



IAPD Report

NANCY LYNNE DANIEL

CRD# 2398849

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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

NANCY LYNNE DANIEL (CRD# 2398849)

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 **05/12/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	AURORA SECURITIES	CRD# 46147	07/03/2024
IA	SECURE ASSET MANAGEMENT, L.L.C.	CRD# 144046	07/08/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **9** 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	CETERA INVESTMENT ADVISERS LLC	105644	Naples, FL	04/04/2023 - 07/08/2024
B	CETERA ADVISOR NETWORKS LLC	13572	BAY VILLAGE, OH	06/15/2007 - 07/08/2024
IA	CETERA ADVISOR NETWORKS LLC	13572	BAY VILLAGE, OH	06/28/2007 - 06/29/2023

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
Termination	1



Qualifications

Firm Name: **SECURE ASSET MANAGEMENT, L.L.C.**
Main Address: 2565 WEST MAPLE RD
TROY, MI 48084
Firm ID#: 144046

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	07/10/2024
IA	Ohio	Investment Adviser Representative	Approved	07/08/2024

Branch Office Locations

SECURE ASSET MANAGEMENT, L.L.C.
Naples, FL

SECURE ASSET MANAGEMENT, L.L.C.
Bay Village, OH



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, 3 general industry/product exams, and 2 state securities law exams.




Principal/Supervisory Exams

Exam	Category	Date
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No information reported.



General Industry/Product Exams

Exam	Category	Date
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 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 Futures Managed Funds Examination (S31)	Series 31	10/26/1993
 General Securities Representative Examination (S7)	Series 7	09/14/1993

State Securities Law Exams

Exam	Category	Date
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 Uniform Investment Adviser Law Examination (S65)	Series 65	11/30/2004
 Uniform Securities Agent State Law Examination (S63)	Series 63	09/21/1993

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	04/04/2023 - 07/08/2024	CETERA INVESTMENT ADVISERS LLC	CRD# 105644	Naples, FL
B	06/15/2007 - 07/08/2024	CETERA ADVISOR NETWORKS LLC	CRD# 13572	BAY VILLAGE, OH
IA	06/28/2007 - 06/29/2023	CETERA ADVISOR NETWORKS LLC	CRD# 13572	BAY VILLAGE, OH
IA	07/02/2004 - 05/02/2007	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	CLEVELAND, OH
B	07/01/2004 - 05/02/2007	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	CLEVELAND, OH
IA	02/16/2001 - 07/01/2004	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	WEST LAKE, OH
B	02/02/2001 - 07/01/2004	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	NEW YORK, NY
B	09/15/1993 - 02/07/2001	DEAN WITTER REYNOLDS INC.	CRD# 7556	PURCHASE, 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
07/2024 - Present	Aurora Securities Inc.	Registered Representative	Y	Bay Village, OH, United States
07/2024 - Present	Secure Asset Management, LLC	Investment Advisor Representative	Y	Bay Village, FL, United States
10/2009 - Present	Crescendo Finance, LLC	Owner/Financial Professional	Y	Bay Village, OH, United States
03/2023 - 07/2024	CETERA INVESTMENT ADVISERS LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	SCHAUMBURG, IL, United States
01/2013 - 07/2024	CETERA ADVISOR NETWORKS LLC	REGISTERED REPRESENTATIVE	Y	EL SEGUNDO, CA, 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. VIOLINIST, 20 HOURS A WEEK. NOT INVESTMENT RELATED.
2. FIXED INSURANCE PRODUCTS; LIFE, DISABILITY, ANNUITIES AND LTC.
3. NAME OF OTHER BUSINESS: CRESCENDO FINANCE LLC / CRESCENDO FINANCE;
INVESTMENT RELATED: YES;
ADDRESS: SAME AS REGISTERED LOCATION;
NATURE OF BUSINESS: FINANCIAL SERVICES;
START DATE: 10/2009;
POSITION/TITLE/RELATIONSHIP: OWNER FINANCIAL PROFESSIONAL ;
APX NUMBER OF HOURS PER WEEK: 60-80 ;
APX NUMBER OF HOURS DURING TRADING HOURS: 32.5 ;
BRIEF DESCRIPTION OF DUTIES: DBA FOR FINANCIAL SERVICES;



