



IAPD Report

BRIAN MASON ROYAL

CRD# 4811557

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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

BRIAN MASON ROYAL (CRD# 4811557)

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 **01/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ROYAL WEALTH MANAGEMENT	CRD# 147636	07/21/2008

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **3** 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
B	STRATEGIC TRANSITION SECURITIES, LLC	146952	MISSION VIEJO, CA	06/13/2012 - 01/29/2013
B	WORLD CAPITAL BROKERAGE, INC.	37	RUSTBURG, VA	05/22/2007 - 01/20/2012
IA	WORLD CAPITAL ADVISORS, LLC	135941	DENVER, CO	05/25/2007 - 07/16/2008

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



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 **3** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **ROYAL WEALTH MANAGEMENT**
Main Address: CHESAPEAKE, VA
Firm ID#: 147636

Regulator	Registration	Status	Date
IA North Carolina	Investment Adviser Representative	Approved	08/14/2018
IA Ohio	Investment Adviser Representative	Approved	01/09/2012
IA Virginia	Investment Adviser Representative	Approved	07/21/2008

Branch Office Locations

ROYAL WEALTH MANAGEMENT
CHESAPEAKE, VA




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 1 principal/supervisory exam, 4 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	05/16/2005

General Industry/Product Exams

Exam	Category	Date
 Retail Off-Exchange FOREX Examination (S34)	Series 34	02/20/2012
 National Commodity Futures Examination (S3)	Series 3	01/30/2012
 Futures Managed Funds Examination (S31)	Series 31	07/21/2005
 General Securities Representative Examination (S7)	Series 7	08/05/2004

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	08/28/2004

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
B	06/13/2012 - 01/29/2013	STRATEGIC TRANSITION SECURITIES, LLC	CRD# 146952	MISSION VIEJO, CA
B	05/22/2007 - 01/20/2012	WORLD CAPITAL BROKERAGE, INC.	CRD# 37	RUSTBURG, VA
IA	05/25/2007 - 07/16/2008	WORLD CAPITAL ADVISORS, LLC	CRD# 135941	DENVER, CO
IA	11/20/2006 - 05/16/2007	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	ROANOKE, VA
B	11/20/2006 - 05/16/2007	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	ROANOKE, VA
IA	12/01/2005 - 07/20/2006	STANFORD GROUP COMPANY	CRD# 39285	MIAMI, FL
B	11/29/2005 - 07/20/2006	STANFORD GROUP COMPANY	CRD# 39285	MIAMI, FL
IA	05/13/2005 - 02/01/2006	OLD DOMINION FINANCIAL ADVISORS, LTD.	CRD# 134898	LYNCHBURG, VA
B	06/22/2005 - 11/04/2005	PACIFIC WEST SECURITIES, INC.	CRD# 6390	RENTON, WA
B	03/21/2005 - 06/28/2005	THE O.N. EQUITY SALES COMPANY	CRD# 2936	CINCINNATI, OH
B	01/20/2005 - 03/24/2005	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
IA	01/20/2005 - 03/24/2005	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	HARRISONBURG, VA
IA	08/30/2004 - 12/17/2004	UBS FINANCIAL SERVICES INC.	CRD# 8174	LYNCHBURG, VA
B	08/06/2004 - 12/17/2004	UBS FINANCIAL SERVICES INC.	CRD# 8174	WEEHAWKEN, NJ



Registration & Employment History

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
07/2008 - Present	ROYAL WEALTH INSURANCE AGENCY, INC. D/B/A ROYAL WEALTH MANAGEMEN	EXECUTIVE DIRECTOR	Y	CHESAPEAKE, VA, United States
07/2008 - Present	ROYAL WEALTH MANAGEMENT INC. D/B/A ROYAL WEALTH MANAGEMENT	EXECUTIVE DIRECTOR / IAR	Y	CHESAPEAKE, VA, United States
07/2014 - 06/2023	ROYAL WEALTH TAX INC. D/B/A ROYAL WEALTH MANAGEMENT	VICE PRESIDENT	N	CHESAPEAKE, VA, 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.

