



IAPD Report

LUIS JACOB ALAYO RIERA

CRD# 2678703

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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

LUIS JACOB ALAYO RIERA (CRD# 2678703)

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 **03/25/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	THE ATLAS FINANCIAL GROUP	CRD# 306849	07/15/2020

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	UCAP ASSET MANAGEMENT LLC	170846	Miami, FL	09/17/2019 - 07/10/2020
B	UCAP SECURITIES LLC	173643	Miami, FL	09/09/2019 - 07/10/2020
IA	IFS ADVISORY, LLC	154680	Miami Beech, FL	06/02/2017 - 09/04/2019

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
Termination	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: **THE ATLAS FINANCIAL GROUP**
Main Address: 3050 BISCAYNE BOULEVARD
SUITE 501
MIAMI, FL 33137
Firm ID#: 306849

Regulator	Registration	Status	Date
IA Florida	Investment Adviser Representative	Approved	07/15/2020

Branch Office Locations

THE ATLAS FINANCIAL GROUP
3050 BISCAYNE BOULEVARD
SUITE 501
MIAMI, FL 33137



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
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 Futures Managed Funds Examination (S31)	Series 31	12/01/2008
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 General Securities Representative Examination (S7)	Series 7	12/17/1997
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	01/17/2006
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 Uniform Securities Agent State Law Examination (S63)	Series 63	02/02/1998
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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	09/17/2019 - 07/10/2020	UCAP ASSET MANAGEMENT LLC	CRD# 170846	Miami, FL
B	09/09/2019 - 07/10/2020	UCAP SECURITIES LLC	CRD# 173643	Miami, FL
IA	06/02/2017 - 09/04/2019	IFS ADVISORY, LLC	CRD# 154680	Miami Beech, FL
B	04/26/2017 - 09/04/2019	IFS SECURITIES	CRD# 40375	Miami, FL
B	02/09/2017 - 04/20/2017	IFS SECURITIES	CRD# 40375	Miami Beach, FL
B	11/30/2011 - 01/20/2017	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	MIAMI BEACH, FL
IA	12/05/2011 - 12/27/2016	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	MIAMI BEACH, FL
B	06/01/2009 - 12/14/2011	MORGAN STANLEY SMITH BARNEY	CRD# 149777	MIAMI, FL
IA	06/01/2009 - 12/14/2011	MORGAN STANLEY SMITH BARNEY LLC	CRD# 149777	MIAMI, FL
IA	01/19/2006 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	MIAMI, FL
B	06/06/2001 - 06/01/2009	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	MIAMI, FL
B	05/06/1998 - 06/05/2001	RAYMOND JAMES & ASSOCIATES, INC.	CRD# 705	ST. PETERSBURG, FL
B	02/11/1998 - 04/02/1998	FECHTOR, DETWILER & CO., INC.	CRD# 1794	BOSTON, MA

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
05/2022 - Present	AMICORP WEALTH SERVICES LLC	PRINCIPAL	Y	MIAMI, FL, United States
06/2020 - Present	The Atlas Capital Group	Principal / Investment Advisor	Y	Miami, FL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
		Representative		
09/2019 - Present	AC Capital Group LLC	Managing Director	Y	Miami, FL, United States
08/2019 - 06/2020	UCAP Asset Management	Senior Managing Director	Y	Miami, FL, United States
08/2019 - 06/2020	UCAP Securities LLC	Senior Managing Director	Y	Miami, FL, United States
02/2017 - 08/2019	IFS securities	investment advisor	Y	Atlanta, GA, United States
11/2011 - 12/2016	RAYMOND JAMES & ASSOCIATES	REGISTERED ASSOCIATE	Y	MIAMI 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.

AC Capital Group, LLC. Non-investment related. 3050 Biscayne Blvd, Suite 501, Miami, FL 33137. Run the business expenses for my 1099 tax status. Owner. Sept 7, 2018. 3 hrs per month.

