



IAPD Report

DANIEL WYSON

CRD# 4021197

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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 WYSON (CRD# 4021197)

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 **03/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	02/15/2012
IA	COMMONWEALTH FINANCIAL NETWORK	CRD# 8032	02/15/2012

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **26** 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	LPL FINANCIAL LLC	6413	ST. GEORGE, UT	03/05/2004 - 02/23/2012
B	LPL FINANCIAL LLC	6413	ST. GEORGE, UT	03/04/2004 - 02/23/2012
IA	NEW ENGLAND SECURITIES CORPORATION	615	SOUTH JORDAN, UT	06/26/2003 - 03/04/2004

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **26** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **COMMONWEALTH FINANCIAL NETWORK**
Main Address: 275 WYMAN STREET
SUITE 400
WALTHAM, MA 02451-1200
Firm ID#: 8032

Regulator	Registration	Status	Date
B FINRA	General Securities Principal	Approved	02/15/2012
B FINRA	General Securities Representative	Approved	02/15/2012
B FINRA	Invest. Co and Variable Contracts	Approved	02/15/2012
B Alabama	Agent	Approved	05/03/2023
B Arizona	Agent	Approved	01/02/2015
B California	Agent	Approved	02/15/2012
B Colorado	Agent	Approved	02/15/2012
B Florida	Agent	Approved	03/12/2013
B Idaho	Agent	Approved	02/15/2012
B Illinois	Agent	Approved	01/15/2015
B Indiana	Agent	Approved	09/18/2025
B Kentucky	Agent	Approved	04/11/2025
B Maine	Agent	Approved	06/06/2025



Qualifications

Regulator	Registration	Status	Date
B Maryland	Agent	Approved	11/04/2021
B Massachusetts	Agent	Approved	10/13/2015
B Minnesota	Agent	Approved	05/20/2025
B Montana	Agent	Approved	02/15/2012
B Nevada	Agent	Approved	02/15/2012
B New Mexico	Agent	Approved	06/06/2025
B North Carolina	Agent	Approved	09/30/2022
B North Dakota	Agent	Approved	08/07/2018
B Oregon	Agent	Approved	02/15/2012
B Pennsylvania	Agent	Approved	01/02/2020
B South Dakota	Agent	Approved	01/08/2014
B Tennessee	Agent	Approved	01/31/2022
B Texas	Agent	Approved	02/15/2012
IA Texas	Investment Adviser Representative	Restricted Approval	03/24/2026
B Utah	Agent	Approved	02/15/2012
IA Utah	Investment Adviser Representative	Approved	02/15/2012
B Virginia	Agent	Approved	03/31/2015
B Washington	Agent	Approved	08/13/2013



Qualifications

Branch Office Locations

COMMONWEALTH FINANCIAL NETWORK

375 E Riverside Dr. Ste# 100
ST. GEORGE, UT 84790

COMMONWEALTH FINANCIAL NETWORK

Sciacca, Italy




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



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	05/14/2004

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	02/18/2000
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/19/1999

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	04/29/2003
 Uniform Securities Agent State Law Examination (S63)	Series 63	10/19/1999

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
IA	03/05/2004 - 02/23/2012	LPL FINANCIAL LLC	CRD# 6413	ST. GEORGE, UT
B	03/04/2004 - 02/23/2012	LPL FINANCIAL LLC	CRD# 6413	ST. GEORGE, UT
IA	06/26/2003 - 03/04/2004	NEW ENGLAND SECURITIES CORPORATION	CRD# 615	SOUTH JORDAN, UT
B	10/20/1999 - 03/04/2004	NEW ENGLAND SECURITIES	CRD# 615	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
02/2012 - Present	COMMONWEALTH FINANCIAL NETWORK	REGISTERED ADVISOR	Y	WALTHAM, MA, United States
02/2012 - Present	WYSON FINANCIAL	ADVISOR	Y	ST. GEORGE, UT, 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. Lan Development Corporation dba Wyson Financial - CEO and Owner of operating company for securities and insurance business, as of 01/01/1991, 100% of time spent during business hours, conducted at branch, investment related.
2. Fixed insurance sales, as of 02/01/2012, 1% of time spent during business hours, conducted at branch location, investment related.
3. Wy-Sky, LLC - member of entity created to own airplane, as of 08/01/2007, 0% of time spent during business hours, not at branch location, not investment related.
4. Wy-Fi, LLC - member of entity created to own and rent space in branch office building and airplane hangar, as of 03/29/2010, 1% of time spent during business hours, conducted at branch, not investment related.
5. Wy-Scape, LLC - member of real estate holding company, as of 03/29/2010, 0% of time spent during business hours, not at branch location, not investment related.
6. 21 Financial Myths - author of book about finances; as of 08/30/2005, 100% of time spent during business hours, conducted at branch, investment related.
7. Lan Development Corp. DBA UleBwise Publishing; President and Owner; author and publisher of children's books, located in St. George, UT; as of 03/15/2018, 2% of time spent during business hours, Not Investment Related.
8. Owner, Rambutan Capital, LLC, an entity created for the purpose of buying and managing residential real estate in Santa Clara, UT, as of 03/10/2021; 0% of time spent during business hours; Not Conducted at branch; Investment related.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	2

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 2

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	COMMONWEALTH FINANCIAL NETWORK
Allegations:	Customer alleges purchases of various alternative investments were unsuitable.
Product Type:	Real Estate Security Other: Business Development Company
Alleged Damages:	\$80,000.00
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 #:	21-00403
Filing date of arbitration/CFTC reparation or civil litigation:	02/16/2021

Customer Complaint Information

Date Complaint Received:	02/23/2021
Complaint Pending?	No



Status: Settled

Status Date: 04/01/2022

Settlement Amount: \$21,000.00

Individual Contribution Amount: \$0.00

Broker Statement

At Wyson Financial our money management style focuses on the big picture goals and returns, with the understanding that in investing, there will always be assets that may underperform, just as there will likely be assets that overperform. During the many years we worked with this client, we exceeded the clients' rate of return requests made in the initial and subsequent meetings. In our records we noted many occasions where the client, both verbally and in writing, thanked us for doing a good job for them. After the death of the husband, who brought most of the assets into the marriage relationship, the remaining spouse with her attorney, singled out a few of the assets that had not done well and made a claim based on those. Expecting a 100% success rate in all investment products is unreasonable and denies the very purpose of risk management through portfolio allocation. We make it very clear to our clients that we will not likely have a positive result on every investment, but the overall picture is what matters.

I strongly deny the claim in this case as it ignores the overall return of the portfolio which met and exceeded the client goals as noted in our meeting notes, while selectively cherry-picking the few assets that did not do well.

Disclosure 2 of 2

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: LPL

Allegations: AFTER OWNING A POLICY FOR 6 YEARS THE CUSTOMER ALLEGES IT IS UNSUITABLE FOR THEM.

Product Type: Annuity-Fixed

Alleged Damages: \$53,078.77

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: 07/03/2012

Complaint Pending? No

Status: Denied

Status Date: 07/20/2012

Settlement Amount:

Individual Contribution Amount:

Broker Statement

THE RECOMMENDATION TO PURCHASE THE EIA WAS MADE ONLY AFTER SEVERAL MEETINGS WITH CUSTOMER AND AN EFFORT TO ACHIEVE THEIR



REPEATEDLY EXPRESSED GOAL OF LESS VOLATILITY AND PRESERVATION OF ASSETS FOR THEIR CHILDREN.



End of Report

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