



IAPD Report

Daniel Pecoraro

CRD# 2515087

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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 Pecoraro (CRD# 2515087)

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 **08/21/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	COMPASS FINANCIAL MANAGEMENT LLC	CRD# 156345	09/21/2026

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	API FINANCIAL ADVISORS, LLC	304586	HYPOLUXO, FL	04/06/2026 - 08/21/2026
IA	YOUR IA, LLC	338535	Hypoluxo, FL	01/05/2026 - 03/05/2026
IA	QUILITY FINANCIAL ADVISORS	304586	HYPOLUXO, FL	02/28/2025 - 12/15/2025

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	3



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: **COMPASS FINANCIAL MANAGEMENT LLC**
Main Address: 2422 W. SUNSET DRIVE
TAMPA, FL 33629
Firm ID#: 156345

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	09/21/2026

Branch Office Locations

COMPASS FINANCIAL MANAGEMENT LLC
Hypoluxo, 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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/07/2019

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	12/31/2017
B General Securities Representative Examination (S7)	Series 7	05/06/1996

State Securities Law Exams

Exam	Category	Date
IA B Uniform Combined State Law Examination (S66)	Series 66	06/30/2004
B Uniform Securities Agent State Law Examination (S63)	Series 63	06/28/1996



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
IA	04/06/2026 - 08/21/2026	API FINANCIAL ADVISORS, LLC	CRD# 304586	HYPOLUXO, FL
IA	01/05/2026 - 03/05/2026	YOUR IA, LLC	CRD# 338535	Hypoluxo, FL
IA	02/28/2025 - 12/15/2025	QUILITY FINANCIAL ADVISORS	CRD# 304586	HYPOLUXO, FL
IA	06/10/2022 - 01/26/2024	MML INVESTORS SERVICES, LLC	CRD# 10409	Boca Raton, FL
B	06/08/2022 - 01/26/2024	MML INVESTORS SERVICES, LLC	CRD# 10409	Boca Raton, FL
IA	06/19/2019 - 05/23/2022	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	West Palm Beach, FL
B	05/14/2019 - 05/23/2022	PRUCO SECURITIES, LLC.	CRD# 5685	West Palm Beach, FL
IA	01/10/2018 - 04/29/2019	VIRTUE CAPITAL MANAGEMENT, LLC	CRD# 167816	Boynton Beach, FL
IA	01/13/2016 - 12/31/2017	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	Boynton Beach, FL
B	01/12/2016 - 12/31/2017	PLANMEMBER SECURITIES CORPORATION	CRD# 11869	Boynton Beach, FL
IA	04/08/2015 - 08/28/2015	PEAK WEALTH GROUP LLC	CRD# 150003	LAKE WORTH, FL
IA	02/16/2015 - 03/03/2015	NATIONAL ASSET MANAGEMENT, INC.	CRD# 115927	BOCA RATON, FL
B	12/08/2014 - 03/03/2015	NATIONAL SECURITIES CORPORATION	CRD# 7569	BOCA RATON, FL
IA	02/07/2013 - 12/12/2014	AXA ADVISORS, LLC	CRD# 6627	BOCA RATON, FL
B	02/04/2013 - 12/12/2014	AXA ADVISORS, LLC	CRD# 6627	BOCA RATON, FL
IA	07/14/2011 - 02/04/2013	LEGEND ADVISORY CORP	CRD# 104761	BOYNTON BEACH, FL



