IAPD Report

DANIEL REUBEN NESSIM

CRD# 2045490

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 REUBEN NESSIM (CRD# 2045490)

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 **02/08/2022**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	05/05/2016
IA	IHT WEALTH MANAGEMENT LLC	CRD# 171481	07/12/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **8** 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	AMERITAS INVESTMENT CORP.	14869	GREAT NECK, NY	02/11/2009 - 06/02/2016
B	CAMBRIDGE INVESTMENT RESEARCH, INC.	39543	GREAT NECK, NY	01/31/2008 - 03/05/2009
B	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	GREAT NECK, NY	05/22/2003 - 01/31/2008

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
Regulatory Event	1
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 **8** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **IHT WEALTH MANAGEMENT LLC**

Main Address: 123 N. WACKER DR.
SUITE 2300
CHICAGO, IL 60606

Firm ID#: 171481

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	07/12/2021

Branch Office Locations

IHT WEALTH MANAGEMENT LLC
40 Cuttermill Road
Suite 205
Great Neck, NY 11021

Employment 2 of 2

Firm Name: **LPL FINANCIAL LLC**

Main Address: 1055 LPL WAY
FORT MILL, SC 29715

Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	Invest. Co and Variable Contracts	Approved	05/05/2016
B	Colorado	Agent	Approved	05/19/2016
B	Connecticut	Agent	Approved	05/19/2016
B	Florida	Agent	Approved	05/19/2016
B	Massachusetts	Agent	Approved	05/19/2016
B	New Jersey	Agent	Approved	05/19/2016

Qualifications

	Regulator	Registration	Status	Date
B	New York	Agent	Approved	05/05/2016
B	North Carolina	Agent	Approved	05/19/2016
B	Puerto Rico	Agent	Approved	06/06/2016

Branch Office Locations

LPL FINANCIAL LLC
40 CUTTERMILL ROAD, STE. 205
GREAT NECK, NY 11021

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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/16/1990

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/26/1990

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 & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	02/11/2009 - 06/02/2016	AMERITAS INVESTMENT CORP.	CRD# 14869	GREAT NECK, NY
B	01/31/2008 - 03/05/2009	CAMBRIDGE INVESTMENT RESEARCH, INC.	CRD# 39543	GREAT NECK, NY
B	05/22/2003 - 01/31/2008	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	GREAT NECK, NY
B	12/12/2002 - 05/22/2003	YANKEE FINANCIAL GROUP, INC.	CRD# 17966	MELVILLE, NY
B	04/17/2002 - 12/31/2002	WISE PLANNING CORP.	CRD# 899	HICKSVILLE, NY
B	06/19/2001 - 04/09/2002	SIGNATOR INVESTORS, INC.	CRD# 468	BOSTON, MA
B	09/16/1999 - 06/13/2001	ALLMERICA INVESTMENTS, INC.	CRD# 3960	WORCESTER, MA
B	07/17/1990 - 08/25/1999	EQ FINANCIAL CONSULTANTS, INC.	CRD# 6627	NEW YORK, NY
B	07/17/1990 - 08/25/1999	THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	CRD# 4039	NEW YORK, NY

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
09/2020 - Present	IHT Wealth Management	Investment Adviser Representative	Y	Great Neck, NY, United States
05/2016 - Present	LPL Financial, LLC	Registered Representative	Y	Great Neck, NY, United States
03/2004 - Present	AMERITAS LIFE INSURANCE CORP OF NEW YORK	LICENSED AGENT	Y	NEW YORK, NY, United States
06/2016 - 10/2020	Private Advisor Group, LLC	Investment Adviser Representative	Y	Great Neck, NY, United States
02/2003 - 08/2017	A & C MANAGMENT GROUP	PRESIDENT	Y	GREAT NECK, NY, United States

Registration & Employment History

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. 7/14/2016: A & C Management Group, LTD - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Investment Related - Started 02/10/03 - 100 Hours Per Month/7 Hours During Securities Trading - Insurance Types: Life, Health, Disability, LTC, Fixed Annuities.

2. 8/12/2016: PRB Wealth Management - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 07/22/16 - 100 Hours Per Month/7 Hours During Securities Trading.

3. 8/22/2017: The Nessim Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 08/21/2017 - 15 Hours Per Month During Securities Trading.

4. 3/29/2018 - Nessim Planning - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - DBA for LPL Business (entity for LPL business) - Started 08/21/2017 - 15 Hours Per Month During Securities Trading.

5. 9/4/2020 - IHT Wealth Management - Investment Related - At Reported Business Location(s) - Registered Investment Advisor Hybrid - IAR - Started 09/01/2020 - 100 Hours Per Month/7 Hours During Securities Trading - I provide investment advisory services through IHT Wealth Management, an independent investment advisor firm. I started this business activity in 09/2020. I expect to spend approximately 100 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at http://www.adviserinfo.sec.gov/IAPD. The firm is separate from and independent of LPL Financial.

