IAPD Report

DANIEL TUAN KIEN LOY

CRD# 3029654

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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

User Guidance

www.adviserinfo.sec.gov

Report Summary

DANIEL TUAN KIEN LOY (CRD# 3029654)

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 **02/04/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	09/29/2015
IA	INDEPENDENT FINANCIAL GROUP, LLC	CRD# 7717	09/29/2015

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **5** 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	VOYA FINANCIAL ADVISORS, INC.	2882	MILPITAS, CA	09/25/2007 - 10/02/2015
B	VOYA FINANCIAL ADVISORS, INC.	2882	MILPITAS, CA	09/07/2007 - 10/02/2015
IA	METLIFE SECURITIES INC.	14251	FOSTER CITY, CA	09/15/2004 - 09/18/2007

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	5
Termination	1

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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 **5** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INDEPENDENT FINANCIAL GROUP, LLC**

Main Address: 12671 HIGH BLUFF DR
SUITE 200
SAN DIEGO, CA 92130

Firm ID#: 7717

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	09/29/2015
B	Arizona	Agent	Approved	12/23/2021
B	California	Agent	Approved	09/29/2015
IA	California	Investment Adviser Representative	Approved	09/29/2015
B	Illinois	Agent	Approved	09/29/2015
B	Texas	Agent	Approved	01/20/2016
IA	Texas	Investment Adviser Representative	Restricted Approval	01/14/2016
B	Utah	Agent	Approved	02/26/2016

Branch Office Locations

INDEPENDENT FINANCIAL GROUP, LLC
360 Fairview Way
Milpitas, CA 95035

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

Principal/Supervisory Exams

	Exam	Category	Date
	No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	04/10/1998

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	10/30/2000
B	Uniform Securities Agent State Law Examination (S63)	Series 63	05/08/1998

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.

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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	09/25/2007 - 10/02/2015	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MILPITAS, CA
B	09/07/2007 - 10/02/2015	VOYA FINANCIAL ADVISORS, INC.	CRD# 2882	MILPITAS, CA
IA	09/15/2004 - 09/18/2007	METLIFE SECURITIES INC.	CRD# 14251	FOSTER CITY, CA
B	09/01/2004 - 09/18/2007	METLIFE SECURITIES INC.	CRD# 14251	FOSTER CITY, CA
B	09/01/2004 - 07/09/2007	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	FOSTER CITY, CA
B	01/06/2004 - 08/05/2004	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY
IA	08/29/2002 - 01/05/2004	CITICORP INVESTMENT SERVICES	CRD# 23988	NEWARK, CA
B	04/16/1998 - 01/05/2004	CITICORP INVESTMENT SERVICES	CRD# 23988	LONG ISLAND CITY, 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
09/2015 - Present	INDEPENDENT FINANCIAL GROUP	REGISTERED REP	Y	MILPITAS, CA, 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.

(1) RENTAL PROPERTY
POSITION: Owner NATURE: Real Estate Sales/Rental Properties/Property Management INVESTMENT RELATED: Yes
NUMBER OF HOURS: 0 SECURITIES TRADING HOURS: 0 START DATE: 01/01/2016
ADDRESS: 2709 Crystal Falls Road, Lexington KY 40509, United States
DESCRIPTION: 100% OWNER OF A SINGLE FAMILY RESIDENTIAL RENTAL PROPERTY

(2) DANIEL LOY, LTK INSURANCE
POSITION: Agent/Representative NATURE: Insurance outside of IFG INVESTMENT RELATED: Yes NUMBER OF HOURS: 30

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Registration & Employment History

OTHER BUSINESS ACTIVITIES

SECURITIES TRADING HOURS: 5 START DATE: 01/01/2015
ADDRESS: 360 Fairview Way, Milpitas CA 95035, United States
DESCRIPTION: CA INSURANCE AGENT OFFERING VARIOUS INSURANCE PRODUCTS

(3) LTK WEALTH MANAGEMENT
POSITION: Officer/Director NATURE: DBA Name for Marketing Purposes Only INVESTMENT RELATED: Yes NUMBER OF HOURS: 160 SECURITIES TRADING HOURS: 160 START DATE: 01/01/2015
ADDRESS: 360 Fairview Way, Milpitas CA 95035, United States
DESCRIPTION: 100% OWNER OF DBA LTK WEALTH MANAGEMENT USED FOR MARKETING PURPOSES.

