



## IAPD Report

### Emilio ENRIQUE Rivera

CRD# 4258690

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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

### Emilio ENRIQUE Rivera (CRD# 4258690)

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 **08/02/2024**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FORTIS CAPITAL ADVISORS, LLC	CRD# 309709	08/02/2024

### 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	MML INVESTORS SERVICES, LLC	10409	New York, NY	06/17/2019 - 07/19/2024
B	MML INVESTORS SERVICES, LLC	10409	New York, NY	05/20/2019 - 07/19/2024
IA	EAGLE STRATEGIES LLC	110826	NEW YORK, NY	05/04/2017 - 05/24/2019

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	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

#### Employment 1 of 1

Firm Name: **FORTIS CAPITAL ADVISORS, LLC**

Main Address: 7301 MISSION ROAD  
SUITE 326  
PRAIRIE VILLAGE, KS 66208

Firm ID#: 309709

Regulator	Registration	Status	Date
IA New York	Investment Adviser Representative	Approved	08/02/2024

#### Branch Office Locations

##### **FORTIS CAPITAL ADVISORS, LLC**

Staten Island, NY



## 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 3 principal/supervisory exams, 2 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	03/24/2012
 Municipal Fund Securities Principal Examination (S51)	Series 51	08/19/2010
 General Securities Principal Examination (S24)	Series 24	04/27/2007

#### General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	01/17/2001

#### State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	11/10/2009
 Uniform Securities Agent State Law Examination (S63)	Series 63	02/21/2001

### 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	06/17/2019 - 07/19/2024	MML INVESTORS SERVICES, LLC	CRD# 10409	New York, NY
B	05/20/2019 - 07/19/2024	MML INVESTORS SERVICES, LLC	CRD# 10409	New York, NY
IA	05/04/2017 - 05/24/2019	EAGLE STRATEGIES LLC	CRD# 110826	NEW YORK, NY
B	02/03/2017 - 05/24/2019	NYLIFE SECURITIES LLC	CRD# 5167	NEW YORK, NY
IA	05/20/2015 - 01/18/2017	AXA ADVISORS, LLC	CRD# 6627	EDISON, NJ
B	05/12/2015 - 01/18/2017	AXA ADVISORS, LLC	CRD# 6627	EDISON, NJ
IA	11/20/2012 - 04/01/2015	SANTANDER SECURITIES	CRD# 41791	New York, NY
B	11/20/2012 - 04/01/2015	SANTANDER SECURITIES LLC	CRD# 41791	New York, NY
B	10/01/2012 - 11/16/2012	J.P. MORGAN SECURITIES LLC	CRD# 79	BROOKLYN, NY
IA	10/01/2012 - 11/16/2012	J.P. MORGAN SECURITIES LLC	CRD# 79	BROOKLYN, NY
IA	07/09/2009 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	BROOKLYN, NY
B	07/27/2006 - 10/01/2012	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	BROOKLYN, NY
IA	06/03/2009 - 06/11/2009	CHASE INVESTMENT SERVICES CORP.	CRD# 25574	BROOKLYN, NY
B	10/28/2003 - 07/21/2006	METLIFE SECURITIES INC.	CRD# 14251	STATEN ISLAND, NY
B	10/28/2003 - 07/21/2006	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	STATEN ISLAND, NY
B	07/08/2002 - 07/03/2003	MONY SECURITIES CORPORATION	CRD# 4386	NEW YORK, NY
B	05/24/2001 - 07/10/2002	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA



## 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	05/24/2001 - 07/10/2002	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY
B	02/07/2001 - 04/30/2001	JOSEPHTHAL & CO., INC.	CRD# 3227	NEW YORK, NY
B	01/18/2001 - 02/09/2001	ROBB PECK MCCOOEY CLEARING CORPORATION	CRD# 7432	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
07/2024 - Present	Fortis Capital Advisors, LLC	Investment Advisor Representative	Y	Prairie Village, KS, United States
05/2019 - 07/2024	MASSMUTUAL LIFE INSURANCE COMPANY	AGENT	Y	NEW YORK, NY, United States
05/2019 - 07/2024	MML INVESTORS SERVICES, LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
05/2017 - 05/2019	EAGLE STRATEGIES LLC	REGISTERED INVESTMENT ADVISOR	Y	NEW YORK, NY, United States
01/2017 - 05/2019	NEW YORK LIFE INSURANCE COMPANY	AGENT	Y	NEW YORK, NY, United States
01/2017 - 05/2019	NYLIFE SECURITIES LLC	REGISTERED REPRESENTATIVE	Y	NEW YORK, NY, United States
05/2015 - 01/2017	AXA ADVISORS LLC	REGISTERED REP	Y	EDISON, NJ, 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) NAME: E. Rivera & Associates INV REL: Y ADD: Residential NATURE: S Corp for Tax Reporting Purposes POSITION: President and CEO START DATE: 06/15/2021 NO. HR/MO: 160 NO. HR/MO DURING SEC TRADING: 6-8 DUTIES: Run business on a day-to-day basis.

