



IAPD Report

DANIEL CUCUIAT

CRD# 5108180

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1 - 2
Qualifications	3 - 4
Registration and Employment History	5 - 6
Disclosure Information	7



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 CUCUIAT (CRD# 5108180)

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 **07/20/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	05/19/2026
B	UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER	CRD# 20804	05/26/2026

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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	STRATEGIC ADVISERS LLC	104555	MISSION VIEJO, CA	03/31/2025 - 04/23/2026
B	FIDELITY BROKERAGE SERVICES LLC	7784	MISSION VIEJO, CA	11/02/2022 - 04/23/2026
IA	FIDELITY PERSONAL AND WORKPLACE ADVISORS	288590	MISSION VIEJO, CA	01/10/2023 - 03/31/2025

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
Criminal	1
Customer Dispute	1
Termination	1



Report Summary



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

Employment 1 of 1

Firm Name: **UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER**

Main Address: 7333 EAST DOUBLETREE RANCH RD, SUITE 120
SCOTTSDALE, AZ 85258

Firm ID#: 20804

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	05/26/2026
IA	California	Investment Adviser Representative	Approved	05/19/2026
B	California	Agent	Approved	05/26/2026
B	Oregon	Agent	Approved	07/14/2026
B	Texas	Agent	Approved	07/28/2026
IA	Texas	Investment Adviser Representative	Restricted Approval	05/19/2026
B	Utah	Agent	Approved	06/29/2026

Branch Office Locations

UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER
7333 E DOUBLETREE RANCH RD
STE 120
SCOTTSDALE, AZ 85258

UNITED PLANNERS' FINANCIAL SERVICES OF AMERICA A LIMITED PARTNER
SAN CLEMENTE, CA



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
------	----------	------

No information reported.

General Industry/Product Exams

Exam	Category	Date
B General Securities Representative Examination (S7TO)	Series 7TO	11/01/2022
B Securities Industry Essentials Examination (SIE)	SIE	10/11/2022
B General Securities Representative Examination (S7)	Series 7	01/23/2007

State Securities Law Exams

Exam	Category	Date
B Uniform Securities Agent State Law Examination (S63)	Series 63	12/08/2022
IA B Uniform Combined State Law Examination (S66)	Series 66	02/06/2007



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](#).



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	03/31/2025 - 04/23/2026	STRATEGIC ADVISERS LLC	CRD# 104555	MISSION VIEJO, CA
B	11/02/2022 - 04/23/2026	FIDELITY BROKERAGE SERVICES LLC	CRD# 7784	MISSION VIEJO, CA
IA	01/10/2023 - 03/31/2025	FIDELITY PERSONAL AND WORKPLACE ADVISORS	CRD# 288590	MISSION VIEJO, CA
IA	05/07/2021 - 08/08/2022	GUARDIAN FINANCIAL PARTNERS, LLC	CRD# 287652	San Clemente, CA
IA	06/16/2016 - 05/17/2021	SIGNATURE RESOURCES CAPITAL MANAGEMENT, LLC	CRD# 144069	NEWPORT BEACH, CA
IA	03/19/2013 - 05/09/2016	SEEMAN HOLTZ FINANCIAL CORP.	CRD# 145239	BOCA RATON, FL
B	01/24/2007 - 02/01/2013	SIGNATOR INVESTORS, INC.	CRD# 468	IRVINE, CA
IA	09/23/2009 - 01/29/2013	SIGNATURE RESOURCES CAPITAL MANAGEMENT, LLC	CRD# 144069	IRVINE, CA
IA	02/09/2007 - 08/25/2009	SIGNATOR INVESTORS, INC.	CRD# 468	IRVINE, CA

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
05/2026 - Present	UNITED PLANNERS FINANCIAL SERVICES	REGISTERED REPRESENTATIVE	Y	SCOTTSDALE, AZ, United States
03/2025 - 05/2026	Fidelity Investments	Mass Transfer	Y	BOSTON, MA, United States
07/2022 - 05/2026	FIDELITY INVESTMENTS	INVESTMENT CONSULTANT	Y	MISSION VIEJO, CA, United States
05/2021 - 06/2022	Guardian Financial Partners, LLC	Investment Advisor Representative	Y	Orange, CA, United States
06/2016 - 05/2021	SIGNATURE RESOURCES CAPITAL MANAGEMENT LLC	IAR	Y	IRVINE, CA, United States
01/2013 - 11/2019	NATIONAL SENIOR INSURANCE	INSURANCE AGENT	Y	BOCA RATON, FL, United States