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	06/27/2011 - 02/04/2013	LEGEND EQUITIES CORPORATION	CRD# 30999	BOYNTON BEACH, FL
IA	07/29/2010 - 07/18/2011	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	WEST PALM BEACH, FL
B	07/19/2010 - 07/18/2011	VALIC FINANCIAL ADVISORS, INC.	CRD# 42803	WEST PALM BEACH, FL
IA	01/04/2010 - 07/20/2010	NATIONAL ASSET MANAGEMENT, INC.	CRD# 115927	BOCA RATON, FL
B	05/19/2009 - 07/19/2010	NATIONAL SECURITIES CORPORATION	CRD# 7569	BOCA RATON, FL
IA	06/21/2007 - 11/12/2008	TIAA-CREF ADVICE AND PLANNING SERVICES	CRD# 20472	BOCA RATON, FL
B	06/20/2007 - 11/12/2008	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	BOCA RATON, FL
IA	08/25/2006 - 05/23/2007	BROOKSTREET CAPITAL MANAGEMENT	CRD# 14667	BOCA RATON, FL
B	08/24/2006 - 05/23/2007	BROOKSTREET SECURITIES CORPORATION	CRD# 14667	BOCA RATON, FL
IA	03/08/2006 - 09/06/2006	MERRILL LYNCH PIERCE FENNER & SMITH INC.	CRD# 7691	PALM BEACH GARDEN:
B	03/08/2006 - 09/06/2006	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	PALM BEACH GARDEN:
IA	01/18/2005 - 03/08/2006	ADVEST, INC.	CRD# 10	PALM BEACH GARDEN:
B	01/03/2005 - 03/08/2006	ADVEST, INC.	CRD# 10	HARTFORD, CT
B	10/20/2004 - 01/03/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	BOSTON, MA
IA	10/20/2004 - 01/03/2005	BANC OF AMERICA INVESTMENT SERVICES, INC.	CRD# 16361	WEST PALM BEACH, FL
IA	06/21/2004 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	PALM BEACH, FL



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	06/09/2003 - 10/20/2004	QUICK & REILLY, INC.	CRD# 11217	NEW YORK, NY
IA	03/22/1999 - 06/11/2003	CHARLES SCHWAB & CO., INC.	CRD# 5393	BOCA RATON, FL
B	03/16/1999 - 06/11/2003	CHARLES SCHWAB & CO., INC.	CRD# 5393	WESTLAKE, TX
B	12/01/1998 - 01/21/1999	THE AGEAN GROUP, INC	CRD# 30835	BOCA RATON, FL
B	11/21/1997 - 10/05/1998	CORPORATE SECURITIES GROUP, INC.	CRD# 11025	ST. LOUIS, MO
B	09/27/1996 - 11/24/1997	JW CHARLES SECURITIES, INC.	CRD# 33832	BOCA RATON, FL
B	05/07/1996 - 07/10/1996	PRUDENTIAL SECURITIES INCORPORATED	CRD# 7471	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
03/2026 - Present	111 WEALTH GROUP, LLC	FOUNDER / WEALTH MANAGER	N	HYPOLUXO, FL, United States
03/2026 - 08/2026	API FINANCIAL ADVISORS, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ROCKLEDGE, FL, United States
12/2025 - 03/2026	Pecoraro Fisher and Partners Wealth Group LLC	Co-Owner / Investment Adviser Representative	Y	Hypoluxo, FL, United States
12/2025 - 03/2026	Your IA, LLC	Investment Adviser Representative	Y	St. George, UT, United States
01/2024 - 03/2026	PECORARO FISHER AND PARTNERS WEALTH GROUP INSURANCE AGENCY	AGENT/OWNER	N	LAKE WORTH, FL, United States
06/2022 - 01/2024	MML Investors Services, LLC	Registered Representative	Y	Boca Raton, FL, United States
05/2022 - 01/2024	MassMutual Life Insurance Company	Agent	Y	Boca Raton, FL, United States
05/2019 - 05/2022	Pruco Securities, LLC.	Registered Representative	Y	West Palm Beach, FL, United States



Registration & Employment History



EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2019 - 05/2022	Prudential Insurance Company of America	Financial Professional	Y	West Palm Beach, FL, United States
01/2016 - 05/2019	Daniel Pecoraro (self employed)	Insurance Agent	Y	Boynton Beach, FL, United States
01/2018 - 04/2019	INDEPENDENT INSURANCE PRODUCER	INSURANCE PRODUCER	N	BOYNTON BEACH, FL, United States
01/2018 - 04/2019	Virtue Capital Management, LLC	Investment Adviser Representative	Y	BRENTWOOD, TN, United States
01/2016 - 12/2017	PlanMember Securities Corporation	Registered Representative	Y	Carpinteria, CA, United States
01/2016 - 12/2017	RPA	Financial Advisor	Y	Boynton Beach, FL, United States
01/2016 - 02/2017	Bencor	Representative	Y	Boynton Beach, 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.

