



IAPD Report

DANIEL JAY TWOGOOD

CRD# 2418705

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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 JAY TWOGOOD (CRD# 2418705)

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 **03/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	EVERSOURCE WEALTH ADVISORS, LLC	CRD# 286340	10/20/2022
IA	TWOGOOD FINANCIAL SERVICES, INC.	CRD# 323812	12/19/2022

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **2** 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	EQUITABLE ADVISORS, LLC	6627	SCOTTSDALE, AZ	11/03/2011 - 10/18/2022
IA	EQUITABLE ADVISORS, LLC	6627	SCOTTSDALE, AZ	11/03/2011 - 10/18/2022
IA	EAGLE STRATEGIES LLC	110826	SCOTTSDALE, United States	04/29/2003 - 11/08/2011

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	2



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 **2** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **TWOGOOD FINANCIAL SERVICES, INC.**
Main Address: 14500 N NORTHSIGHT BLVD
SUITE 313
SCOTTSDALE, AZ 85260
Firm ID#: 323812

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	12/19/2022

Branch Office Locations

TWOGOOD FINANCIAL SERVICES, INC.
14500 N. Northsight Boulevard
Suite 313
Scottsdale, AZ 85260

Employment 2 of 2

Firm Name: **EVERSOURCE WEALTH ADVISORS, LLC**
Main Address: 3500 COLONNADE PARKWAY
SUITE 150
BIRMINGHAM, AL 35243
Firm ID#: 286340

Regulator	Registration	Status	Date
IA Arizona	Investment Adviser Representative	Approved	10/20/2022
IA Texas	Investment Adviser Representative	Restricted Approval	11/21/2022

Branch Office Locations

EVERSOURCE WEALTH ADVISORS, LLC
14500 N. Northsight Boulevard
Suite 313
Scottsdale, AZ 85260




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




Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	10/31/1994

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	03/21/1994

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	04/04/2003
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/30/1994

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
B	11/03/2011 - 10/18/2022	EQUITABLE ADVISORS, LLC	CRD# 6627	SCOTTSDALE, AZ
IA	11/03/2011 - 10/18/2022	EQUITABLE ADVISORS, LLC	CRD# 6627	SCOTTSDALE, AZ
IA	04/29/2003 - 11/08/2011	EAGLE STRATEGIES LLC	CRD# 110826	SCOTTSDALE, United S
B	12/17/2002 - 11/08/2011	NYLIFE SECURITIES LLC	CRD# 5167	SCOTTSDALE, AZ
B	03/03/1999 - 12/12/2002	FFP SECURITIES, INC.	CRD# 16337	CHESTERFIELD, MO
B	03/22/1994 - 03/03/1999	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ

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
12/2022 - Present	TWOGOOD FINANCIAL SERVICES INC	PRESIDENT/CEO	N	SCOTTSDALE, AZ, United States
10/2022 - Present	EverSource Wealth Advisors, LLC	Managing Partner	Y	Scottsdale, AZ, United States
04/2000 - Present	Twogood Financial Services, Inc.	Investment Advisor Representative	Y	Scottsdale, AZ, United States
06/2020 - 10/2022	EQUITABLE ADVISORS, LLC	Associate	Y	NEW YORK, NY, United States
11/2009 - 12/2021	NELSON FINANCIAL GROUP (DBA)	ASSOCIATE	Y	SCOTTSDALE, AZ, United States
11/2011 - 06/2020	AXA ADVISORS, LLC	REGISTERED INVESTMENT ADVISOR	Y	NEW YORK CITY, 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.

