



IAPD Report

STEVEN CLAIRE FULLMER

CRD# 1614906

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 5
Disclosure Information	6



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

STEVEN CLAIRE FULLMER (CRD# 1614906)

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 **01/06/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	03/07/2013
IA	OSAIC WEALTH, INC.	CRD# 23131	04/02/2013

QUALIFICATIONS

This representative is currently registered in 1 SRO(s) and 1 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	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	SALT LAKE CITY, UT	04/05/1995 - 03/06/2013
B	LINCOLN FINANCIAL ADVISORS CORPORATION	3978	SALT LAKE CITY, UT	02/20/1987 - 03/06/2013
B	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	2580	FORT WAYNE, IN	02/20/1987 - 05/31/2006

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
Customer Dispute	3
Termination	1



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 1 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	03/07/2013
B	FINRA	Invest. Co and Variable Contracts	Approved	03/07/2013
B	Utah	Agent	Approved	04/01/2013
IA	Utah	Investment Adviser Representative	Approved	04/02/2013

Branch Office Locations

OSAIC WEALTH, INC.
10610 SOUTH JORDAN GATEWAY
SUITE 210
SOUTH JORDAN, UT 84095



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, 3 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	01/17/1987

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	01/21/1987
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PROFESSIONAL DESIGNATIONS

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

No information reported.



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	04/05/1995 - 03/06/2013	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	SALT LAKE CITY, UT
B	02/20/1987 - 03/06/2013	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	SALT LAKE CITY, UT
B	02/20/1987 - 05/31/2006	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
B	11/19/1989 - 03/15/1990	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	01/29/1987 - 11/19/1989	INTEGRATED RESOURCES EQUITY CORPORATION	CRD# 6403	
B	02/20/1987 - 01/03/1989	LINCOLN NATIONAL PENSION INSURANCE COMPANY	CRD# 10293	

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
02/2013 - Present	ROYAL ALLIANCE	REGISTERED REP	Y	SALT LAKE CITY, UT, United States

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) ALISANDRA, LLC
 POSITION: Other - Managing member NATURE: Limited Liability Company - INVESTMENT RELATED: Yes NUMBER OF HOURS: 10 SECURITIES TRADING HOURS: 2 START DATE: 12/15/2003
 ADDRESS: 653 No. Eston Circle Kaysville , UT 84037, Kaysville UT 84037, United States
 DESCRIPTION: I manage my personal investments only including securities and real estate. The real estate are rental properties of which we derive rental income for our management.

2) INTEGRATED FINANCIAL GROUP, LLC, 3115 EAST LION LANE #310, SALT LAKE CITY, UTAH 84121
 CATEGORY: LEGAL ENTITY/LLC
 INVESTMENT-RELATED: NO
 TITLE: OWNER
 DUTIES: OWNER/PARTNER FOR LFA BUSINESS USE.
 START DATE: 07/1/2010
 HOURS PER MONTH: 180



Registration & Employment History



OTHER BUSINESS ACTIVITIES

HOURS PER MONTH DURING TRADING HOURS: 140

3) CORPORATE RIA, INTEGRATED FINANCIAL GROUP, INVESTMENT RELATED, 3115 EAST LION LN #310 SALT LAKE CITY UT. 84121, 1/1/2007, 180/MONTH, 140/TRADING HOURS, COMPREHENSIVE FINANCIAL PLANNING PRACTICE

4) INTEGRATED 106, LLC

POSITION: manager NATURE: This is an LLC that has been created to own a building to be built in 2018-19 to move office to.
INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 10/27/2017
ADDRESS: 10610 S Jordan Gateway #210, South Jordan UT 84095, United States
DESCRIPTION: yearly tax return

6) HYDROGEN INVESTMENT GROUP LLC

POSITION: Managing member NATURE: LLC INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 0 START DATE: 09/16/2024
ADDRESS: 150 W. Auto Mall Dr, St George UT 84770, United States
DESCRIPTION: Manage information on the investment. Annual renewal of LLC, This LLC is set up to hold one private equity, Q Hydrogen Commercialization