Registration & Employment History



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.) C7 CAPITAL GROUP - MANAGING DIRECTOR - DBA NAME FOR MARKETING PURPOSES ONLY - SAN CLEMENTE, CA - SINCE 05/2026 - INVESTMENT RELATED
- 2.) C7 CAPITAL GROUP, INC - MANAGING DIRECTOR - S CORP FOR PASS THROUGH INCOME - SAN CLEMENTE, CA - SINCE 4/2019 - NOT 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
Criminal	1
Customer Dispute	1
Termination	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	SANTA ANA COURT
Location of Court:	SANTA ANA, CALIFORNIA
Docket/Case #:	89CM11285
Charge Date:	05/01/1989
Charge(s) 1 of 1	
Formal Charge(s)/Description:	1989 Petty theft, taking items not belonging to me.
No of Counts:	1
Felony or Misdemeanor:	Misdemeanor
Plea for each charge:	Plead guilty with no representation, guilty charge was amended to not guilty and dismissed.
Disposition of charge:	Pled guilty
Date of Amended Charge:	11/28/2017
Charge was Amended or reduced to:	The Judge of the court stated "The above entitled action was set aside and vacated and a plea of not guilty be entered, and that the accusatory filing is dismissed".
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	Plead guilty with no representation, guilty charge was amended to not guilty and



	dismissed.
Disposition of Amended Charge:	Dismissed
Current Status:	Final
Status Date:	06/15/1989
Disposition Date:	06/15/1989
Sentence/Penalty:	Paid \$500 fine and one week community service.



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 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SIGNATOR INVESTORS INC
Allegations:	COMPLAINANT ALLEGES TERMS OF TRANSACTION WERE NOT ADAQUATELY DISCLOSED AT TIME OF SALE.
Product Type:	Insurance
Alleged Damages:	\$0.00
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:	05/01/2009
Complaint Pending?	No
Status:	Settled
Status Date:	05/22/2009
Settlement Amount:	\$1,600.74
Individual Contribution Amount:	\$0.00

Broker Statement	THE CLIENT WAS PRESENTED WITH REPLACEMENT PAPERWORK THAT HAD BEEN THOROUGHLY DISCUSSED AND EVENTUALLY SIGNED IN AGREEMENT WITH THE REPLACEMENT. THE PROPOSED POLICY WAS LESS COSTLY, HAD MORE FAVORABLE LOAN TERMS, INCLUDED A LONG-TERM CARE RIDER AND FIT HER OVERALL OBJECTIVE BETTER THAN THE EXISTING POLICY. SHE AGREED WITH OUR PROPOSED REPLACEMENT UNTIL SHE DECIDED THAT THE ACCIDENTAL DEATH RIDER IN HER CURRENT POLICY WAS A DECIDING FACTOR TO DECLINE THE REPLACEMENT. AT THIS POINT IN TIME SHE WANTED THE 1035 TO BE REVERSED BUT OUR COMPANY HAD ALREADY COMPLETED THE EXCHANGE. UPON HER REQUEST OUR COMPANY TRIED TO SEND THE FUNDS BACK TO HER EXISTING INSURANCE COMPANY BUT THE HER COMPANY REFUSED THE REVERSAL.
-------------------------	--



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: FIDELITY BROKERAGE SERVICES LLC

Termination Type: Discharged

Termination Date: 03/23/2026

Allegations: Allegation regarding an instance of the employee making a change to an investment plan that had been discussed with a client, without confirming the change beforehand. The client subsequently agreed to the change.

Product Type: No Product

.....

Reporting Source: Individual

Firm Name: FIDELITY BROKERAGE SERVICES LLC

Termination Type: Discharged

Termination Date: 03/23/2026

Allegations: Allegation regarding an instance of the employee making a change to an investment plan that had been discussed with a client, without confirming the change beforehand. The client subsequently agreed to the change.

Product Type: No Product



End of Report

This page is intentionally left blank.