6. 2/9/2021 - IHT Wealth Management - DBA: (Hybrid) Bridge Benefits Group - Investment Related - At Reported Business Location(s) - Registered Investment Advisor DBA - IAR - Started 09/01/2020 - 20 Hours Per Month/4 Hours During Securities Trading.

7. 2/17/2021 - Bridge Benefits Group - Investment Related - At Reported Business Location(s) - DBA for LPL Business (entity for LPL business) - Started 01/20/2021 - 20 Hours Per Month/4 Hours During Securities Trading.

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
Regulatory Event	1
Customer Dispute	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Individual
Regulatory Action Initiated By:	STATE OF NEW YORK INSURANCE DEPT.
Sanction(s) Sought:	Other
Other Sanction(s) Sought:	$6000.00 PENALTY
Date Initiated:	04/28/2006
Docket/Case Number:	2006-0095-S
Employing firm when activity occurred which led to the regulatory action:	
Product Type:	Other
Other Product Type(s):	LIFE INSURANCE
Allegations:	SALE OF LIFE INSURANCE IN THE STATE OF NEW YORK ISSUED BY VALLEY FORGE LIFE INSURANCE (AN INSURER THAT IS NOT LICENSED IN NEW YORK)
Current Status:	Final
Resolution:	Stipulation and Consent
Resolution Date:	05/02/2006
Sanctions Ordered:	Monetary/Fine $6,000.00
Other Sanctions Ordered:	
Sanction Details:	$6000 PENALTY IMPOSED AND PAID BY THE REPRESENTATIVE DANIEL

	NESSIM
Broker Statement	IT WAS MY UNDERSTANDING FROM CNA (A DIVISION OF VALLEY FORDGE) THAT CONNECTICUT POLICIES COLD BE SOLD TO NEW YORK RESIDENTS AS LONG AS I HAD A CONNECICUT OFFICE. IT CAME TO MY UNDERSTANDING AT A LATER TIME THAT IT WASN'T THE CASE.

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:	EQUITABLE LIFE
Allegations:	CLIENT ALLEGES THE AGENT COMMITTED FRAUD DURING THE SALE OF A 1998 ISSUE VARIABLE LIFE INSURANCE POLICY THAT WAS UNSUITABLE. DAMAGES ARE UNSPECIFIED.
Product Type:	Insurance
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	08/13/2002
Complaint Pending?	No
Status:	Settled
Status Date:	02/20/2003
Settlement Amount:	$8,011.28
Individual Contribution Amount:	$0.00
Firm Statement	EQUITABLE FOUND NO BASIS TO THE CUSTOMER COMPLAINT. BASED UPON AN APPEAL LETTER FILED BY THE CLIENT, EQUITABLE AGREED TO REFUND PREMIUMS PAID, LESS THE SURRENDER PROCEEDS PREVIOUSLY DISBURSED. THIS RESULTED IN A LOSS OF $8,011.28.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	EQUITABLE LIFE
Allegations:	CLIENT ALLEGES THAT THE AGENT COMMITTED FRAUD DURING THE SALE OF A 1998 ISSUE VARIABLE LIFE INS. POLICY, WHICH CLIENT SAYS WAS UNSUITABLE. DAMAGES ARE UNSPECIFIED. IN 1998, A VARIABLE LIFE POLICY WAS SOLD TO CUSTOMER. REG 60 FORMS WERE FILED AND ALL COSTS WERE EXPLAINED TO THE CLIENT, AS WELL AS FUND PERFORMANCE BEING TIED TO MARKET CONDITIONS. IN 1999, WHEN THE POLICY HAD MORE CASH VALUE, THE CLIENT WAS VERY HAPPY. WHEN THE PERFORMANCE LATER DECREASED, THE CLIENT BECAME UNHAPPY AND CLAIMED THAT NOTHING HAD BEEN EXPLAINED TO HIM. THE CLIENT HAD BEEN INFORMED OF ALL COST RISKS AND ALSO WAS RECEIVING STATEMENTS FOR THIS POLICY SHOWING HOW THE INVESTMENTS WERE DOING.

Product Type:	Insurance
Other Product Type(s):	FLEXIBLE VARIABLE LIFE
Alleged Damages:	$0.00

Customer Complaint Information

Date Complaint Received:	08/13/2002
Complaint Pending?	No
Status:	Settled
Status Date:	02/20/2003
Settlement Amount:	$8,011.28
Individual Contribution Amount:	$0.00
Broker Statement	EQUITABLE FOUND NO BASIS TO THE CUSTOMER COMPLAINT. BASED UPON AN APPEAL LETTER FILED BY THE CLIENT, EQUITABLE AGREED TO REFUND PREMIUMS PAID, LESS THE SURRENDER PROCEEDS PREVIOUSLY DISBURSED. THIS RESULTED IN A LOSS OF $8,011.28.

End of Report

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