7) INTEGRATED FINANCIAL GROUP

POSITION: Partner - NATURE: Limited Liability Company - INVESTMENT RELATED: No NUMBER OF HOURS: 32 SECURITIES TRADING HOURS: 32 START DATE: 11/05/2007
ADDRESS: 10610 S Jordan Gateway #210, South Jordan UT 84095, United States
DESCRIPTION: Sale of life insurance through various brokerage groups



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
Customer Dispute	3
Termination	1

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS
Allegations:	THE CLIENT ALLEGES THE INVESTMENT RECOMMENDED BY THE RR IN APRIL 2010 WAS UNSUITABLE.
Product Type:	Other: REAL ESTATE INVESTMENT TRUST
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES ARE BELIEVED TO BE GREATER THAN \$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:	01/16/2013
Complaint Pending?	No
Status:	Denied
Status Date:	01/25/2013

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

THE FIRM'S INVESTIGATION FOUND NO EVIDENCE TO SUPPORT THE CLIENT'S ALLEGATION AND CONFIRMED THE CLIENT RECEIVED THE APPROPRIATE INFORMATION TO MAKE AN INFORMED DECISION.

Disclosure 2 of 3**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

LINCOLN FINANCIAL ADVISORS

Allegations:

CLAIMANTS ALLEGE THE REPRESENTATIVE IN EARLY 2007 SOLICITED AND RECOMMENDED THE PURCHASE OF A LIFE INSURANCE POLICY AS AN INVESTMENT WITH THE INTENT TO LATER SELL THE POLICY TO INVESTORS IN A SECONDARY MARKET FOR SUBSTANTIAL RETURNS. CLAIMANTS FURTHER ALLEGE THEY WERE NOT TOLD OF THE RISKS ASSOCIATED WITH THIS TYPE OF INVESTMENT.

Product Type:

Insurance

Alleged Damages:

\$0.00

Alleged Damages Amount Explanation (if amount not exact):

DAMAGES ARE BELIEVED TO BE GREATER THAN \$5000.00 AND WILL BE DETERMINED AT THE HEARING.

Is this an oral complaint?

No

Is this a written complaint?

Yes

Is this an arbitration/CFTC reparation or civil litigation?

Yes

Arbitration/Reparation forum or court name and location:

FINRA

Docket/Case #:

11-00565

Filing date of arbitration/CFTC reparation or civil litigation:

02/09/2011

Customer Complaint Information**Date Complaint Received:**

03/07/2011

Complaint Pending?

No

Status:

Settled

Status Date:

07/10/2012

Settlement Amount:

\$1,300,000.00

Individual Contribution Amount:

\$0.00

Broker Statement

THE LINCOLN REPRESENTATIVES REFERRED THE INSURANCE TO THIRD PARTY CONSULTANTS TO EVALUATE AND DETERMINE THE NEED, OPTIONS, AND RISKS OF THE ACQUIRING LIFE INSURANCE AND ITS



EVENTUAL DISPOSITION. IT WAS NOT DETERMINED THAT THE LIFE INSURANCE WOULD EVENTUALLY BE SOLD FOR INVESTMENT OR THAT IT WOULD BE USED FOR ESTATE LIQUIDITY AT THE INSURED'S DEATH WHEN THE INSURANCE WAS ACQUIRED. EITHER OPTION WAS A LEGITIMATE OPTION OF THE INSURANCE CONTRACT. THE LINCOLN REPRESENTATIVES WERE NOT INVOLVED IN THE INSURANCE COMPANY SELECTION; THEY WERE NOT LISTED ON THE APPLICATION AS SOLICITORS OR INVOLVED IN THE PROCESSING AND PLACEMENT OF THE INSURANCE CONTRACTS.

THE LINCOLN REPRESENTATIVES WERE NOT RESPONDENTS TO THE ARBITRATION AND DID NOT CONTRIBUTE IN ANY WAY TO THIS SETTLEMENT EITHER PERSONALLY OR THROUGH THEIR E&O COVERAGE.

