



IAPD Report

TIMOTHY NATHANIEL MCMULLEN

CRD# 2627239

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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

TIMOTHY NATHANIEL MCMULLEN (CRD# 2627239)

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 **12/10/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	08/20/2020
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	08/24/2020

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **11** 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	PNC INVESTMENTS	129052	SCRANTON, PA	10/18/2017 - 12/06/2018
B	PNC INVESTMENTS	129052	SCRANTON, PA	10/17/2017 - 12/06/2018
IA	MORGAN STANLEY	149777	SCRANTON, PA	03/08/2012 - 08/02/2017

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	2



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 **11** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

	Regulator	Registration	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	08/20/2020
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	08/20/2020
B	Cboe Exchange, Inc.	General Securities Representative	Approved	08/20/2020
B	FINRA	General Securities Representative	Approved	08/20/2020
B	Nasdaq Stock Market	General Securities Representative	Approved	08/20/2020
B	New York Stock Exchange	General Securities Representative	Approved	08/20/2020
B	California	Agent	Approved	08/25/2020
B	Colorado	Agent	Approved	11/16/2020
B	Delaware	Agent	Approved	11/12/2020
B	Florida	Agent	Approved	10/14/2020
B	Illinois	Agent	Approved	08/27/2020
B	New Jersey	Agent	Approved	11/06/2025
B	New York	Agent	Approved	08/24/2020



Qualifications

	Regulator	Registration	Status	Date
B	North Carolina	Agent	Approved	01/16/2024
B	Pennsylvania	Agent	Approved	08/24/2020
IA	Pennsylvania	Investment Adviser Representative	Approved	08/24/2020
B	Virginia	Agent	Approved	08/19/2021
B	Wyoming	Agent	Approved	11/16/2020

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
417 LACKAWANNA AVE
SCRANTON, PA 18503



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 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
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B Futures Managed Funds Examination (S31)	Series 31	08/25/1995
B General Securities Representative Examination (S7)	Series 7	07/25/1995

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	06/19/2017
B Uniform Securities Agent State Law Examination (S63)	Series 63	08/11/1995



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	10/18/2017 - 12/06/2018	PNC INVESTMENTS	CRD# 129052	SCRANTON, PA
B	10/17/2017 - 12/06/2018	PNC INVESTMENTS	CRD# 129052	SCRANTON, PA
IA	03/08/2012 - 08/02/2017	MORGAN STANLEY	CRD# 149777	SCRANTON, PA
B	06/01/2009 - 08/02/2017	MORGAN STANLEY	CRD# 149777	SCRANTON, PA
B	04/02/2007 - 06/01/2009	MORGAN STANLEY & CO. INCORPORATED	CRD# 8209	SCRANTON, PA
B	07/26/1995 - 04/02/2007	MORGAN STANLEY DW INC.	CRD# 7556	SCRANTON, PA
IA	12/20/2002 - 07/26/2004	MORGAN STANLEY	CRD# 7556	SCRANTON, PA

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
01/2021 - Present	BANK OF AMERICA, N.A.	FINANCIAL ADVISOR	Y	SCRANTON, PA, United States
08/2020 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	FINANCIAL ADVISOR	Y	SCRANTON, PA, United States
07/2017 - 08/2020	PNC BANK	RELATIONSHIP MANAGER - AMG	N	SCRANTON, PA, United States
07/2017 - 12/2018	PNC INVESTMENTS	RELATIONSHIP MANAGER - AMG	Y	PITTSBURGH, PA, United States
01/2015 - 07/2017	MORGAN STANLEY PRIVATE BANK, NATIONAL ASSOCIATION	FINANCIAL ADVISOR	Y	NEW YORK, NY, United States
06/2009 - 07/2017	MORGAN STANLEY SMITH BARNEY	Mass Transfer	Y	SCRANTON, PA, United States
04/2007 - 07/2017	MORGAN STANLEY & CO., INCORPORATED	MASS TRANSFER	Y	SCRANTON, PA, 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.

I*135823

For profit or not for profit: Non-Profit Organization

Name of outside business organization: Sisters, Servants of the Immaculate Heart of Mary

Investment related: N

Address of business:

Scranton, Pennsylvania 18509

Nature of business: Charitable Organization,

Position, title, association: Director,

Start date of relationship: 9/1/2014

Number of hours devoted: 1 hour(s) Monthly

Number of hours devoted during trading hours: 0

Duties: Raise funds for the retired sisters of the IHM Order who were responsible for education Catholic students.