(2) Name: Staten Island University/Northwell Hospital Foundation Board Inv rel: Y Add: One Edgewater Plaza, 6th Floor, Staten Island, NY 10305 Nature: Nonprofit - Fundraising Board Position: Board Member Start date: 08/01/2021 No. HR/MO: 5-8. No. HR/MO during sec trading: 0. Describe duties: As a Board Member, I will be involved in the planning, development and execution of different fundraising activities to help hospital raise funds for different projects. My duties will include attending meeting (and events) to discuss projects and how to raise money for hospital projects.



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

(3) Insurance sales, investment related, same address as branch, sales of fixed insurance products, salesperson, 5 hours per month during trading hours.



## 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

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	NYLIFE Securities, LLC
<b>Allegations:</b>	Customer alleges Mr. Rivera misrepresented the terms of his variable life policy when it he purchased it in or around August 2018 and has requested a full refund of premiums paid.
<b>Product Type:</b>	Insurance
<b>Alleged Damages:</b>	\$60,000.00
<b>Is this an oral complaint?</b>	No
<b>Is this a written complaint?</b>	Yes
<b>Is this an arbitration/CFTC reparation or civil litigation?</b>	No

### Customer Complaint Information

**Date Complaint Received:** 12/28/2019

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:** 01/24/2020

**Settlement Amount:**

**Individual Contribution Amount:**  
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**Reporting Source:** Individual  
**Employing firm when activities occurred which led to the complaint:** NYLIFE SECURITIES LLC  
**Allegations:** Customer alleges Mr. Rivera misrepresented the terms of his variable life policy when he purchased it in or around August 2018 and has requested a full refund of premiums paid  
**Product Type:** Insurance  
**Alleged Damages:** \$60,000.00  
**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:** 12/28/2019

**Complaint Pending?** No

**Status:** Withdrawn

**Status Date:** 01/24/2020

**Settlement Amount:**

**Individual Contribution Amount:**

### Disclosure 2 of 2

**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** CHASE INVESTMENT SERVICES CORP.

**Allegations:** CLIENT ALLEGES MISREPRESENTATION RELATING TO THE LIQUIDITY OF AN AUCTION RATE SECURITIES PURCHASE. DAMAGES ARE UNSPECIFIED. CLIENTS BONDS WERE SUCCESSFULLY LIQUIDATED AT AUCTION.

**Product Type:** Debt - Municipal

**Alleged Damages:** \$0.00

### Customer Complaint Information

**Date Complaint Received:** 04/01/2008

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 09/29/2008

**Settlement Amount:** \$0.00

**Individual Contribution Amount:** \$0.00

**Broker Statement**

I ORIGINALLY MET THIS CLIENT IN THE BRANCH IN THE END OF 2006. SHE SAID SHE WAS CONCERNED WITH THE NUMBER OF ADVISORS SHE HAD SEEN COME THROUGH CHASE AND ASKED IF I WOULD BE AROUND FOR A WHILE. WE BUILT SOME RAPPORT OVER THE NEXT SEVERAL WEEKS AND SHE SCHEDULED AN APPOINTMENT WITH ME FOR JANUARY 8, 2007. I PROFILED THE CUSTOMER AT THE TIME AND UNCOVERED COLLEGE FUNDING NEEDS AND RETIREMENT PLANNING NEEDS. WE ALSO COMPLETED AN ASSET ALLOCATION QUESTIONNAIRE AND DETERMINED RISK TOLERANCE AND ESTABLISHED SOME TIME HORIZONS. CLIENT ALSO BROUGHT IN STATEMENTS FROM AMERITRADE. AT THE CONCLUSION OF THE MEETING SHE ASKED ABOUT SOME RECOMMENDATIONS. BASED ON HER NEEDS I SUGGESTED OUR MSTAR PRODUCT. SHE SPECIFICALLY ASKED WHAT SORT OF RISK WAS ASSOCIATED WITH THE PURCHASE OF MSTAR. I EXPLAINED TO HER THAT BASICALLY THERE WERE A FEW RISKS WE NEEDED TO DISCUSS. I LET HER KNOW THERE WAS INTEREST RATE RISK, DEFAULT RISK AND THAT THESE BONDS TRADE VIA AUCTION AND LIQUIDITY WAS BASED ON SUPPLY AND DEMAND. SHE WAS EXTREMELY ANALYTICAL AND LIKED DOING HER OWN RESEARCH. SHE SAID SHE WOULD RESEARCH ARS AND GET BACK TO ME. SEVERAL DAYS LATER SHE CALLED ME AND ASKED TO PURCHASE 400 SHARES OF FGP (FERRELL GAS PARTNERS, A SMALL COMPANY THAT DISTRIBUTES AND SELLS PROPANE AND PROPANE RELATED EQUIPMENT IN THE MIDWEST AND SOUTH) AND PUT SOME MONEY INTO OUR MSTAR. WE ALSO WERE ABLE TO ACAT HER 2 BROKERAGE ACCOUNTS FROM AMERITRADE INTO ACCOUNTS HERE AT CHASE. SHE HELD THE MSTAR FOR 12 MONTHS BEFORE THE MARKET FROZE.



## End of Report

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