Disclosure 3 of 3

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: LINCOLN FINANCIAL ADVISORS CORPORATION

Allegations: THE CLIENTS ALLEGE THAT BEGINNING IN NOVEMBER 2005, THE REPRESENTATIVE SOLICITED AND INDUCED THEM TO INVESTING IN LIMITED PARTNERSHIPS BY MISREPRESENTING THAT THE INVESTMENTS WERE SECURE AND WOULD PROVIDE HIGH RETURNS AND FAILED TO DISCLOSE MATERIAL FACTS.

Product Type: Direct Investment-DPP & LP Interests

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES ARE BELIEVED TO BE GREATER THAN \$5000.00.

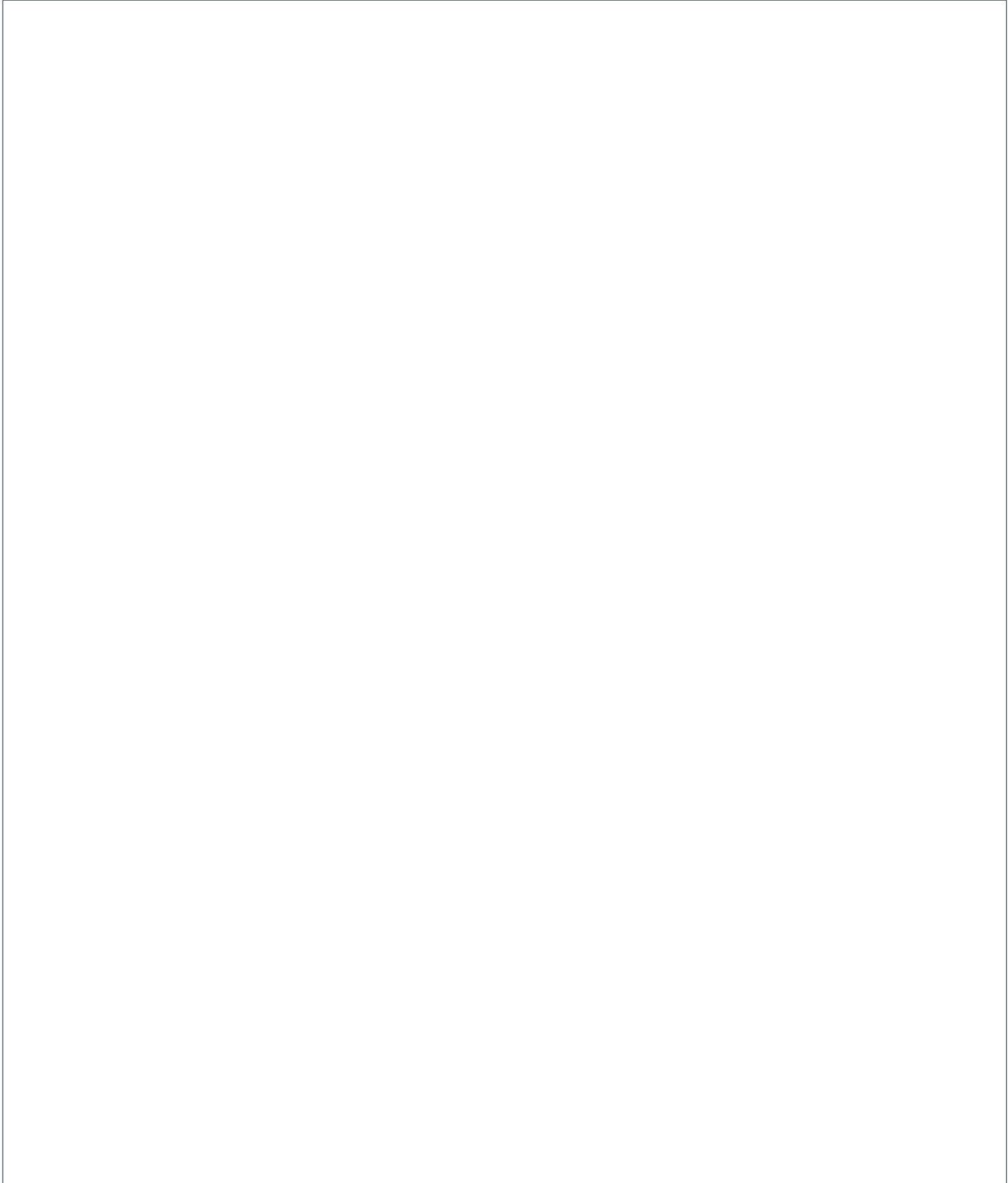
Civil Litigation Information

Type of Court: Federal Court
Name of Court: US DISTRICT COURT, DISTRICT OF UTAH, CENTRAL DIVISION
Location of Court: SALT LAKE CITY, UTAH
Docket/Case #: 2:11-CV-00582-DN
Date Notice/Process Served: 07/14/2011
Litigation Pending? No
Disposition: Settled
Disposition Date: 08/26/2013
Monetary Compensation Amount: \$300,000.00
Individual Contribution Amount: \$0.00

.....
Reporting Source: Individual



Employing firm when activities occurred which led to the complaint:	LINCOLN FINANCIAL ADVISORS CORPORATION
Allegations:	THE CLIENTS ALLEGE THAT BEGINNING IN NOVEMBER 2005, THE REPRESENTATIVE SOLICITED THEM TO INVEST IN LIMITED PARTNERSHIPS BY REPRESENTING THAT THE INVESTMENTS WERE SECURE AND WOULD PROVIDE HIGH RETURNS, AND ALLEGEDLY FAILED TO PRESENT ALL INFORMATION.
Product Type:	Direct Investment-DPP & LP Interests
Alleged Damages:	\$0.00
Alleged Damages Amount Explanation (if amount not exact):	DAMAGES ARE BELIEVED TO BE GREATER THAN \$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:	02/04/2011
Complaint Pending?	No
Status:	Evolved into Civil litigation (the individual is a named party)
Status Date:	02/18/2011
Settlement Amount:	
Individual Contribution Amount:	