Mr. Brian Royal is a licensed insurance agent and Vice-President of Royal Wealth Insurance Agency Inc., which also uses the d/b/a Royal Wealth Management.



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

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:	STATE OF IDAHO, DEPARTMENT OF FINANCE, SECURITIES BUREAU
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Date Initiated:	12/27/2012
Docket/Case Number:	2011-7-11
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	ROYAL WEALTH MANAGEMENT, INC. D.B.A. NORTHSTAR CAPITAL
Product Type:	No Product
Allegations:	MADE UNLAWFUL, MATERIALLY FALSE OR MISLEADING STATEMENTS IN RECORDS TO THE DEPARTMENT DURING AN INVESTIGATION. PROVIDED MISLEADING PERFORMANCE INFORMATION TO PROSPECTIVE INVESTORS. ENGAGED IN FRAUDULENT DISHONEST AND UNETHICAL PRACTICES BY USING A DECEPTIVE OR MISLEADING SALES PRESENTATION GIVEN BY AN UNREGISTERED INDIVIDUAL WHICH COMMUNICATED INACCURATE AND MISLEADING INFORMATION ABOUT ROYAL WEALTH MANGEMENT AND ITS INVESTMENT ADVISER REPRESENTATIVES TO PROSPECTIVE INVESTORS. IMPERSONATED CLIENTS WHEN OPENING MARGIN ACCOUNTS AND CONDUCTED TRANSACTIONS IN MARGIN ACCOUNTS WITHOUT SECURING FROM CUSTOMERS A PROPERLY EXECUTED WRITTEN MARGIN AGREEMENT. FAILED TO ENFORCE PROCEDURES TO MAINTAIN REQUIRED BOOKS AND RECORDS AND TO ENFORCE PRIVACY POLICY RELATED SAFEGUARDS FOR THE PROTECTION OF CUSTOMER RECORDS AND INFORMATION.



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?	Yes
Resolution Date:	12/27/2012
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	
(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or	



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	INVESTMENT ADVISER REPRESENTATIVE AND SECURITIES RELATED BUSINESS
Duration:	5 YEARS
Start Date:	03/01/2013
End Date:	03/01/2018

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$20,000.00
Portion Levied against individual:	\$20,000.00
Payment Plan:	10,000 DUE JANUARY 15, 2013 10,000 DUE FEBRUARY 15, 2013
Is Payment Plan Current:	Yes
Date Paid by individual:	
Was any portion of penalty waived?	No

Amount Waived:

Regulator Statement	BRIAN ROYAL NEITHER ADMITTED NOR DENIED THE ALLEGED VIOLATIONS AND CONCLUSIONS OF LAW SET FORTH IN THE ORDER. THE ORDER CAN BE VIEWED AT THE DEPARTMENT'S WEBSITE: FINANCE.IDAHO.GOV
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Reporting Source:	Firm
Regulatory Action Initiated By:	STATE OF IDAHO, DEPARTMENT OF FINANCE, SECURITIES BUREAU
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Denial Suspension
Date Initiated:	12/27/2012



Docket/Case Number: 2011-7-11

Employing firm when activity occurred which led to the regulatory action: ROYAL WEALTH MANAGEMENT, INC. D.B.A. NORTHSTAR CAPITAL