All of Mr. Twogood's other business activities are conducted at 14500 N. Northsight Blvd., Suite 313, Scottsdale, AZ 85260, unless stated otherwise. (1) Since 2007, Dan Twogood has been an independent insurance agent selling non-variable insurance products. He spends approximately 4 hours per month on this activity, all during trading hours. This is an investment-related business activity. (2) Since 2000, Mr. Twogood has been the owner of Twogood Financial Services, Inc., which handles bookkeeping and expenses related to his advisory and insurance practice. He spends approximately 20 hours per month on this activity, all during trading hours. TFS has been a solicitation-only RIA since December 2022, referring prospects and clients to the RIA EverSource Wealth Advisors. This is an investment-related activity. (3) Since 2007, Mr. Twogood has been a member of 8753 LLC, the owner of the office building where he works. He spends approximately 2 hours per month devoted to this activity, all during trading hours. (4) Since 2007, Mr. Twogood has been a member of BDT2 LLC which holds a life insurance policy. He spends approximately 1 hour per month on this, none during trading hours. (5) Since 2017, Mr. Twogood has been a member of Pisgah, LLC. This LLC owns Mr. Twogood's parents' primary residence and is located at 3840 Farmhill Drive, Minnetrista, MN 55346. He spends approximately 1 hour per month on this, none during trading hours. 8753 LLC, BDT2, LLC, and Pisgah, LLC are not investment-related activities.



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	2

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 2

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES LLC

Allegations: THE CUSTOMER ALLEGES THAT THE RR'S RECOMMENDATION TO PURCHASE A VARIABLE ANNUITY POLICY, VARIABLE UNIVERSAL LIFE INSURANCE AND 529 PLANS BETWEEN 2007 AND 2010 WAS UNSUITABLE TO FIT THEIR FINANCIAL NEEDS. THE CUSTOMER FURTHER ALLEGES THAT THERE WERE UNAUTHORIZED TRADES MADE IN THEIR BROKERAGE ACCOUNTS. THE CUSTOMERS CLAIM THAT THEY HAVE EXPERIENCED SIGNIFICANT LOSSES DUE TO THE RR'S RECOMMENDATIONS.

Product Type: Annuity-Variable
Insurance
Other: 529 PLANS AND BROKERAGE ACCOUNTS

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): BASED ON THE COMPANY'S GOOD FAITH ESTIMATE IT WAS DETERMINED THAT THE COMPENSATORY DAMAGES COULD BE MORE THAN \$5000.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 09/28/2012



Complaint Pending? No
Status: Settled
Status Date: 03/18/2013
Settlement Amount: \$51,952.78
Individual Contribution Amount: \$0.00

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: NYLIFE SECURITIES INC.

Allegations: BASED ON THE FORM U5 AMENDMENT FILED BY THE REPRESENTATIVE'S PREDECESSOR BROKER DEALER, THE CUSTOMER ALLEGES THAT THE RR'S RECOMMENDATION TO PURCHASE A VARIABLE ANNUITY POLICY, VARIABLE UNIVERSAL LIFE INSURANCE AND 529 PLANS BETWEEN 2007 AND 2010 WAS UNSUITABLE TO FIT THEIR FINANCIAL NEEDS. THE CUSTOMER FURTHER ALLEGES THAT THERE WERE UNAUTHORIZED TRADES MADE IN THEIR BROKERAGE ACCOUNTS. THE CUSTOMERS CLAIM THAT THEY HAVE EXPERIENCED SIGNIFICANT LOSSES DUE TO THE RR'S RECOMMENDATIONS.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): BASED ON THE COMPANY'S GOOD FAITH ESTIMATE IT WAS DETERMINED THAT THE COMPENSATORY DAMAGES COULD BE MORE THAN \$5000.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 09/28/2012

Complaint Pending? No

Status: Settled

Status Date: 03/18/2013

Settlement Amount: \$51,952.78

Individual Contribution Amount: \$0.00

Disclosure 2 of 2

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: AXA ADVISORS, LLC



Allegations: CLIENTS ALLEGE MISREPRESENTATION IN THE SALE OF VARIOUS 2011 VARIABLE ANNUITIES. CLIENTS FURTHER ALLEGE THAT THE PRODUCT WAS NOT SUITABLE BASED ON THEIR AGE AND FINANCIAL SITUATION. CLIENTS ARE REQUESTING THE FIRM TO INVESTIGATE THIS MATTER. DAMAGES UNSPECIFIED.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT DID NOT SPECIFY A SPECIFIC DOLLAR AMOUNT.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 09/06/2012

Complaint Pending? No

Status: Denied

Status Date: 10/02/2012

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER COMPLAINT



End of Report

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