



IAPD Report

STEVEN MAURICE DANIEL

CRD# 823525

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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>



Report Summary

STEVEN MAURICE DANIEL (CRD# 823525)

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 **04/23/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	01/19/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **25** 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	WOODBURY FINANCIAL SERVICES, INC.	421	BUTTE, MT	02/28/2008 - 01/19/2024
B	WOODBURY FINANCIAL SERVICES, INC.	421	BUTTE, MT	06/22/1976 - 01/19/2024
B	AETNA LIFE INSURANCE AND ANNUITY COMPANY	13256	BUTTE, MT	06/19/1983 - 10/15/1985

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

Employment 1 of 1

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
	FINRA	Direct Participation Programs	Approved	01/19/2024
	FINRA	Invest. Co and Variable Contracts	Approved	01/19/2024
	Arizona	Agent	Approved	01/19/2024
	California	Agent	Approved	01/19/2024
	Colorado	Agent	Approved	01/19/2024
	Florida	Agent	Approved	04/23/2026
	Hawaii	Agent	Approved	01/19/2024
	Idaho	Agent	Approved	01/19/2024
	Maryland	Agent	Approved	01/19/2024
	Michigan	Agent	Approved	01/19/2024
	Minnesota	Agent	Approved	06/21/2024
	Missouri	Agent	Approved	02/19/2026
	Montana	Agent	Approved	01/19/2024



Qualifications

	Regulator	Registration	Status	Date
IA	Montana	Investment Adviser Representative	Approved	01/19/2024
B	Nebraska	Agent	Approved	01/19/2024
B	Nevada	Agent	Approved	01/19/2024
B	New Jersey	Agent	Approved	01/19/2024
B	New Mexico	Agent	Approved	01/19/2024
B	North Carolina	Agent	Approved	01/19/2024
B	North Dakota	Agent	Approved	01/19/2024
B	Oregon	Agent	Approved	01/19/2024
B	Pennsylvania	Agent	Approved	01/19/2024
B	Texas	Agent	Approved	01/19/2024
B	Utah	Agent	Approved	01/19/2024
B	Virginia	Agent	Approved	01/19/2024
B	Washington	Agent	Approved	01/19/2024
B	Wisconsin	Agent	Approved	01/19/2024
B	Wyoming	Agent	Approved	01/19/2024

Branch Office Locations

OSAIC WEALTH, INC.
18 W GALENA
BUTTE, MT 59701



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 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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	Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
	Direct Participation Programs Representative Examination (S22TO)	Series 22TO	01/02/2023
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	Registered Representative Examination (S1)	Series 1	06/17/1976

State Securities Law Exams

Exam	Category	Date
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	Uniform Securities Agent State Law Examination (S63)	Series 63	03/17/2006
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PROFESSIONAL DESIGNATIONS

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

Chartered Financial Consultant

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	02/28/2008 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	BUTTE, MT
B	06/22/1976 - 01/19/2024	WOODBURY FINANCIAL SERVICES, INC.	CRD# 421	BUTTE, MT
B	06/19/1983 - 10/15/1985	AETNA LIFE INSURANCE AND ANNUITY COMPANY	CRD# 13256	

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
01/2024 - Present	OSAIC WEALTH, INC.	REGISTERED REPRESENTATIVE	Y	BUTTE, MT, United States
01/1984 - Present	DANIEL FINANCIAL SERVICES, INC.	AGENT - Agent	N	BUTTE, MT, United States
06/1976 - Present	FORTIS INVESTORS, INC.	OTHER - Representative	Y	ST PAUL, MN, 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) DANIEL BUILDING- COMMERCIAL REAL ESTATE

POSITION: owner NATURE: Jointly owned INVESTMENT RELATED: Yes NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 01/01/1980

ADDRESS: 18 W. Galena, Butte MT 59701, United States

DESCRIPTION: Commercial building owned with my brother and my wife. My office is located in this building. Also this building houses my brother's separate insurance business and another tenant for personal use.