111 INSURANCE GROUP, LLC; INVESTMENT RELATED; HYPOLUXO, FLORIDA; INSURANCE AGENT; INSURANCE SALES, 3/20/2026; 8-10 HRS/WK



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	3

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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC
Allegations:	[CUSTOMER] ALLEGES THAT DANIEL PECORARO PROVIDED MISINFORMATION TO HIM REGARDING THE PURCHASE OF THE LAS VEGAS MONORAIL REVENUE BONDS.
Product Type:	Debt-Municipal
Alleged Damages:	\$75,000.00
Is this an oral complaint?	No
Is this a written complaint?	No
Is this an arbitration/CFTC reparation or civil litigation?	Yes
Arbitration/Reparation forum or court name and location:	FINRA
Docket/Case #:	13-02683
Filing date of arbitration/CFTC reparation or civil litigation:	09/09/2013

Customer Complaint Information

Date Complaint Received:	10/21/2013
Complaint Pending?	No



Status: Settled
Status Date: 02/27/2015
Settlement Amount: \$14,900.00
Individual Contribution Amount: \$0.00
.....

Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC
Allegations: [CUSTOMER] ALLEGES THAT DANIEL PECORARO PROVIDED MISINFORMATION TO HIM REGARDING THE PURCHASE OF THE LAS VEGAS MONORAIL REVENUE BONDS.
Product Type: Debt-Municipal
Alleged Damages: \$75,000.00
Is this an oral complaint? No
Is this a written complaint? No
Is this an arbitration/CFTC reparation or civil litigation? Yes
Arbitration/Reparation forum or court name and location: FINRA
Docket/Case #: 13-02683
Filing date of arbitration/CFTC reparation or civil litigation: 09/09/2013

Customer Complaint Information

Date Complaint Received: 10/21/2013
Complaint Pending? No
Status: Settled
Status Date: 02/25/2015
Settlement Amount: \$14,999.00
Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA DISPUTE RESOLUTION
Docket/Case #: ARBITRATION NUMBER 13-02683
Date Notice/Process Served: 02/25/2015
Arbitration Pending? No
Disposition: Settled



Disposition Date: 02/25/2015

Monetary Compensation Amount: \$14,999.00

Individual Contribution Amount: \$0.00

Broker Statement FINRA CORRESPONDENCE DATED 02/25/015 REFERENCING THIS CASE WAS PROVIDED BY THE REPRESENTATIVE INDICATING THE CASE HAD BEEN "SETTLED OR RESOLVED".

The client contacted Mr. Pecoraro as a salaried employee of TIAA CREF. The client signed an account agreement stating himself as self-directed investor, otherwise known as a sophisticated investor. The refused professional ongoing management by TIAA-CREF and Mr. Pecoraro. All of which was documented in meeting notes. The client requested our bond inventory which Mr. Pecoraro provided. After independent review, without the assistance of Mr. Pecoraro, the client decided to purchase a AAA rated and AMBAC insured tax free bond. Mr. Pecoraro purchased said bond per the client's request in 2007. The client never contacted Mr. Pecoraro again. In 2013 Mr. Pecoraro was made aware that the client had filed a complaint alleging TIAA-CREF had failed to supervise. The bond value fell during and up to the 2008 financial crisis. Ultimately the bond defaulted and AMBAC, the insurer went bankrupt. The complaint was only filed after these events. TIAA CREF chose to settle for \$14,999 under the \$15k limit, rather than prolong the legal process and dispute in court.

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: QUICK & REILLY, INC.

Allegations: COMPLAINT ALLEGES CHURNING AND UNSUITABLE INVESTMENT RECOMMENDATIONS REGARDING A REALLOCATION IN MUTUAL FUNDS IN AUGUST 2003.

Product Type: Mutual Fund(s)

Alleged Damages: \$13,330.00

Customer Complaint Information

Date Complaint Received: 10/16/2003

Complaint Pending? No

Status: Denied

Status Date: 10/31/2003

Settlement Amount:

Individual Contribution Amount:

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CHARLES SCHWAB & CO., INC.



Allegations: CUSTOMER ALLEGES UNSUITABLE MUTUAL FUND RECOMMENDATIONS WERE MADE FOR HER ACCOUNT IN MARCH 2000.

Product Type: Mutual Fund(s)

Alleged Damages: \$125,000.00

Customer Complaint Information

Date Complaint Received: 12/14/2001

Complaint Pending? No

Status: Denied

Status Date: 01/04/2002

Settlement Amount:

Individual Contribution Amount:



End of Report

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