

## BrokerCheck Report

**Richard Xiaolin Zhu**

CRD# 5190313

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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).

**Richard X. Zhu**

CRD# 5190313

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

**IA MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 401 UNION ST  
 INVESTMENT SOLUTIONS GROUP  
 SEATTLE, WA 98101  
 CRD# 7691  
 Registered with this firm since: 05/21/2019

**B MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 401 UNION ST  
 INVESTMENT SOLUTIONS GROUP  
 SEATTLE, WA 98101  
 CRD# 7691  
 Registered with this firm since: 12/20/2018

## 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:**

- 6 Self-Regulatory Organizations
- 27 U.S. states and territories

**This broker has passed:**

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

### Registration History

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

**B WELLS FARGO SECURITIES, LLC**  
 CRD# 126292  
 SAN FRANCISCO, CA  
 04/2010 - 10/2018

### 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 6 SROs and is licensed in 27 U.S. states and territories through his or her employer.**

### Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**

Main Office Address: **ONE BRYANT PARK  
NEW YORK, NY 10036**

Firm CRD#: **7691**

	SRO	Category	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	12/20/2018
B	Cboe BYX Exchange, Inc.	Securities Trader	Approved	12/20/2018
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	12/20/2018
B	Cboe BZX Exchange, Inc.	Securities Trader	Approved	12/20/2018
B	Cboe Exchange, Inc.	General Securities Representative	Approved	12/20/2018
B	Cboe Exchange, Inc.	Securities Trader	Approved	12/20/2018
B	FINRA	General Securities Representative	Approved	12/20/2018
B	FINRA	Investment Banking Representative	Approved	12/20/2018
B	FINRA	Operations Professional	Approved	12/20/2018
B	FINRA	Securities Trader	Approved	12/20/2018
B	Nasdaq Stock Market	General Securities Representative	Approved	12/20/2018
B	Nasdaq Stock Market	Securities Trader	Approved	12/20/2018
B	New York Stock Exchange	General Securities Representative	Approved	12/20/2018
B	New York Stock Exchange	Securities Trader	Approved	12/20/2018

## Broker Qualifications



### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Alabama	Agent	Approved	02/16/2021
B	Arkansas	Agent	Approved	02/16/2021
B	California	Agent	Approved	12/20/2018
IA	California	Investment Adviser Representative	Approved	05/21/2019
B	Colorado	Agent	Approved	02/16/2021
B	Connecticut	Agent	Approved	02/16/2021
B	District of Columbia	Agent	Approved	02/16/2021
B	Florida	Agent	Approved	02/16/2021
B	Hawaii	Agent	Approved	02/16/2021
B	Idaho	Agent	Approved	02/16/2021
B	Illinois	Agent	Approved	02/16/2021
B	Maryland	Agent	Approved	02/16/2021
B	Massachusetts	Agent	Approved	02/16/2021
B	Michigan	Agent	Approved	02/16/2021
B	Nebraska	Agent	Approved	02/16/2021
B	Nevada	Agent	Approved	02/16/2021
B	New Jersey	Agent	Approved	02/16/2021
B	New Mexico	Agent	Approved	02/16/2021
B	New York	Agent	Approved	02/16/2021
B	North Carolina	Agent	Approved	02/16/2021
B	Ohio	Agent	Approved	02/17/2021



## Broker Qualifications

### Employment 1 of 1, continued

	U.S. State/ Territory	Category	Status	Date
B	Oregon	Agent	Approved	02/16/2021
B	South Carolina	Agent	Approved	02/16/2021
B	Texas	Agent	Approved	02/16/2021
IA	Texas	Investment Adviser Representative	Approved	02/25/2021
B	Utah	Agent	Approved	02/16/2021
B	Vermont	Agent	Approved	02/16/2021
B	Washington	Agent	Approved	02/16/2021
IA	Washington	Investment Adviser Representative	Approved	01/11/2024
B	Wyoming	Agent	Approved	02/16/2021

### Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**  
 401 UNION ST  
 INVESTMENT SOLUTIONS GROUP  
 SEATTLE, WA 98101



## 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 0 principal/supervisory exams, 5 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>B</b> Securities Trader Exam	Series 57TO	01/02/2023
<b>B</b> Operations Professional Examination	Series 99TO	01/02/2023
<b>B</b> Investment Banking Registered Representative Examination	Series 79TO	01/02/2023
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	04/27/2010

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	04/20/2019
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	05/17/2010

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.





## Registration and Employment History

### Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
<b>B</b> 04/2010 - 10/2018	WELLS FARGO SECURITIES, LLC	126292	SAN FRANCISCO, CA

### 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
11/2018 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Mkt Linked Inv Specialist	Y	SAN FRANCISCO, CA, United States
08/2009 - 10/2018	WELLS FARGO SECURITIES, LLC	Vice President	Y	SAN FRANCISCO, CA, United States

### 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.

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For profit or not for profit: Non-Profit Organization

Name of outside business organization: Crowden Music Center

Investment related: Y

Address of business:

Berkeley, California 94702

Nature of business: Charitable Organization,

Position, title, association: Committee Member,

Start date of relationship: 2/19/2021

Number of hours devoted: 2 hour(s) Monthly

Number of hours devoted during trading hours: 0

Duties: Member of investment committee

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## Registration and Employment History



### Other Business Activities, continued

For profit or not for profit: Non-Profit Organization

Name of outside business organization: East Bay Center for the Performing Arts

Investment related: N

Address of business:

Richmond, California 94801

Nature of business: Charitable Organization,

Position, title, association: Advisory Board Member,

Start date of relationship: 4/1/2016

Number of hours devoted: 2 hour(s) Monthly

Number of hours devoted during trading hours: 0

Duties: EBCPA is a performing arts school serving youth and young adults in a historically underserved community. I have been a Board member since 2016 and was formerly a student. Responsibilities include contributing to budgeting, fundraising, and strategy.

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## End of Report



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