Civil Litigation Information	
Type of Court:	Federal Court
Name of Court:	US DISTRICT COURT, DISTRICT OF UTAH, CENTRAL DIVISION
Location of Court:	SALT LAKE CITY, UTAH
Docket/Case #:	2:11-CV00582-DN
Date Notice/Process Served:	07/14/2011
Litigation Pending?	No
Disposition:	Settled
Disposition Date:	04/10/2013
Monetary Compensation Amount:	\$300,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	LINCOLN FINANCIAL CHOSE TO SETTLE THIS MATTER FOR A FRACTION OF THE AMOUNT ORIGINALLY SOUGHT BY THE PLAINTIFFS, SOLELY TO AVOID THE COST AND UNCERTAINTY OF PROLONGED LITIGATION. THERE WAS NEVER ANY FINDING OF WRONGDOING ON MY PART, AND I DID NOT CONTRIBUTE TO THE SETTLEMENT IN ANYWAY.





Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm
Firm Name: LINCOLN FINANCIAL ADVISORS CORPORATION
Termination Type: Discharged
Termination Date: 02/21/2013
Allegations: REGISTERED REPRESENTATIVE WAS TERMINATED FOR VIOLATIONS OF FIRM POLICY REGARDING COMMUNICATIONS WITH THE PUBLIC INCLUDING A VIOLATION OF FIRM POLICY RELATED TO CLIENT COMMUNICATIONS INVOLVING THE SOLICITATION OF PRIVATE PLACEMENTS.
Product Type: Other: PRIVATE PLACEMENT

Reporting Source: Individual
Firm Name: LINCOLN FINANCIAL ADVISORS
Termination Type: Discharged
Termination Date: 02/21/2013
Allegations: LINCOLN FINANCIAL REPORTED THAT I WAS TERMINATED FOR VIOLATIONS OF FIRM POLICY REGARDING COMMUNICATIONS WITH THE PUBLIC INVOLVING THE SOLICITATION OF PRIVATE PLACEMENTS.
Product Type: Other: PRIVATE PLACEMENT
Broker Statement I DID NOT ENGAGE IN THE ACTIVITIES THAT LINCOLN FINANCIAL HAS ALLEGED AGAINST ME. I BELIEVE I WAS TERMINATED UNFAIRLY, BASED ONLY ON THE ACTIONS THAT OTHER INDIVIDUALS MAY HAVE TAKEN, AND I WAS NOT INVOLVED IN THE ALLEGED COMMUNICATIONS AT ISSUE.



End of Report

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