FINISTERRE CAPITAL MANAGEMENT, LLC. SINCE 09/15/2021. INVESTMENT RELATED. 3050 BISCAYNE BLVD.SUITE 501, MIAMI, FL 33137. GENERAL PARTNER OF A PRIVATE FUND. SOLE MANAGER/MEMBER. 2 HRS PER MONTH.

Finisterre Hedge Fund, L.P. INVESTMENT RELATED. SINCE 09/15/2021. INVESTMENT RELATED. 3050 BISCAYNE BLVD.SUITE 501, MIAMI, FL 33137. PRIVATE FUND. SOLE MANAGER/MEMBER. 2 HRS PER MONTH.

Atlas Financial Group. Investment-related. Principal. Since 07/15/2020. 3050 BISCAYNE BLVD.SUITE 501, MIAMI, FL 33137. 120 hrs per month.

Janton LLC. Non-Investment Related. Registered Agent. Since 06/07/2021. 3050 BISCAYNE BLVD.SUITE 501, MIAMI, FL 33137. 1 hrs per month.

Skate Four LLC. Non-Investment Related. Registered Agent. Since 03/08/2022. 3050 BISCAYNE BLVD.SUITE 501, MIAMI, FL 33137. 1 hrs per month.

CAL Group, LLC. Non- Investment Related. Sole Member and Manager. Since 11/21/2023. 3050 BISCAYNE BLVD.SUITE 501, MIAMI, FL 33137. 1 hrs per month.

Almon Consulting, LLC. Non- Investment Related. Sole Member and Manager. Since 9/15/2025. 3050 BISCAYNE BLVD.SUITE 501, MIAMI, FL 33137. 1 hrs per month.



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
Termination	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 3

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	Raymond James & Associates, Inc.
Allegations:	Client alleges Misrepresentation; Negligence; Breach of Contract; Breach of Fiduciary Duty; Lack of Due Diligence; Selling Away; Unsuitable Investments; Unjust Enrichment; and Violation of the 1933 Federal Securities Act. Date of Activity is 3/2012 thru 9/2013.
Product Type:	Other: Non-Broker-Dealer Affiliate Product, Selling Away
Alleged Damages:	\$600,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA Dispute Resolution, Boca Raton, FL
Docket/Case #:	16-03457
Date Notice/Process Served:	11/30/2016
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	09/21/2018
Monetary Compensation	\$66,250.00



Monetary Compensation Amount: \$0.00
Individual Contribution Amount: \$0.00

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: Raymond James & Associates, Inc.

Allegations: Client alleges Misrepresentation; Negligence; Breach of Contract; Breach of Fiduciary Duty; Lack of Due Diligence; Selling Away; Unsuitable Investments; Unjust Enrichment; and Violation of the 1933 Federal Securities Act. Date of Activity is 3/2012 thru 9/2013.

Product Type: Other: Non-Broker-Dealer Affiliate Product; Selling Away

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): No dollar amount alleged by claimant - firm estimates in excess of \$5,000.

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA, Boca Raton

Docket/Case #: 16-03457

Filing date of arbitration/CFTC reparation or civil litigation: 11/28/2016

Customer Complaint Information

Date Complaint Received: 11/30/2016

Complaint Pending? No

Status: Settled

Status Date: 09/05/2019

Settlement Amount: \$66,250.00

Individual Contribution Amount: \$0.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.): FINRA - Boca Raton

Docket/Case #: 16-03457

Date Notice/Process Served: 11/30/2016

Arbitration Pending? No



Disposition: Settled

Disposition Date: 09/21/2018

Monetary Compensation Amount: \$66,250.00

Individual Contribution Amount: \$0.00

Broker Statement I deny the allegations in this complaint. I did not provide investment advice or receive compensation related to the subject transaction. Further, neither individual at issue were my clients at the relevant times. I will actively defend the claims going forward.

