



IAPD Report

FULTON BRIDGES

CRD# 6302961

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5 - 6
Disclosure Information	7

i 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

FULTON BRIDGES (CRD# 6302961)

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 **03/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	05/28/2025
IA	CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.	CRD# 134139	06/24/2025

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** 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	NAVY FEDERAL INVESTMENT SERVICES, LLC	138459	SPRINGFIELD, VA	08/20/2018 - 04/02/2025
IA	NAVY FEDERAL INVESTMENT SERVICES, LLC	138459	SPRINGFIELD, VA	08/20/2018 - 04/02/2025
IA	PNC INVESTMENTS	129052	BETHESDA, MD	04/11/2017 - 08/10/2018

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

Employment 1 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.**
Main Address: 1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757
Firm ID#: 134139

Regulator	Registration	Status	Date
IA Maryland	Investment Adviser Representative	Approved	06/24/2025
IA Virginia	Investment Adviser Representative	Approved	08/19/2025

Branch Office Locations

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
Accokeek, MD

CAMBRIDGE INVESTMENT RESEARCH ADVISORS, INC.
5680 King Centre Dr.
Ste. 600
Alexandria, VA 22315

Employment 2 of 2

Firm Name: **CAMBRIDGE INVESTMENT RESEARCH, INC.**
Main Address: 1776 PLEASANT PLAIN RD.
FAIRFIELD, IA 52556-8757
Firm ID#: 39543

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	05/28/2025
B FINRA	Invest. Co and Variable Contracts	Approved	05/28/2025
B Delaware	Agent	Approved	07/10/2025
B District of Columbia	Agent	Approved	06/25/2025
B Florida	Agent	Approved	06/26/2025



Qualifications

Regulator	Registration	Status	Date
B Georgia	Agent	Approved	05/29/2025
B Maryland	Agent	Approved	06/24/2025
B Missouri	Agent	Approved	05/30/2025
B North Carolina	Agent	Approved	06/24/2025
B South Carolina	Agent	Approved	06/25/2025
B Virginia	Agent	Approved	06/26/2025
B Wisconsin	Agent	Approved	07/02/2025

Branch Office Locations

CAMBRIDGE INVESTMENT RESERARCH, INC.
2680 King Centre Dr.
Ste. 600
Alexandria, VA 22315

CAMBRIDGE INVESTMENT RESERARCH, INC.
Accokeek, MD



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
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
------	----------	------

B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
---	-----	------------

B General Securities Representative Examination (S7)	Series 7	05/23/2016
---	----------	------------

B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/28/2014
---	----------	------------

State Securities Law Exams

Exam	Category	Date
------	----------	------

IA B Uniform Combined State Law Examination (S66)	Series 66	04/11/2017
---	-----------	------------

B Uniform Securities Agent State Law Examination (S63)	Series 63	04/17/2014
---	-----------	------------

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	08/20/2018 - 04/02/2025	NAVY FEDERAL INVESTMENT SERVICES, LLC	CRD# 138459	SPRINGFIELD, VA
IA	08/20/2018 - 04/02/2025	NAVY FEDERAL INVESTMENT SERVICES, LLC	CRD# 138459	SPRINGFIELD, VA
IA	04/11/2017 - 08/10/2018	PNC INVESTMENTS	CRD# 129052	BETHESDA, MD
B	01/16/2017 - 08/10/2018	PNC INVESTMENTS	CRD# 129052	BETHESDA, MD
B	05/23/2016 - 08/22/2016	MORGAN STANLEY	CRD# 149777	WASHINGTON, DC
B	04/28/2014 - 04/05/2016	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	ANNAPOLIS, MD

