

**Robert R. Fulton**  
Officer & **Designated Broker**  
Fulton Financial Consultants, Inc.

**ROBERT R. FULTON CLU ChFC**

3790 Shorewood Ave  
Greenbank, WA. 98253 Cell (206) 240-2267

**EDUCATION**

American College - Bryn Mawr, Penn. (4.00 years received professional designations CLU and ChFC (Chartered Life Underwriter and Chartered Financial Consultant).

Seattle Pacific University (1.50 years) Accounting and Business focus.

Highline Community College (1.25 years) Business and Criminal law classes.

**INSURANCE EXPERIENCE**

Fulton Financial Consultants, Inc. Life Insurance and Annuity Sales & Service 1980 to Present

The Principle Financial Group 1975 to 1979 Career Life and Health Insurance Agent

**SECURITIES REGISTERED REPRESENTATIVE (Stock Broker – Series 7)**

Sentry Equity Services, Inc. - Securities Broker - 7-83 to 7-84

EF Hutton/ Financial Advisor Sales 8-1984

KMS Financial Services, Inc. - Securities Broker - 8-85 to 12-87

Berkshire Equity Sales, Inc. - Securities Broker - 12-87 to 4-20-89

Walnut Street Securities, Inc. Securities Broker April 1989 to 12-31-2005

**FINANCIAL PLANNING**

Fee-Based, WA State Investment Advisor, 1989 to 2002

**MORTGAGE AND LENDING and current associations**

Fulton Financial Consultants, Inc. Designated *Mortgage* Broker 4/16/98 to 12-31-2023

Qpoint Home Mortgage Loans Yarrow Bay, - Loan Officer - November 29, 1996 to 4/16/98

Phoenix Mortgage, Inc. - Loan Officer - December 7, 1995 to November 22, 1996

Co-Owner and consultant of contract mortgage underwriting company - Mid 1980's.

**REAL ESTATE SALES**

Century 21 Bellevue, WA 1976

Wallace and Wheeler, Inc. - Real Estate Agent - in late 1970's

The Cutting Edge Resources, Inc.- Part time -Real Estate Agent - Summer and fall of 1991

**PROFESSIONAL ASSOCIATION MEMEBERSHIPS**

Society of Financial Service Professionals (member for 39 years- Inactive)

Washington Association of Mortgage Brokers (WAMB) Retired & Inactive

National Association of Mortgage Brokers (NAMB) Retired & Inactive

**PROFESSIONAL LICENESES**

WA Life, Health and P & C Insurance Licenses (Active)

WA State Mortgage Broker License (Retired & Inactive)

WA State Investment Advisor License I.A. (Retired & Inactive)

NASD Securities Series 7, 63 Licenses and 24 Supervisor License (Retired & Inactive)

WA State Real Estate License (Retired & Inactive)

**DISCIPLINARY BACKGROUND**

None: A 50+ year track record in financial industry with no form of claims or litigation against me.

**LONG RANGE and short term BUSINESS GOALS**

I officially entered permanent semi-retirement in the winter of 2024. After reviewing the above based on dates, activities and the fact I have closed over 10,000 transactions, I may have as much financial industry experience to draw on as anyone on the planet. My passion is in sharing, with those who will listen, verbally the retirement strategies and concepts that I have learned over the years to complete their goals and objectives. I do this at no charge, or specific fee, but “verbally” was the operative word, usually on the phone. I have great ideas and can lay out your options after I understand the situation. I have worked with hundreds of clients throughout their working and accumulation period, retirement period and death. I have seen, firsthand the consequences of different decisions and their ultimate outcomes. I can share feedback for you on what may work and what will not for you, to help you make your own financial decisions. I still sell a few competitive financial products needed to get you to retirement and provide a tax favored income you cannot outlive in retirement. In those cases, I receive a commission from that specific institution. Even when helping you with your IRA as a Fiduciary, while you will have my loyalty, conflicts of interest may not be totally eliminated whenever selling financial products.