Disclosure 2 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY SMITH BARNEY

Allegations: CLIENT ALLEGES RECOMMENDATION OF UNSUITABLE INVESTMENTS, MISREPRESENTATIONS AND UNAUTHORIZED TRANSFERS OF FUNDS BETWEEN HIS ACCOUNTS.

Product Type: Other: CURRENCY FORWARDS

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): UNSPECIFIED

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 03/15/2012

Complaint Pending? No

Status: Settled

Status Date: 06/26/2012

Settlement Amount: \$51,353.70

Individual Contribution Amount: \$0.00

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: MORGAN STANLEY SMITH BARNEY

Allegations: CLIENT ALLEGES RECOMMENDATION OF UNSUITABLE INVESTMENTS, MISREPRESENTATIONS AND UNAUTHORIZED TRANSFERS OF FUNDS BETWEEN HIS ACCOUNTS.



Product Type: Other: CURRENCY FORWARDS

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): UNSPECIFIED

Is this an oral complaint? Yes

Is this a written complaint? No

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

Customer Complaint Information

Date Complaint Received: 03/15/2012

Complaint Pending? No

Status: Settled

Status Date: 06/26/2012

Settlement Amount: \$51,353.70

Individual Contribution Amount: \$0.00

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: CITIGROUP GLOBAL MARKETS INC.

Allegations: THE CLIENT ALLEGED MISREPRESENTATION WITH RESPECT TO INVESTMENT RISK AND RATE OF RETURN - 03/20/2007.

Product Type: Equity Listed (Common & Preferred Stock)

Alleged Damages: \$15,600.00

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: 07/31/2008

Complaint Pending? No

Status: Settled

Status Date: 09/21/2010

Settlement Amount: \$5,000.00

Individual Contribution Amount: \$0.00

Broker Statement CLAIM ABANDONED.



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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: 12/22/2016

Allegations: During an arbitration, the Firm recently discovered evidence indicating that the FA may have provided inaccurate documentation during the hiring process regarding his gross production, total net assets, and ROAs at his prior firm.

Product Type: No Product

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Reporting Source: Individual

Firm Name: Raymond James

Termination Type: Discharged

Termination Date: 12/22/2016

Allegations: During an arbitration, the Firm recently discovered evidence indicating that the FA may have provided inaccurate documentation during the hiring process regarding his gross production, total net assets and ROAs at his prior firm.

Product Type: No Product

Broker Statement

Since the day of my wrongful termination, Raymond James has repeatedly made false statements to my U5 regarding to their allegations as to why I was discharged from my position as a Financial Advisor at their Firm in order to discredit my professional practices and career as a Financial Advisor. On December 22nd, 2016 Raymond James wrongfully terminated my employment; at that time, Raymond James filed their initial response to my termination to FINRA's CRD alleging that my termination/discharge was due to "Failure to fully cooperate with Firm's internal investigation related to allegations that the Advisor introduced a non-client to an investment outside of the Firm" this allegation was completely false and I went ahead and filed a complaint against Raymond James for the false allegations and wrongful termination. After a settlement was reached between Raymond James and myself from the arbitration case I filed against the firm, Raymond James once again retaliated against me and amended their previous false termination allegation, the firm deleted their previous false statement and provided an equally false allegation to explain their decision to wrongfully terminate my employment. After a settlement had been reached in the arbitration matter I filed against Raymond James; on September 19th, 2018, almost two years after my discharge from the firm, Raymond James decided to amend the termination allegation in my U5 now falsely alleging that they had terminated because they have recently discovered evidence that I "may have" provided inaccurate documentation regarding my gross production, total net asset and ROAs at my prior firm, again this statement is completely false and Raymond James clearly decided to amend my U5 in retaliation against me because most of my clients were leaving the firm to keep doing business with me as an independent advisor, and because of the complaint I filed against the firm for the wrongful termination. Raymond James was completely aware of my production with my previous



employer as they requested copies of my tax returns and W2s, I did not and could not alter such documents.



End of Report

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