Product Type: No Product

Allegations: MADE UNLAWFUL, MATERIALLY FALSE OR MISLEADING STATEMENTS IN RECORDS TO THE DEPARTMENT DURING AN INVESTIGATION. PROVIDED MISLEADING PERFORMANCE INFORMATION TO PROSPECTIVE INVESTORS. ENGAGED IN FRAUDULENT DISHONEST AND UNETHICAL PRACTICES BY USING A DECEPTIVE OR MISLEADING SALES PRESENTATION GIVEN BY AN UNREGISTERED INDIVIDUAL WHICH COMMUNICATED INACCURATE AND MISLEADING INFORMATION ABOUT ROYAL WEALTH MANGEMENT AND ITS INVESTMENT ADVISER REPRESENTATIVES TO PROSPECTIVE INVESTORS. IMPERSONATED CLIENTS WHEN OPENING MARGIN ACCOUNTS AND CONDUCTED TRANSACTIONS IN MARGIN ACCOUNTS WITHOUT SECURING FROM CUSTOMERS A PROPERLY EXECUTED WRITTEN MARGIN AGREEMENT. FAILED TO ENFORCE PROCEDURES TO MAINTAIN REQUIRED BOOKS AND RECORDS AND TO ENFORCE PRIVACY POLICY RELATED SAFEGUARDS FOR THE PROTECTION OF CUSTOMER RECORDS AND INFORMATION.

Current Status: Final

Resolution: Order

Resolution Date: 12/27/2012

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise? No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	INVESTMENT ADVISER REPRESENTATIVE AND SECURITIES RELATED BUSINESS
Duration:	5 YEARS
Start Date:	03/01/2013
End Date:	03/01/2018

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$20,000.00
Portion Levied against individual:	\$20,000.00
Payment Plan:	10,000 DUE JANUARY 15, 2013 10,000 DUE FEBRUARY 15, 2013
Is Payment Plan Current:	Yes
Date Paid by individual:	



Was any portion of penalty waived? No

Amount Waived:

Firm Statement BRIAN ROYAL NEITHER ADMITTED NOR DENIED THE ALLEGED VIOLATIONS AND CONCLUSIONS OF LAW SET FORTH IN THE ORDER. THE ORDER CAN BE VIEWED AT THE DEPARTMENT'S WEBSITE: FINANCE.IDAHO.GOV

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Reporting Source: Individual

Regulatory Action Initiated By: STATE OF IDAHO

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)
Suspension

Date Initiated: 07/11/2011

Docket/Case Number: 2011-7-11

Employing firm when activity occurred which led to the regulatory action: ROYAL WEALTH MANAGEMENT INC

Product Type: Annuity-Variable

Allegations: THE FIRM AND ITS AFFILIATES HAVE BEEN THE SUBJECT OF DISHONEST AND UNETHICAL PRACTICE, WHICH CONSTITUTES GROUNDS FOR DENIAL SUSPENSION, OR REVOCATION OF REGISTRATION. THE FIRM WAS ALSO THE SUBJECT OF USING A SALES PRESENTATION IN A MISLEADING FASHION WHICH COMMUNICATED INACCURATE AND MISLEADING INFORMATION.

Current Status: Final

Resolution: Decision & Order of Offer of Settlement

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes

Resolution Date: 12/24/2012

Sanctions Ordered: Suspension
Other: SUSPENSION OF INVESTMENT ADVISORY REGISTRATIONS IN IDAHO FOR A PERIOD OF FIVE (5) YEARS BEGINNING ON MARCH 1, 2013. RIA AND AFFILIATES WILL NOT APPLY TO HOLD A SECURITIES RELATED REGISTRATION IN IDAHO DURING THE FIVE (5) YEAR SUSPENSION PERIOD. RIA AND AFFILIATES MUST REFRAIN FROM CONDUCTING SECURITIES RELATED BUSINESS IN IDAHO DURING THE SUSPENSION PERIOD. MONETARY FINE OF \$20,000, WITH \$10,000 DUE ON OR BEFORE JANUARY 15, 2013 WHILE THE REMAINING \$10,000 DUE ON OR BEFORE FEBRUARY 15, 2013.

Sanction 1 of 1

Sanction Type: Suspension

Capacities Affected: INVESTMENT ADVISORY REGISTRATION IN IDAHO



Duration:	5 YEARS
Start Date:	03/01/2013
End Date:	03/01/2018
Broker Statement	As of March 1, 2018, the suspension period of Royal Wealth Management's and Mr. Royal's investment advisory registration has been completed.



End of Report

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