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
05/2025 - Present	Cambridge Investment Research Advisors, Inc.	Investment Advisor Representative	Y	Fairfield, IA, United States
05/2025 - Present	Cambridge Investment Research, Inc.	Registered Representative	Y	Fairfield, IA, United States
08/2018 - 03/2025	Navy Federal Financial Group, LLC	Financial Advisor	N	Springfield, VA, United States
08/2018 - 03/2025	Navy Federal Investment Services, LLC	Financial Advisor	Y	Springfield, VA, United States
12/2016 - 07/2018	PNC Investments	Financial Advisor	Y	PITTSBURGH, PA, United States
04/2016 - 09/2016	MORGAN STANLEY	FINANCIAL ADVISOR ASSOCIATE	Y	WASHINGTON, DC, United States
04/2016 - 09/2016	MORGAN STANLEY PRIVATE BANK, N.A.	FINANCIAL ADVISOR ASSOCIATE	Y	NEW YORK, NY, 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. NIRVANA WEALTH MANAGEMENT, LLC DBA NIRVANA WEALTH, LLC, 15604 Wellingham Court, Accokeek MD 20607, United States, 05/22/2025, President, RIA Affiliation, INV REL, 160 HR/MO - 160 HR/MO TRADING
2. MOG LLP, 15604 Wellingham Court, Accokeek MD 20607, United States, 12/04/2021, Owner, Real Estate, NIR, 5 HR/MO - 0 HR/MO TRADING
3. CIRA, 1776 PLEASANT PLAIN RD, FAIRFIELD, IA, AS ADVISORY REP OF A RIA, INV REL, 160 HR/MO - 120 HR/MO TRADING. 06/24/2025
4. FULTON BRIDGES, 5680 King Centre Drive, Suite 600, Alexandria VA 22315, United States, 11/2025, Agent, Insurance/Benefits/Human Resources, INV REL, 24 HR/MO - 24 HR/MO TRADING



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
Termination	1

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: Navy Federal Investment Services, LLC

Termination Type: Permitted to Resign

Termination Date: 03/31/2025

Allegations: Fulton was in violation of five of the firm's policies and procedures. He has failed to promptly submit account documentation for Office of Supervisory Jurisdiction review on three occasions and to obtain pre-approval from Compliance for annuity purchases on two occasions. Additionally, he incorrectly completed account applications by not identifying his relationship to the account holder. Lastly, Fulton instructed his coordinator to submit trade instructions to Operations in violation of the firm's policy requiring only licensed representative to accept and submit trade instructions. When confronted with this fact, Fulton states that he did speak with the member to confirm the trade and placed backdated notes within Unio stating this. Phone records have been obtained which verify that no such conversation took place. Fulton was placed on heightened supervision on 1/27/2025 and notified by Compliance and his manager of the compliance issues before that date. Fulton resigned effective March 31, 2025.

Product Type: Annuity-Fixed
Equity Listed (Common & Preferred Stock)

Reporting Source: Individual

Firm Name: NAVY FEDERAL INVESTMENT SERVICES, LLC

Termination Type: Permitted to Resign

Termination Date: 03/31/2025

Allegations: Fulton was in violation of five of the firm's policies and procedures. He has failed to



promptly submit account documentation for Office of Supervisory Jurisdiction review on three occasions and to obtain pre-approval from Compliance for annuity purchases on two occasions. Additionally, he incorrectly completed account applications by not identifying his relationship to the account holder. Lastly, Fulton instructed his coordinator to submit trade instructions to Operations in violation of the firm's policy requiring only licensed representative to accept and submit trade instructions. When confronted with this fact, Fulton states that he did speak with the member to confirm the trade and placed backdated notes within Unio stating this. Phone records have been obtained which verify that no such conversation took place. Fulton was placed on heightened supervision on 1/27/2025 and notified by Compliance and his manager of the compliance issues before that date. Fulton resigned effective March 31, 2025.

Product Type:

Annuity-Fixed

Broker Statement

The allegations are misleading. I was not aware that my sales assistant was not processing account documentation correctly or in a timely manner. The situation was corrected as soon as it was brought to my attention. I did not instruct my sales assistant to enter a trade, nor did I backdate client records. As to the disclosure issue, on one occasion I failed to document that the account holder, a relative, was temporarily staying in my home. The account documents were amended. The firm did not inform me that I was placed on heightened supervision. Rather, on January 24, 2025, I was informed that two compliance staff would review my annuity pre-approval requests and two other employees would review my paperwork submitted to the CRM, as my compliance supervisor was retiring from the firm. No customers were harmed nor were there any customer complaints relating to the firm's allegations or my tenure with the firm. I have never had a customer complaint in my 11 years in the industry.



End of Report

This page is intentionally left blank.