

## BrokerCheck Report

### NEAL RICHARDS

CRD# 3076587

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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.

## About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
  - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
  - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

[brokercheck.finra.org](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://www.finra.org/brokercheck). It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)



## NEAL RICHARDS

CRD# 3076587

### Currently employed by and registered with the following Firm(s):

**IA STRATEGIC ADVISERS LLC**  
SOUTH CHESTERFIELD, VA  
CRD# 104555  
Registered with this firm since: 03/31/2025

**B FIDELITY BROKERAGE SERVICES LLC**  
100 NEW MILLENNIUM WAY  
DURHAM, NC 27709  
CRD# 7784  
Registered with this firm since: 08/18/2022

## Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

### Broker Qualifications

#### This broker is registered with:

- 2 Self-Regulatory Organizations
- 52 U.S. states and territories

#### This broker has passed:

- 2 Principal/Supervisory Exams
- 3 General Industry/Product Exams
- 2 State Securities Law Exams

### Registration History

#### This broker was previously registered with the following securities firm(s):

- IA FIDELITY PERSONAL AND WORKPLACE ADVISORS**  
CRD# 288590  
BOSTON, MA  
02/2023 - 03/2025
- IA FINANCIAL ENGINES ADVISORS L.L.C.**  
CRD# 104510  
SANTA CLARA, CA  
07/2017 - 03/2022
- IA TD AMERITRADE INVESTMENT MANAGEMENT, LLC**  
CRD# 111514  
OMAHA, NE  
06/2006 - 07/2017

### Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**



## Broker Qualifications

### Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

**This individual is currently registered with 2 SROs and is licensed in 52 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **FIDELITY BROKERAGE SERVICES LLC**

Main Office Address: **900 SALEM STREET  
SMITHFIELD, RI 02917**

Firm CRD#: **7784**

|   | SRO                     | Category                          | Status   | Date       |
|---|-------------------------|-----------------------------------|----------|------------|
| B | FINRA                   | General Securities Representative | Approved | 08/18/2022 |
| B | New York Stock Exchange | General Securities Representative | Approved | 08/18/2022 |

|   | U.S. State/ Territory | Category | Status   | Date       |
|---|-----------------------|----------|----------|------------|
| B | Alabama               | Agent    | Approved | 07/28/2025 |
| B | Alaska                | Agent    | Approved | 07/28/2025 |
| B | Arizona               | Agent    | Approved | 07/28/2025 |
| B | Arkansas              | Agent    | Approved | 07/28/2025 |
| B | California            | Agent    | Approved | 07/28/2025 |
| B | Colorado              | Agent    | Approved | 03/01/2024 |
| B | Connecticut           | Agent    | Approved | 07/28/2025 |
| B | Delaware              | Agent    | Approved | 07/28/2025 |
| B | District of Columbia  | Agent    | Approved | 07/28/2025 |
| B | Florida               | Agent    | Approved | 05/01/2024 |
| B | Georgia               | Agent    | Approved | 07/28/2025 |



## Broker Qualifications

### Employment 1 of 2, continued

|   | U.S. State/ Territory | Category | Status   | Date       |
|---|-----------------------|----------|----------|------------|
| B | Hawaii                | Agent    | Approved | 07/28/2025 |
| B | Idaho                 | Agent    | Approved | 07/28/2025 |
| B | Illinois              | Agent    | Approved | 07/28/2025 |
| B | Indiana               | Agent    | Approved | 07/28/2025 |
| B | Iowa                  | Agent    | Approved | 07/28/2025 |
| B | Kansas                | Agent    | Approved | 07/28/2025 |
| B | Kentucky              | Agent    | Approved | 07/28/2025 |
| B | Louisiana             | Agent    | Approved | 07/28/2025 |
| B | Maine                 | Agent    | Approved | 07/28/2025 |
| B | Maryland              | Agent    | Approved | 08/20/2024 |
| B | Massachusetts         | Agent    | Approved | 07/28/2025 |
| B | Michigan              | Agent    | Approved | 07/28/2025 |
| B | Minnesota             | Agent    | Approved | 03/01/2024 |
| B | Mississippi           | Agent    | Approved | 07/28/2025 |
| B | Missouri              | Agent    | Approved | 07/28/2025 |
| B | Montana               | Agent    | Approved | 07/28/2025 |
| B | Nebraska              | Agent    | Approved | 07/28/2025 |
| B | Nevada                | Agent    | Approved | 07/28/2025 |
| B | New Hampshire         | Agent    | Approved | 07/28/2025 |
| B | New Jersey            | Agent    | Approved | 07/28/2025 |
| B | New Mexico            | Agent    | Approved | 07/03/2024 |



