016
Settlement Amount:	\$18,822.00
Individual Contribution Amount:	\$0.00

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Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY SMITH BARNEY
Allegations:	CLIENT VERBALLY ALLEGED EXCESSIVE TRADING WITH RESPECT TO MANAGED ACCOUNT - JANUARY 2015 TO MAY 2016
Product Type:	Mutual Fund
Alleged Damages:	\$0.00



Alleged Damages Amount UNSPECIFIED
Explanation (if amount not exact):

Is this an oral complaint? Yes

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 10/24/2016

Complaint Pending? No

Status: Settled

Status Date: 10/24/2016

Settlement Amount: \$18,822.00

Individual Contribution Amount: \$0.00

Broker Statement I deny and dispute the client's false and contradictory claim of excessive trading in a managed account. I was not provided with any notice of the client's complaint or any of the alleged circumstances giving rise to the complaint. I did not participate in, or consent or contribute to, Morgan Stanley's decision to settle the client's purported complaint on the same day that it was received.

Disclosure 2 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MSSB

Allegations: Client alleged misrepresentation with respect to mutual fund investments in account - September 2012 to March 2015.

Product Type: Mutual Fund

Alleged Damages: \$0.00

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: 11/23/2015

Complaint Pending? No

Status: Settled

Status Date: 11/23/2015

Settlement Amount: \$40,000.00

Individual Contribution Amount: \$0.00

**Disclosure 3 of 5****Reporting Source:** Firm**Employing firm when activities occurred which led to the complaint:** PSI**Allegations:** CUSTOMER ALLEGES THAT REGISTERED REPRESENTATIVE BOUGHT A STOCK WITHOUT HER PERMISSION. WHILE SHE HAS NOT SPECIFIED AN AMOUNT, DAMAGES ARE BELIEVED TO BE IN EXCESS OF \$5,000.00.**Product Type:** Other**Other Product Type(s):** EQUITY**Alleged Damages:** \$0.00**Customer Complaint Information****Date Complaint Received:** 01/07/2004**Complaint Pending?** No**Status:** Denied**Status Date:** 05/18/2004**Settlement Amount:****Individual Contribution Amount:**
.....**Reporting Source:** Individual**Employing firm when activities occurred which led to the complaint:** PSI**Allegations:** CUSTOMER ALLEGES THAT REGISTERED REPRESENTATIVE BOUGHT A STOCK WITHOUT HER PERMISSION. WHILE SHE HAS NOT SPECIFIED AN AMOUNT, DAMAGES ARE BELIEVED TO BE IN EXCESS OF \$5,000.00**Product Type:** Other**Other Product Type(s):** EQUITY**Alleged Damages:** \$0.00**Customer Complaint Information****Date Complaint Received:** 01/27/2004**Complaint Pending?** No**Status:** Denied**Status Date:** 05/18/2004**Settlement Amount:****Individual Contribution Amount:****Disclosure 4 of 5**



Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRUDENTIAL SECURITIES INCORPORATED

Allegations: CUSTOMER ALLEGED MISREPRESENTATION, A FORGED SIGNATURE AND EXCESSIVE SALES OF LIFE INSURANCE.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 07/13/1995

Complaint Pending? No

Status: Litigation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Court Details: CL-96006464

Date Notice/Process Served: 07/26/1996

Litigation Pending? No

Disposition: Settled

Disposition Date: 06/18/1997

Monetary Compensation Amount: \$20,000.00

Individual Contribution Amount:

Broker Statement THE MATTER WAS SETTLED FOR \$20,000.00. THE FINANCIAL ADVISOR AND PRUDENTIAL SECURITIES DENY LIABILITY. THE FINANCIAL ADVISOR WAS NOT ASKED TO CONTRIBUTE. THE FIRM SETTLED THE CASE FOR BUSINESS CONSIDERATIONS AND ECONOMIC REASONS.
Not Provided

Disclosure 5 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: FIRST JERSEY SECURITIES

Allegations: ALLEGATIONS THAT THE CLAIMANT WAS UNSUITABLE FOR THE INVESTMENT. THE TOTAL DAMAGES WERE FOR \$23,873.98 IN WHICH \$5,000.00 WAS PUNITIVE DAMAGES AGAINST FIRST JERSEY SECURITIES & [THIRD PARTY].

Product Type:

Alleged Damages: \$18,873.98



Customer Complaint Information

Date Complaint Received:

Complaint Pending? No

Status: Arbitration/Reparation

Status Date:

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: National Association of Securities Dealers, Inc.; 87-283

Date Notice/Process Served: 02/10/1987

Arbitration Pending? No

Disposition: Award to Customer

Disposition Date: 01/04/1989

Monetary Compensation Amount: \$20,344.63

Individual Contribution Amount: \$0.00

Broker Statement

DAMAGES IN THE AMOUNT OF \$15,344.63 INCLUDING INTEREST AT 12% PER ANNUM, PLUS PUNITIVE DAMAGES IN THE AMOUNT OF \$5,000.00 AGAINST FIRST JERSEY SECURITIES AND [THIRD PARTY]. ENTIRE AMOUNT WAS PAID BY FIRST JERSEY SECURITIES. NO MONEY WAS PAID BY RICHARD FULTON. THERE WAS NO SUSPENSION. I MADE CERTAIN RECOMMENDATIONS TO THE CLIENT, THAT AT THE TIME; I BELIEFED TO BE VERY SUITABLE TO THE CLIENT. I MET WITH THE CLIENT, THE CLIENT HAD HELD SOME NASD LICENSED, WAS A MILLION DOLLAR PRODUCER WITH NY LIFE SELLING INSURANCE PRODUCTS, AND HAD THE FINANCIAL WERE WITH ALL TO ASSUME THE RISKS INVOLVED. THE ARBITRATION PANEL DECIDED TO AWARD THE CLAIMANT THE ABOVE DAMAGES.



End of Report

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