I*135824

For profit or not for profit: Non-Profit Organization

Name of outside business organization: Scranton Cultural Center

Investment related: N

Address of business:

Scranton, Pennsylvania 18503

Nature of business: Charitable Organization,

Position, title, association: Director,

Start date of relationship: 1/5/2016

Number of hours devoted: 2 hour(s) Quarterly

Number of hours devoted during trading hours: 0

Duties: The Scranton Cultural Center at the Masonic Temple is a theatre and cultural center in Scranton, Pennsylvania. The Cultural Center's mission statement is "to rejuvenate a national architectural structure as a regional center for arts, education and



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	2

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 2

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	Morgan Stanley
Allegations:	Timothy Nathaniel McMullen was a subject of a customer's complaint against his member firm that asserted the following causes of action: breach of contract, fraud, misrepresentation, negligence, unsuitability, unauthorized trading, violation of Pennsylvania Securities Act and Pennsylvania unfair trade practices and consumer protection law.
Product Type:	Annuity-Variable
Alleged Damages:	\$45,000.00
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #18-03753
Date Notice/Process Served:	10/30/2018
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	10/29/2019
Disposition Detail:	Timothy Nathaniel McMullen was a Subject Of the customer's complaint alleging McMullen and his member firm caused sales practice violations. Timothy Nathaniel McMullen's member firm is liable for and shall pay to Claimant \$8,100.00 in compensatory damages.



Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY SMITH BARNEY

Allegations: Claimant alleged that the purchase of a variable annuity in 2009 was misrepresented as having a guaranteed maturity value of \$200,000.00

Product Type: Annuity-Variable

Alleged Damages: \$30,600.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 18-03753

Filing date of arbitration/CFTC reparation or civil litigation: 10/31/2018

Customer Complaint Information

Date Complaint Received: 11/01/2018

Complaint Pending? No

Status: Arbitration Award/Monetary Judgment (for claimants/plaintiffs)

Status Date: 10/25/2019

Settlement Amount: \$8,100.00

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: CLAIMANT ALLEGED THAT THE PURCHASE OF A VARIABLE ANNUITY IN 2009 WAS MISPRESENTED AS HAVING A GUARANTEED MATURITY VALUE OF \$200,000.

Product Type: Annuity-Variable

Alleged Damages: \$30,600.00

Is this an oral complaint? No

Is this a written complaint? No

Is this an arbitration/CFTC reparation or civil litigation? Yes



Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 18-03753

Filing date of arbitration/CFTC reparation or civil litigation: 10/31/2018

Customer Complaint Information

Date Complaint Received: 11/01/2018

Complaint Pending? Yes

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY DW INC.

Allegations: CLAIMANTS ALLEGED THAT THE INVESTMENTS IN THE ACCOUNT WERE UNSUITABLE AND THAT THERE WERE VIOLATIONS OF THE 1934 ACT, RULE 106-5, THE PENNSYLVANIA UNFAIR TRADE PRACTICES AND CONSUMER PROTECTION LAW, AND THE PENNSYLVANIA SECURITIES ACT OF 1972. CLAIMANTS ALSO ALLEGED BREACH OF FIDUCIARY DUTY, COMMON LAW FRAUD, NEGLIGENCE AND UNJUST ENRICHMENT.

Product Type: Mutual Fund(s)

Alleged Damages: \$50,866.61

Customer Complaint Information

Date Complaint Received: 09/16/2002

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 09/16/2002

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: NASD ARBITRATION NO. 02-05278

Date Notice/Process Served: 09/16/2002

Arbitration Pending? No

Disposition: Settled

Disposition Date: 08/08/2003



Monetary Compensation Amount: \$24,990.00

Individual Contribution Amount: \$0.00

Broker Statement CLAIMANTS OPENED THE ACCOUNT IN 1987, I WAS A PARTNER WITH ANOTHER FA AND HAD NO INTERACTION WITH THE CLIENT. THE COMPLAINT STATES THAT I, ALONG WITH MY PARTNER, ON 1/5/99, SOLD THE USGBX TO BUY THE HYL BX, THE PERFORMANCE OF WHICH IS THE SOURCE OF THE COMPLAINT. THAT SCENARIO WAS NOT POSSIBLE SINCE OUR PARTNERSHIP FORMED ON 1/1/2000. TO AVOID THE COSTS ASSOCIATED WITH AN ARBITRATION AND WITHOUT ADMITTING ANY LIABILITY MORGAN STANLEY SETTLED THIS MATTER FOR \$24,990.00. THE CLAIMS AGAINST WILLIAM COMERFORD AND TIM MCMULLEN WERE WITHDRAWN.



End of Report

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