



IAPD Report

Daniel Charles Cummins

CRD# 2947647

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 6
Registration and Employment History	8 - 9
Disclosure Information	10



When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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 Charles Cummins (CRD# 2947647)

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 **02/05/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	Schwab Wealth Advisory, Inc.	CRD# 159035	01/07/2026
B	Charles Schwab & Co., Inc.	CRD# 5393	01/15/2026

QUALIFICATIONS

This representative is currently registered in **2** SRO(s) and **52** 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	TIAA-CREF Individual & Institutional Services, LLC	20472	Lewisville, TX	01/20/2011 - 02/08/2018
B	Wells Fargo Advisors, LLC	19616	Addison, TX	02/27/2009 - 01/07/2011
IA	Wells Fargo Advisors, LLC	19616	Addison, TX	02/27/2009 - 01/07/2011

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
Regulatory Event	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 **52** jurisdiction(s) and 2 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CHARLES SCHWAB & CO., INC.**

Main Address: 425 MARKET STREET
17TH FLOOR
SAN FRANCISCO, CA 94105

Firm ID#: 5393

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/15/2026
B Nasdaq Stock Market	General Securities Representative	Approved	01/15/2026
B Alabama	Agent	Approved	02/10/2026
B Alaska	Agent	Approved	02/10/2026
B Arizona	Agent	Approved	02/17/2026
B Arkansas	Agent	Approved	02/12/2026
B California	Agent	Approved	02/06/2026
B Colorado	Agent	Approved	02/12/2026
B Connecticut	Agent	Approved	02/12/2026
B Delaware	Agent	Approved	02/10/2026
B District of Columbia	Agent	Approved	02/11/2026
B Florida	Agent	Approved	02/06/2026
B Georgia	Agent	Approved	02/06/2026



Qualifications

Regulator	Registration	Status	Date
B Hawaii	Agent	Approved	04/02/2026
B Idaho	Agent	Approved	02/06/2026
B Illinois	Agent	Approved	03/26/2026
B Indiana	Agent	Approved	02/09/2026
B Iowa	Agent	Approved	02/17/2026
B Kansas	Agent	Approved	02/09/2026
B Kentucky	Agent	Approved	02/10/2026
B Louisiana	Agent	Approved	02/09/2026
B Maine	Agent	Approved	02/10/2026
B Maryland	Agent	Approved	02/18/2026
B Massachusetts	Agent	Approved	03/03/2026
B Michigan	Agent	Approved	02/10/2026
B Minnesota	Agent	Approved	02/10/2026
B Mississippi	Agent	Approved	02/10/2026
B Missouri	Agent	Approved	03/16/2026
B Montana	Agent	Approved	02/19/2026
B Nebraska	Agent	Approved	02/10/2026
B Nevada	Agent	Approved	02/09/2026
B New Hampshire	Agent	Approved	02/17/2026



Qualifications

Regulator	Registration	Status	Date
B New Jersey	Agent	Approved	02/10/2026
B New Mexico	Agent	Approved	02/10/2026
B New York	Agent	Approved	02/17/2026
B North Carolina	Agent	Approved	02/09/2026
B North Dakota	Agent	Approved	02/09/2026
B Ohio	Agent	Approved	02/06/2026
B Oklahoma	Agent	Approved	02/10/2026
B Oregon	Agent	Approved	02/13/2026
B Pennsylvania	Agent	Approved	02/10/2026
B Puerto Rico	Agent	Approved	04/15/2026
B Rhode Island	Agent	Approved	02/09/2026
B South Carolina	Agent	Approved	02/10/2026
B South Dakota	Agent	Approved	02/10/2026
B Tennessee	Agent	Approved	02/09/2026
B Texas	Agent	Approved	02/09/2026
B Utah	Agent	Approved	02/06/2026
B Vermont	Agent	Approved	02/10/2026
B Virginia	Agent	Approved	02/10/2026
B Washington	Agent	Approved	02/09/2026



Qualifications

Regulator	Registration	Status	Date
B West Virginia	Agent	Approved	02/19/2026
B Wisconsin	Agent	Approved	02/12/2026
B Wyoming	Agent	Approved	02/09/2026

Branch Office Locations

CHARLES SCHWAB & CO., INC.

3000 Schwab Way
Westlake, TX 76262

Employment 2 of 2

Firm Name: **SCHWAB WEALTH ADVISORY, INC.**
 Main Address: 425 MARKET STREET
 17TH FLOOR
 SAN FRANCISCO, CA 94105
 Firm ID#: 159035

Regulator	Registration	Status	Date
IA Texas	Investment Adviser Representative	Approved	01/07/2026

Branch Office Locations

SCHWAB WEALTH ADVISORY, INC.