(4) VENTURE COMMERCE CENTER- MILPITAS CONDO ASSOCIATION
POSITION: Officer/Director NATURE: Board Member or Officer (Profit or Non-Profit) INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 01/01/2015
ADDRESS: 360 Fairview Way, Milpitas CA 95035, United States
DESCRIPTION: BOARD MEMBER OF VENTURE COMMERCE CENTER- MILPITAS CONDO ASSOCIATION, ACTING AS SECRETARY

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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	5
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 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	Claimant alleges they were sold an alternative investment that was unsuitable. Additionally, the claimant alleges the Representative misrepresented the investment as riskless and that it would provide guaranteed income.
Product Type:	Real Estate Security
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Clients are seeking an unspecified amount of compensatory and punitive damages, interest, attorneys' fees and costs.
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 Office of Dispute Resolution
Docket/Case #:	25-00375

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Filing date of arbitration/CFTC reparation or civil litigation:	02/28/2025

Customer Complaint Information

Date Complaint Received:	03/04/2025
Complaint Pending?	No
Status:	Settled
Status Date:	01/20/2026
Settlement Amount:	$55,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	Claimant alleges they were sold an alternative investment that was unsuitable. Additionally, the claimantalleges the Representative misrepresented the investment as riskless and that it would provide guaranteedincome.
Product Type:	Real Estate Security
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	Clients are seeking an unspecified amount of compensatory and punitive damages, interest, attorneys' fees and costs.
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 Office of Dispute Resolution
Docket/Case #:	25-00375
Filing date of arbitration/CFTC reparation or civil litigation:	02/28/2025

Customer Complaint Information

Date Complaint Received:	03/04/2025
Complaint Pending?	No
Status:	Settled
Status Date:	01/20/2026
Settlement Amount:	$55,000.00
Individual Contribution Amount:	$0.00

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Disclosure 2 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	Customer alleges that between 2013 and 2015, alternative investment products were misrepresented by stating they would provide more diversification, were safe and suitable investments, and would receive a return of principal generally between three and five years.
Product Type:	Real Estate Security
Alleged Damages:	$1,500,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA Office of Dispute Resolution
Docket/Case #:	22-00793
Date Notice/Process Served:	04/13/2022
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/08/2023
Monetary Compensation Amount:	$370,000.00
Individual Contribution Amount:	$30,000.00

Civil Litigation Information

Type of Court:	State Court
Name of Court:	Superior Court of the State of California
Location of Court:	County of Santa Barbara
Docket/Case #:	21CV386000
Date Notice/Process Served:	09/16/2021
Litigation Pending?	No
Disposition:	Other: The Motion for an Order Compelling Arbitration and Staying Court Proceedings was approved by the court on April 8, 2022.
Disposition Date:	04/08/2022

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	Customer alleges that between 2013 and 2015, alternative investment products were misrepresented by stating they would provide more diversification, were safe

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	and suitable investments, and would receive are turn of principal generally between three and five years.
Product Type:	Real Estate Security
Alleged Damages:	$1,500,000.00

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA Office of Dispute Resolution
Docket/Case #:	22-00793
Date Notice/Process Served:	04/13/2022
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	05/08/2023
Monetary Compensation Amount:	$370,000.00
Individual Contribution Amount:	$30,000.00

Civil Litigation Information

Type of Court:	State Court
Name of Court:	Superior Court of the State of California
Location of Court:	County of Santa Barbara
Docket/Case #:	21CV386000
Date Notice/Process Served:	09/16/2021
Litigation Pending?	No
Disposition:	Other: The Motion for an Order Compelling Arbitration and Staying Court Proceedings was approved by the court on April 8, 2022.
Disposition Date:	04/08/2022
Broker Statement	In the interest of avoiding significant costs and time associated with defense of this matter the claim was settled and dismissed with prejudice. Settlement should not be deemed an admission of guilt or liability on the part of the representative. According to account documents and information related to the claim, investments made were in line with Claimant stated investment objectives, risk tolerance and time horizon. In addition, Claimant received and acknowledged receipt of documents that clearly and accurately disclosed the risks associated with the investments made. Claimant cherry-picked investments that did not perform as expected/anticipated and fails to acknowledge that Claimants had other similar investments, that they profited from other similar investments in the past. The overall portfolio was nonetheless still profitable.

Disclosure 3 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	VOYA FINANCIAL ADVISORS, INC.

