



IAPD Report

Elizabeth J McMullen

CRD# 7350229

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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

Elizabeth J McMullen (CRD# 7350229)

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 **08/29/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	STAR HARBOR INVESTMENTS INC	CRD# 335139	06/06/2025

QUALIFICATIONS

This representative is currently registered in **0** 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
B	MORGAN STANLEY	149777	Temple Terrace, FL	01/18/2023 - 01/11/2024
B	E*TRADE SECURITIES LLC	29106	Temple Terrace, FL	02/10/2022 - 09/05/2023

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	1
Termination	1
Financial	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **STAR HARBOR INVESTMENTS INC**
Main Address: TAMPA, FL
Firm ID#: 335139

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	06/06/2025

Branch Office Locations

STAR HARBOR INVESTMENTS INC
TAMPA, FL



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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 General Securities Representative Examination (S7TO)	Series 7TO	02/10/2022
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 Securities Industry Essentials Examination (SIE)	SIE	03/22/2021
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State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	12/12/2024
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 Uniform Securities Agent State Law Examination (S63)	Series 63	05/03/2021
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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
B	01/18/2023 - 01/11/2024	MORGAN STANLEY	CRD# 149777	Temple Terrace, FL
B	02/10/2022 - 09/05/2023	E*TRADE SECURITIES LLC	CRD# 29106	Temple Terrace, FL

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
01/2025 - Present	Star Harbor Investments Inc	President / Investment Advisor Representative	Y	Apollo Beach, FL, United States
01/2024 - 12/2024	Unemployed	Professional Development	N	Tampa, FL, United States
09/2023 - 12/2023	MORGAN STANLEY	Mass Transfer	Y	Temple Terrace, FL, United States
01/2023 - 12/2023	Morgan Stanley	NEX, Financial Service Rep 2	Y	Temple Terrace, FL, United States
11/2021 - 12/2023	E*TRADE Securities LLC	NEX, Financial Service Rep 2	Y	Temple Terrace, FL, United States
07/2021 - 10/2021	Caregiver	Caregiver (mother)	N	Colorado Springs, CO, United States
03/2021 - 06/2021	Alpine Securities Corporation	Compliance Analyst	Y	Salt Lake City, UT, United States
10/2020 - 03/2021	National Adventures LLC (dba Capital Adventures)	President & Founder	N	Arlington, VA, United States
07/2020 - 09/2020	Caregiver	Caregiver (related to friend's horseback riding accident)	N	Oceanside, CA, United States
04/2020 - 06/2020	Sitemetric, LLC	Site Captain	N	Houston, TX, United States
09/2019 - 02/2020	National Adventures LLC (dba Capital Adventures)	President & Founder	N	Arlington, VA, United States
05/2019 - 08/2019	Cheesetique	Cheesemonger	N	Alexandria, VA, United States
11/2018 - 04/2019	National Adventures LLC (dba Capital Adventures)	President & Founder	N	Arlington, VA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2017 - 10/2018	Buonarroti Designs	General Contractor Consultant	N	St. Augustine, FL, United States
01/2017 - 12/2017	Embark LLC (dba Embark DC)	VP of Sales	N	Germantown, MD, United States
07/2016 - 12/2016	Atmos Tool Company	Salesperson	N	Taringa, Australia
04/2016 - 06/2016	Caregiver	Caregiver (related to mother's second knee replacement)	N	Colorado Springs, CO, 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.

Informed Choice Insurance, Investment related, Tampa, FL, insurance agent, 04/2025, Sell life and health insurance products, potentially including variable annuities and variable life insurance. Provide client service and product recommendations. Registered as an independent agent and compensated via 1099, 20hrs/month



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	1
Termination	1
Financial	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 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	MORGAN STANLEY
Allegations:	Customer alleges that, in approximately September 2023, her son, with some involvement by Ms. McMullen, misappropriated funds from the customer's brokerage account.
Product Type:	No Product
Alleged Damages:	\$90,000.00
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:	10/03/2023
Complaint Pending?	No
Status:	Denied
Status Date:	07/16/2024
Settlement Amount:	



Individual Contribution Amount:
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Reporting Source: Individual

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

Allegations: On or about October 2023, a customer complaint was filed alleging unauthorized assistance related to the transfer of funds from a joint account. The allegations arose following a dispute between the joint account holders.

Product Type: No Product

Alleged Damages: \$90,000.00

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: 10/03/2023

Complaint Pending? No

Status: Denied

Status Date: 07/16/2024

Settlement Amount:

Individual Contribution Amount:

Broker Statement Representative had no involvement in the transactions and denies all allegations.



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: MSWM

Termination Type: Discharged

Termination Date: 12/14/2023

Allegations: Loss of confidence, including due to concerns of employee's failure to promptly escalate a client complaint regarding allegations of an unapproved outgoing fund transfer and the employee's off-platform communications with the client regarding the same.

Product Type: No Product

Reporting Source: Individual

Firm Name: MORGAN STANLEY

Termination Type: Discharged

Termination Date: 12/14/2023

Allegations: Loss of confidence, including due to concerns of employee's failure to promptly escalate a client complaint regarding allegations of an unapproved outgoing fund transfer and the employee's off-platform communications with the client regarding the same.

Product Type: No Product

Broker Statement Representative denies all allegations.



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source: Individual
Action Type: Compromise
Action Date: 03/18/2021

Organization Investment-Related?

Action Pending? No

Disposition: Closed

Disposition Date: 04/01/2021

If a compromise with creditor, provide:

Name of Creditor: CHASE Bank

Original Amount Owed: \$13,533.03

Terms Reached with Creditor: Paid \$2500 to constitute settlement-in-full on 04/01/2021.

Disclosure 2 of 2

Reporting Source: Individual
Action Type: Compromise
Action Date: 02/26/2021

Organization Investment-Related?

Action Pending? No

Disposition: Closed

Disposition Date: 05/14/2021

If a compromise with creditor, provide:

Name of Creditor: PNC Bank

Original Amount Owed: \$4,913.92

Terms Reached with Creditor: Paid \$984 to constitute settlement-in-full on 05/14/2021.



End of Report

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