3000 Schwab Way
Westlake, TX 76262



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, 4 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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General Securities Representative Examination (S7TO)	Series 7TO	01/09/2026
Securities Industry Essentials Examination (SIE)	SIE	02/08/2018
General Securities Representative Examination (S7)	Series 7	03/06/2006
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/11/2003

State Securities Law Exams

Exam	Category	Date
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Uniform Securities Agent State Law Examination (S63)	Series 63	02/03/2026
Uniform Investment Adviser Law Examination (S65)	Series 65	01/10/2007

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



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	01/20/2011 - 02/08/2018	TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC	CRD# 20472	LEWISVILLE, TX
B	02/27/2009 - 01/07/2011	WELLS FARGO ADVISORS, LLC	CRD# 19616	ADDISON, TX
IA	02/27/2009 - 01/07/2011	WELLS FARGO ADVISORS, LLC	CRD# 19616	ADDISON, TX
IA	01/11/2007 - 02/19/2009	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	DALLAS, TX
B	12/12/2006 - 02/19/2009	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	DALLAS, TX
B	03/07/2006 - 12/14/2006	J.P. MORGAN SECURITIES INC.	CRD# 18718	NEW YORK, NY
B	07/06/2005 - 01/03/2006	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	CHICAGO, IL
B	12/07/2004 - 07/06/2005	BANC ONE SECURITIES CORPORATION	CRD# 16999	CHICAGO, IL
B	04/14/2003 - 06/10/2003	FORESTERS EQUITY SERVICES, INC.	CRD# 18464	SAN DIEGO, CA
B	03/03/1998 - 07/21/1999	FIDELITY BROKERAGE SERVICES, INC.	CRD# 7784	SMITHFIELD, RI
B	09/25/1997 - 12/23/1997	FIDELITY INVESTMENTS INSTITUTIONAL SERVICES COMPANY, INC.	CRD# 17507	SMITHFIELD, RI

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
12/2025 - Present	Charles Schwab & Co., Inc.	Registered Representative	Y	Westlake, TX, United States
12/2025 - Present	Schwab Wealth Advisory, Inc.	Investment Adviser Representative	Y	Westlake, TX, United States
01/2018 - 12/2025	Bank of America Private Bank	Portfolio Manager	Y	Dallas, TX, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
01/2011 - 01/2018	TIAA	Financial Consultant	Y	Frisco, TX, United States
01/2011 - 01/2018	TIAA-CREF Individual & Institutional Service, LLC	Registered Representative	Y	Frisco, TX, 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.

Sole Proprietor | Investment Related: No | Irving, TX | Type of OBA: Real Estate (Non-Agent/Broker) | Residential rental property | Start date: 2021-04-01 | Hours Per Month: Less than 20 | Hours Spent during Security Trading: 0 | Rental of single-family home to one tenant.



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	3

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 3

Reporting Source:	Individual
Regulatory Action Initiated By:	North Carolina Department of Insurance
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s)
Date Initiated:	09/01/2016
Docket/Case Number:	ASD File: 44844
Employing firm when activity occurred which led to the regulatory action:	TIAA CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC
Product Type:	Insurance
Allegations:	Late reporting of previous administrative action involving Wisconsin state department of insurance.
Current Status:	Final
Resolution:	Settled
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	09/01/2016
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1



Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$250.00

Portion Levied against individual: \$250.00

Payment Plan: N/A

Is Payment Plan Current:

Date Paid by individual: 09/01/2016

Was any portion of penalty waived? No

Amount Waived:

Broker Statement Late reporting of previous Wisconsin action due to miscommunication between myself and my firm's compliance group. I was licensed for insurance in approximately 28 states at the time of this error. Matter resolved through hearing License renewed in good standing.

Disclosure 2 of 3

Reporting Source: Individual

Regulatory Action Initiated By: Louisiana Department of Insurance

Sanction(s) Sought: Civil and Administrative Penalty(ies)/Fine(s)

Date Initiated: 04/18/2016

Docket/Case Number: Docket No. 2016-4070-INS

Employing firm when activity occurred which led to the regulatory action: TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC

Product Type: Insurance

Allegations: Late reporting of previous administrative action involving Wisconsin state department of insurance.

Current Status: Final

Action Appealed To: State Agency or Commission

Date Appeal filed: 04/25/2016

Appeal Limitation Details: Temporary Suspension

Resolution: Settled

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 07/13/2016

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)

Monetary Sanction 1 of 1



Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$250.00

Portion Levied against individual: \$250.00

Payment Plan: N/A

Is Payment Plan Current:

Date Paid by individual: 07/08/2016

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

Late reporting of previous Wisconsin action due to miscommunication between myself and my firm's compliance group. I was licensed for insurance in approximately 28 states at the time of this error. Matter resolved through hearing License renewed in good standing.

Disclosure 3 of 3

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF WISCONSIN OCI (INSURANCE)

Sanction(s) Sought: Denial

Date Initiated: 04/02/2015

Docket/Case Number: 40626

Employing firm when activity occurred which led to the regulatory action: TIAA-CREF INDIVIDUAL & INSTITUTIONAL SERVICES, LLC

Product Type: No Product

Allegations: Late reporting of personal bankruptcy to state of Wisconsin department of insurance.

Current Status: Final

Action Appealed To: State Agency or Commission

Date Appeal filed: 04/15/2015

Appeal Limitation Details:

Resolution: Decision

Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct? No

Resolution Date: 08/31/2015

Sanctions Ordered: Civil and Administrative Penalty(ies)/Fine(s)
Denial



Monetary Sanction 1 of 1

Monetary Related Sanction: Civil and Administrative Penalty(ies)/Fine(s)

Total Amount: \$500.00

Portion Levied against individual: \$500.00

Payment Plan: 90 Days

Is Payment Plan Current: Yes

Date Paid by individual: 09/14/2015

Was any portion of penalty waived? No

Amount Waived:

Broker Statement

Late reporting due to incorrect but inadvertent answers to financial disclosure questions on Insurance Questionnaire. I was licensed for insurance in 50 states at the time of this error. Matter resolved through hearing. License renewed.



End of Report

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