



IAPD Report

DANIEL MARK SACCAL

CRD# 1925708

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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

DANIEL MARK SACCAL (CRD# 1925708)

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 **01/24/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	ALTITUDE CAPITAL MANAGEMENT LLC	CRD# 329366	03/04/2025

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
IA	WEALTH WATCH ADVISORS, LLC	172002	Palm Beach Gardens, FL	07/31/2019 - 04/15/2021
IA	LINCOLN FINANCIAL SECURITIES CORPORATION	3870	PALM BEACH GARDENS, FL	10/30/2015 - 07/26/2017
B	LINCOLN FINANCIAL SECURITIES CORPORATION	3870	PALM BEACH GARDENS, FL	10/28/2015 - 07/26/2017

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



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: **ALTITUDE CAPITAL MANAGEMENT LLC**
Main Address: 2015 GRAND AVENUE
SUITE 100
DES MOINES, IA 50312
Firm ID#: 329366

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	03/04/2025

Branch Office Locations

ALTITUDE CAPITAL MANAGEMENT LLC
PALM BEACH GARDENS, 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 1 principal/supervisory exam, 4 general industry/product exams, and 3 state securities law exams.





Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	12/22/2003

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	07/26/2017
 General Securities Representative Examination (S7)	Series 7	03/23/2005
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	12/27/1989
 National Commodity Futures Examination (S3)	Series 3	02/03/1989

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	12/11/2024
  Uniform Combined State Law Examination (S66)	Series 66	05/03/2005
 Uniform Securities Agent State Law Examination (S63)	Series 63	08/13/2001

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
IA	07/31/2019 - 04/15/2021	WEALTH WATCH ADVISORS, LLC	CRD# 172002	Palm Beach Gardens, FL
IA	10/30/2015 - 07/26/2017	LINCOLN FINANCIAL SECURITIES CORPORATION	CRD# 3870	PALM BEACH GARDEN:
B	10/28/2015 - 07/26/2017	LINCOLN FINANCIAL SECURITIES CORPORATION	CRD# 3870	PALM BEACH GARDEN:
IA	06/14/2011 - 10/31/2013	SICOR SECURITIES INC	CRD# 16195	PALM BEACH GARDEN:
B	06/01/2011 - 10/31/2013	SICOR SECURITIES INC	CRD# 16195	WEST PALM BEACH, FL
IA	12/04/2009 - 09/10/2010	JONATHAN ROBERTS ADVISORY GROUP, INC.	CRD# 112294	PALM BEACH GARDEN:
B	11/02/2009 - 09/08/2010	J.W. COLE FINANCIAL, INC.	CRD# 124583	PALM BEACH GARDEN:
B	09/09/2008 - 10/23/2009	G.F. INVESTMENT SERVICES, LLC	CRD# 132939	CORAL SPRINGS, FL
IA	11/17/2005 - 09/16/2008	GUNNALLEN FINANCIAL, INC	CRD# 17609	NORTH PALM BEACH, F
B	11/16/2005 - 09/16/2008	GUNNALLEN FINANCIAL, INC	CRD# 17609	NORTH PALM BEACH, F
IA	05/05/2005 - 11/17/2005	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	NORTH PALM BEACH, F
B	08/24/2004 - 11/17/2005	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	06/25/2001 - 09/02/2004	HIGH MARK SECURITIES, INC.	CRD# 42467	LAKELAND, FL
B	01/28/1997 - 06/12/2001	LIFEMARK SECURITIES CORP.	CRD# 16204	ROCHESTER, NY
B	06/20/1994 - 08/25/1995	NATIONAL ADVISORY SERVICE, INC.	CRD# 13375	NORTH PALM BEACH, F
B	01/01/1990 - 06/28/1994	PRUCO SECURITIES CORPORATION	CRD# 5685	NEWARK, NJ



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	01/01/1990 - 12/10/1993	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	CRD# 680	NEWARK, NJ

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	ALTITUDE CAPTIAL MANAGEMENT LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	DES MOINES, IA, United States
07/2017 - Present	Vision Wealth Management, Inc	Owner/Agent	Y	Palm Beach Gardens, FL, United States
07/2019 - 04/2021	Wealth Watch Advisors	IAR	Y	Englewood, CO, United States
10/2015 - 07/2017	LINCOLN FINANCIAL SECURITIES CORPORATION	REGISTERED REPRESENTATIVE	Y	PALM BEACH GARDENS, FL, 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.