## Broker Qualifications

### Employment 1 of 2, continued

|   | U.S. State/ Territory | Category | Status   | Date       |
|---|-----------------------|----------|----------|------------|
| B | New York              | Agent    | Approved | 09/29/2023 |
| B | North Carolina        | Agent    | Approved | 03/15/2023 |
| B | North Dakota          | Agent    | Approved | 07/28/2025 |
| B | Ohio                  | Agent    | Approved | 07/30/2025 |
| B | Oklahoma              | Agent    | Approved | 07/28/2025 |
| B | Oregon                | Agent    | Approved | 07/28/2025 |
| B | Pennsylvania          | Agent    | Approved | 07/28/2025 |
| B | Puerto Rico           | Agent    | Approved | 07/28/2025 |
| B | Rhode Island          | Agent    | Approved | 07/28/2025 |
| B | South Carolina        | Agent    | Approved | 01/09/2024 |
| B | South Dakota          | Agent    | Approved | 07/28/2025 |
| B | Tennessee             | Agent    | Approved | 07/21/2023 |
| B | Texas                 | Agent    | Approved | 03/15/2023 |
| B | Utah                  | Agent    | Approved | 07/28/2025 |
| B | Vermont               | Agent    | Approved | 07/28/2025 |
| B | Virginia              | Agent    | Approved | 03/15/2023 |
| B | Washington            | Agent    | Approved | 07/28/2025 |
| B | West Virginia         | Agent    | Approved | 07/28/2025 |
| B | Wisconsin             | Agent    | Approved | 07/28/2025 |
| B | Wyoming               | Agent    | Approved | 07/28/2025 |



## Broker Qualifications

### Employment 1 of 2, continued

#### Branch Office Locations

##### FIDELITY BROKERAGE SERVICES LLC

100 NEW MILLENNIUM WAY  
DURHAM, NC 27709

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### Employment 2 of 2

Firm Name: **STRATEGIC ADVISERS LLC**

Main Office Address: **155 SEAPORT BLVD  
BOSTON, MA 02210-2698**

Firm CRD#: **104555**

|    | U.S. State/ Territory | Category                          | Status   | Date       |
|----|-----------------------|-----------------------------------|----------|------------|
| IA | Texas                 | Investment Adviser Representative | Approved | 03/31/2025 |
| IA | Virginia              | Investment Adviser Representative | Approved | 03/31/2025 |

#### Branch Office Locations

SOUTH CHESTERFIELD, VA

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## Broker Qualifications

### Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

**This individual has passed 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

| Exam  | Category  | Date       |
|---|-----------|------------|
| <b>B</b> General Securities Sales Supervisor - Options Module Examination | Series 9  | 11/13/2000 |
| <b>B</b> General Securities Sales Supervisor - General Module Examination | Series 10 | 10/18/2000 |

### General Industry/Product Exams

| Exam   | Category   | Date       |
|--|------------|------------|
| <b>B</b> General Securities Representative Examination | Series 7TO | 08/18/2022 |
| <b>B</b> Securities Industry Essentials Examination    | SIE        | 08/18/2022 |
| <b>B</b> General Securities Representative Examination | Series 7   | 08/20/1998 |

### State Securities Law Exams

| Exam  | Category  | Date       |
|---|-----------|------------|
| <b>B</b> Uniform Securities Agent State Law Examination | Series 63 | 11/15/2022 |
| <b>IA</b> Uniform Investment Adviser Law Examination    | Series 65 | 07/08/2003 |

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at [www.finra.org/brokerqualifications/registeredrep/](http://www.finra.org/brokerqualifications/registeredrep/).



## Broker Qualifications

### 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 and Employment History

### Registration History

The broker previously was registered with the following firms:

| Registration Dates   | Firm Name                                | CRD#   | Branch Location    |
|----------------------|--|--------|--------------------|
| IA 02/2023 - 03/2025 | FIDELITY PERSONAL AND WORKPLACE ADVISORS | 288590 | VIRGINIA BEACH, VA |
| IA 07/2017 - 03/2022 | FINANCIAL ENGINES ADVISORS L.L.C.        | 104510 | VIRGINIA BEACH, VA |
| IA 06/2006 - 07/2017 | TD AMERITRADE INVESTMENT MANAGEMENT, LLC | 111514 | Glen Allen, VA     |
| IA 07/2003 - 07/2017 | TD AMERITRADE, INC.                      | 7870   | GLEN ALLEN, VA     |
| B 04/1999 - 07/2017  | TD AMERITRADE, INC.                      | 7870   | GLEN ALLEN, VA     |
| B 08/1998 - 04/1999  | AMERICAN EXPRESS FINANCIAL ADVISORS INC. | 6363   | MINNEAPOLIS, MN    |
| B 08/1998 - 04/1999  | IDS LIFE INSURANCE COMPANY               | 6321   | MINNEAPOLIS, MN    |

### Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

**Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.**

| Employment        | Employer Name                       | Position                     | Investment Related | Employer Location                 |
|-------------------|-------------------------------------|------------------------------|--------------------|-----------------------------------|
| 03/2025 - Present | Fidelity Investments                | Mass Transfer                | Y                  | BOSTON, MA, United States         |
| 05/2022 - Present | FIDELITY INVESTMENTS                | FINANCIAL REPRESENTATIVE     | Y                  | VIRGINIA BEACH, VA, United States |
| 07/2017 - 02/2022 | FINANCIAL ENGINES ADVISORS L.L.C.   | DIRECTOR, FINANCIAL PLANNING | Y                  | VIRGINIA BEACH, VA, United States |
| 04/1999 - 07/2017 | TD WATERHOUSE INVESTOR SERVICES INC | SR. FINANCIAL CONSULTANT     | Y                  | RICHMOND, VA, United States       |

## Registration and Employment History



### Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

OBA-68414|OrgNm: FAS Girl LLC|Org Addr:sandston, Virginia, US|OBA Nature: Short Term Rental Property|Invst Rel: N|Title: owner|Duties: Home Maintenance|StrtDt: 04-14-22|TotHrs/mon: 5|TrdHrs/mon: 0

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## End of Report



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