2) DANIEL FINANCIAL SERVICES, INC-FIXED INSURANCE

POSITION: Owner/President NATURE: Corporation, Insurance Agency INVESTMENT RELATED: Yes NUMBER OF HOURS: 80 SECURITIES TRADING HOURS: 80 START DATE: 04/01/1976

ADDRESS: 18 w. Galena, Butte MT 59701, United States

DESCRIPTION: Provide fixed insurance products to my clients

3) BUTTE SILVER BOW CCMMUNITY FOUNDATION/

POSITION: Board NATURE: 501(c)3, distribution of charitable funds INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/1990

ADDRESS: 3505 Quincy Street, Butte MT 59701, United States

DESCRIPTION: Attend board meeting to distribute Funds to worthy causes with no check writing authority



Registration & Employment History



OTHER BUSINESS ACTIVITIES

4) BUTTE COMMUNITY CONCERT ASSOCIATION

POSITION: Board NATURE: 501(c)3 nonprofit providing musical entertainment and education to Butte INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 0 START DATE: 09/01/2010

ADDRESS: 3 Green Lane, Butte MT 59701, United States

DESCRIPTION: Attend board meeting of BSBCA, bring high quality music and education to our community. I have no check writing authority

5) CHRISTIAN FELLOWSHIP STUDY GROUP

POSITION: board NATURE: non profit organizes an annual Christian retreat and monthly study telconferences INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 01/01/1970

ADDRESS: 2600 Meadowbrook Lane, Butte MT 59701, United States

DESCRIPTION: Make decisions for the study retreat and fellowship breakfast for MDRT meeting and monthly calls

6) BUTTE EXCHANGE CLUB OF AMERICA

POSITION: board NATURE: Non profit service club INVESTMENT RELATED: No NUMBER OF HOURS: 2 SECURITIES TRADING HOURS: 2 START DATE: 07/01/2012

ADDRESS: 62 W. Granite, Butte MT 59701, United States

DESCRIPTION: Attend board meetings to help determine activities of the club

7) NATIONAL ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

POSITION: Board NATURE: non profit providing education to Insurance and financial advisors INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 01/01/1976

ADDRESS: 2600 Meadowbrook Lane, Butte MT 59701, United States

DESCRIPTION: attend board meetings which determine how best to educate local insurance and financial professionals



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:	Woodbury Financial Services, Inc.
Allegations:	Customer alleges that representative made a poor recommendation related to the purchase of a variable universal life insurance policy in 2000.
Product Type:	Insurance
Alleged Damages:	\$5,000.00
Alleged Damages Amount Explanation (if amount not exact):	Firm estimates that alleged damages are \$5,000 or more.
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:	12/18/2018
Complaint Pending?	No
Status:	Denied
Status Date:	03/14/2019
Settlement Amount:	

**Individual Contribution
Amount:****Disclosure 2 of 2****Reporting Source:** Individual**Employing firm when
activities occurred which led
to the complaint:** WOODBURY FINANCIAL SERVICES, INC.**Allegations:** CLIENTS, THROUGH THEIR ATTORNEY, ALLEGE THAT THE REPRESENTATIVE FAILED TO NOTIFY THEM THAT THE UNION SECURITY VARIABLE UNIVERSAL LIFE POLICY ISSUED IN 1993 WAS IN DANGER OF LAPSING AND THE POLICY HAS SINCE LAPSED.**Product Type:** Insurance**Alleged Damages:** \$0.00**Alleged Damages Amount
Explanation (if amount not
exact):** NO SPECIFIC DAMAGE AMOUNT IS SPECIFIED**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:** 06/14/2011**Complaint Pending?** No**Status:** Evolved into Civil litigation (the individual is a named party)**Status Date:** 11/21/2011**Settlement Amount:****Individual Contribution
Amount:****Civil Litigation Information****Type of Court:** State Court**Name of Court:** MONTANA SECOND JUDICIAL DISTRICT COURT**Location of Court:** SILVER BOW COUNTY, MONTANA**Docket/Case #:** DV-11-349**Date Notice/Process Served:** 11/21/2011**Litigation Pending?** No**Disposition:** Settled**Disposition Date:** 12/27/2012**Monetary Compensation
Amount:** \$10,000.00**Individual Contribution
Amount:** \$0.00



Broker Statement

IN ADDITION TO THE \$10,000.00 PAYMENT, UNION SECURITY ALSO REINSTATED THE POLICY IN THE AMOUNT OF \$200,000.00 DEATH BENEFIT (WITH NO CASH VALUE) ON THE LIFE OF [CUSTOMER] AND WAIVED ANY PREMIUM OWED ON THE POLICY FROM THE DATE OF THE RELEASE TO THE REMAINDER OF [CUSTOMER'S] LIFE.



End of Report

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