1. Daniel M Saccal / Vision Wealth Management, Inc., 4091 Jonquil Cr S, Palm Beach Gardens FL 33410
 Category: Insurance
 Investment Related: Yes
 Title: Owner
 Duties: offers indexed annuities, fixed annuities, traditional life insurance
 Start Date: 10/2004
 Hours per Month: 120
 Hours per Month during trading hours: 120

2. Name and Address: Child Care Centers, Inc., 5557 W Waters Ave, STE 700, Tampa FL 33634
 Category: Legal Entity
 Investment Related: No
 Title: Co-Owner/President
 Duties: assist with day to day financial aspects of running a daycare facility
 Start Date: 04/2017
 Hours per Month: 5
 Hours per Month during trading hours: 5

3. NAME AND ADDRESS: VELOCITY CREDIT UNION, PALM BEACH GARDENS, FLORIDA



Registration & Employment History



OTHER BUSINESS ACTIVITIES

CATEGORY: CREDIT UNION
INVESTMENT RELATED: NO
TITLE: BOARD MEMBER
DUTIES: HELP OVERSEE OPERATION
START DATE: 2013
HOURS PER MONTH 3



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

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:

Allegations: REGARDING THE PURCHASE AND SUBSEQUENT SERVICING OF A VARIABLE APPRECIABLE LIFE (VAL) CONTRACT, THE CLIENT ALLEGES "...THEY WERE GROSSLY MISREPRESENTING THIS CHANGE IN MY INSURANCE AND MADE A VICTIM OF ME WHILE THEY WERE, IN FACT, THE ONLY ONES TO PROFIT BY COLLECTING COMMISSIONS." (NO MONETARY DAMAGES WERE ALLEGED)

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/05/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE COMPANY HONORED THE CLIENT'S REQUEST TO CANCEL THE CONTRACT AND APPLY THE PREMIUMS PAID, TOTALLING \$80,460.91 TOWARD HIS PREVIOUSLY ISSUED TRADITIONAL



CONTRACTS.
 MR. SACCAL WAS NOT INVOLVED IN THE INITIAL SALE OF THIS POLICY, HE WAS ONLY INVOLVED IN THE SUBSEQUENT SERVICING. [CUSTOMER] RECENTLY WITHDREW THIS COMPLAINT WITH REGARD TO MR. SACCAL'S INVOLVEMENT. THE COMPANY IS REPORTING THIS SETTLEMENT TO COMPLY WITH NASD REQUIREMENTS PERTAINING TO REPORTING ALL SETTLEMENTS OF \$5,000 OR MORE. THE COMPANY BY THIS FILING MAKES NO ALLEGATIONS REGARDING THE ACTIONS OF THE REPRESENTATIVE.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint:

Allegations: TOTAL AMOUNT OF \$80,460 WAS REVERSED AND APPLIED TO PREVIOUSLY ISSUED CONTRACTS WHILE NOT INVOLVED WITH THE SALE, I SERVICED THIS CONTRACT FOR APPROXIMATELY 1 YEAR AFTER THE AGENT WAS DISMISSED.

Product Type:

Alleged Damages:

Customer Complaint Information

Date Complaint Received: 05/05/1995

Complaint Pending? No

Status: Settled

Status Date:

Settlement Amount:

Individual Contribution Amount:

Broker Statement REVERSAL OF \$80,640 IN PREMIUM. I SERVICED THIS CONTRACT ONLY. PREMIUMS WERE PAID WHILE I SERVICED THIS CONTRACT. I HELPED THE CLIENT GET A LOWER RATING. I TRIED TO GET PRUCO TO REMOVE THIS AMENDMENT BUTY THEY WOULD NOT COOPERATE. I WENT SO FAR AS TO HAVE THE CLIENT WRITE A LETTER IN WHICH HE STATED THAT HE WAS COMPLETELY SATISFIED WITH MY SERVICE. THEY STILL WOULD NOT REMOVE THE COMPLAINT. THE COMPLAINT & CLIENT LETTER ARE ENCLOSED.



End of Report

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