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
Termination	1

Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source: Firm

Firm Name: RAYMOND JAMES & ASSOCIATES

Termination Type: Discharged

Termination Date: 04/18/2007

Allegations: FA SENT INVESTMENT POLICY STATEMENTS TO CLIENTS FOR SIGNATURE WITHOUT FIRM APPROVAL. THESE IPS'S CONTAINED MISLEADING STATEMENTS, EXAGGERATED CLAIMS, LACK OF REQUIRED HEDGES, AND MARKET AND RETURN PREDICTIONS.

Product Type: No Product

Other Product Types:

Firm Statement BRANCH MANAGEMENT REVIEWED CLIENT-SIGNED IPS'S CONTAINING MISLEADING STATEMENTS, EXAGGERATED CLAIMS, LACK OF REQUIRED HEDGES, AND MARKET AND RETURN PREDICTIONS. FURTHER FOUND THAT PROPOSED INVESTMENT STRATEGIES, RATES OF RETURN AND ALLOCATIONS ARE NOT IN LINE WITH THE CLIENTS' CURRENT HOLDINGS.

Reporting Source: Individual

Firm Name: RAYMOND JAMES & ASSOCIATES, INC.

Termination Type: Discharged

Termination Date: 04/18/2007

Allegations: FA SENT INVESTMENT POLICY STATEMENTS TO CLIENTS FOR SIGNATURE WITHOUT FIRM APPROVAL. THESE IPS'S CONTAINED MISLEADING STATEMENTS, EXAGGERATED CLAIMS, LACK OF REQUIRED HEDGES, AND MARKET AND RETURN PREDICTIONS.



Product Type:

No Product

Broker Statement

RJ'S ALLEGATIONS ARE COMPLETELY FALSE AND MISLEADING. THE STATE OF OHIO HAS DETERMINED IN A PROCEEDING WHERE RJ WAS PARTY THAT RR WAS TERMINATED WITHOUT CAUSE. BRANCH MANAGER ([BRANCH MANAGER])("BM") HAS KNOWN RR SINCE 1995, AND KNOWN OF HER CPA/MBA AND HER FINANCIAL PLANNING SKILLS WHEN THEY WORKED TOGETHER AT DEAN WITTER. BM TRIED TO RECRUIT RR TO RAYMOND JAMES (RJ) IN 2002 AND SUCCEEDED IN 2004, PRECISELY BECAUSE SHE ISSUED INVESTMENT POLICY STATEMENTS (IPS). RJ AND BM KNEW OF IPS AT ALL TIMES. IN 2005 BM REQUIRED RR TAKE A COURSE TO REFORMAT RR'S IPS TO BE LIKE THE COURSE FORMS. RR TOOK THE COURSE, AS REQUIRED BY RJ AND REFORMATTED HER IPS AS INSTRUCTED. ALL IPS WERE COPIED AND MAINTAINED IN BRANCH FILES. MUCH OF RR'S CORRESPONDENCE ALWAYS MENTIONED IPS. IN 2007, RJ, BM HAD RR REFORMAT HER IPS TO NEW RJ SUNGARD SYSTEM IPS FORMAT. TWO SUNGARD FORMATS WERE FINALIZED AND TWO WERE IN PROCESS WHEN RR WAS WRONGFULLY TERMINATED. RJ AND BM KNEW OF IPS AT ALL TIMES, AND APPROVED OF SAME. AT LEAST FIVE RJ EMPLOYEES ASSISTED IN THE PRODUCTION, APPROVAL AND MAILING OF THESE IPSS OVER ALMOST THREE YEARS. RR HAS APPROXIMATELY 14 YEARS EXPERIENCE AND HAS NO CUSTOMER COMPLAINTS.



End of Report

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