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Allegations:	The statement of claim alleges the representative misled claimant and recommended an unsuitable investment strategy in various illiquid alternative investments starting in or around 2014
Product Type:	Real Estate Security
Alleged Damages:	$150,000.00
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 Office of Dispute Resolution
Docket/Case #:	21-02193
Filing date of arbitration/CFTC reparation or civil litigation:	08/25/2021

Customer Complaint Information

Date Complaint Received:	09/01/2021
Complaint Pending?	No
Status:	Settled
Status Date:	10/11/2022
Settlement Amount:	$75,000.00
Individual Contribution Amount:	$0.00

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	VOYA FINANCIAL ADVISORS, INC.
Allegations:	The statement of claim alleges the representative misled claimant and recommended an unsuitable investment strategy in various illiquid alternative investments starting in or around 2014
Product Type:	Real Estate Security
Alleged Damages:	$150,000.00
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 Office of Dispute Resolution
Docket/Case #:	21-02193

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Filing date of arbitration/CFTC reparation or civil litigation:	08/25/2021

Customer Complaint Information

Date Complaint Received:	09/01/2021
Complaint Pending?	No
Status:	Settled
Status Date:	10/11/2022
Settlement Amount:	$75,000.00
Individual Contribution Amount:	$0.00
Broker Statement	Investments made were in line with Claimant's stated investment objectives, risk tolerance and time horizon. Claimant received (and acknowledged receipt of) disclosure documents outlining the parameters and risks of the investments. Claim is without merit and unsupported by the facts and circumstances.

Disclosure 4 of 5

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ING FINANCIAL PARTNERS, INC.
Allegations:	CLIENT ALLEGES HE WAS MISLED AND CHEATED REGARDING HIS REIT INVESTMENT WHEN HE WAS INFORMED THAT THE INTEREST RATE HAD DECREASED FROM 6% TO 3.6%.
Product Type:	Real Estate Security
Alleged Damages:	$0.00
Alleged Damages Amount Explanation (if amount not exact):	THE CLIENT DOES NOT ALLEGE AN EXACT DOLLAR AMOUNT, AND THE FIRM CANNOT MAKE A GOOD FAITH DETERMINATION THAT THE DAMAGES FROM THE ALLEGED CONDUCT WOULD BE LESS 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:	06/10/2012
Complaint Pending?	No
Status:	Denied
Status Date:	11/21/2012
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	THE FIRM INVESTIGATED THE CLIENT'S CONCERNS AND FOUND THEM TO

BE WITHOUT MERIT.

Disclosure 5 of 5

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	CITICORP INVESTMENT SERVICES
Allegations:	CLIENT ALLEGED THAT MR. LOY "HAD LED HIM TO BELIEVE THAT HE COULD WITHDRAW HIS PRINCIPAL OF $100,000 IN 7 YEARS" AND THAT THE INVESTMENT WAS "INAPPROPRIATE BASED ON HIS PROFILE."
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$19,000.00

Customer Complaint Information

Date Complaint Received:	08/24/2004
Complaint Pending?	No
Status:	Denied
Status Date:	11/22/2004
Settlement Amount:	
Individual Contribution Amount:	
Firm Statement	CLAIM DENIED AS WITHOUT MERIT.

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	CITICORP INVESTMENT SERVICES
Allegations:	CLIENT ALLEGED THAT MR. LOY "HAD LED HIM TO BELEIVE THAT HE COULD WITHDRAW HIS PRINCIPAL OF 100,000 IN 7 YEARS AND THAT THE INVESTMENT WAS "INAPPROPRIATE BASED ON HIS PROFILE."
Product Type:	Annuity(ies) - Variable
Alleged Damages:	$19,000.00

Customer Complaint Information

Date Complaint Received:	08/24/2004
Complaint Pending?	No
Status:	Denied
Status Date:	11/22/2004
Settlement Amount:	
Individual Contribution Amount:	

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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:	VOYA FINANCIAL ADVISORS, INC
Termination Type:	Permitted to Resign
Termination Date:	09/29/2015
Allegations:	Explanation: Representative attempted to resign while on heightened supervision for using an unapproved email and not submitting two pieces of advertising for approval.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	voya financial advisors, inc
Termination Type:	Permitted to Resign
Termination Date:	09/29/2015
Allegations:	registrant attempted to resign while on heightened supervision for using an unapproved email and not submitting two pieces of advertising for approval.
Product Type:	No Product

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End of Report

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