



IAPD Report

DANIEL HARRY CURKAN

CRD# 2360082

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

i Please be aware that fraudsters may link to Investment Adviser Public Disclosure from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.
For more information read our [investor alert](#) on imposters.



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 HARRY CURKAN (CRD# 2360082)

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 **04/20/2018**.

CURRENT EMPLOYERS

This individual is not currently registered as an Investment Adviser Representative.

QUALIFICATIONS

This individual is not currently registered as an Investment Adviser Representative.

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
	SPC	110692	CLEARWATER, FL	04/17/2014 - 03/18/2016
	MORGAN STANLEY	149777	CLEARWATER, FL	08/15/2011 - 11/26/2013
	WELLS FARGO ADVISORS, LLC	19616	CLEARWATER, FL	10/01/2000 - 08/08/2011

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
Regulatory Event	1
Criminal	1
Customer Dispute	5



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 not currently registered as an Investment Adviser Representative.



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, 0 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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No information reported.

State Securities Law Exams

Exam	Category	Date
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 IA	Uniform Investment Adviser Law Examination (S65)	Series 65	05/29/1996
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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	04/17/2014 - 03/18/2016	SPC	CRD# 110692	CLEARWATER, FL
IA	08/15/2011 - 11/26/2013	MORGAN STANLEY	CRD# 149777	CLEARWATER, FL
IA	10/01/2000 - 08/08/2011	WELLS FARGO ADVISORS, LLC	CRD# 19616	CLEARWATER, FL

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
03/2014 - Present	SIGMA FINANCIAL CORPORATION	REGISTERED REPRESENTATIVE	Y	ANN ARBOR, MI, United States
03/2014 - Present	SIGMA PLANNING CORPORATION	INVESTMENT ADVISOR REPRESENTATIVE	Y	ANN ARBOR, MI, 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.

AS AN INDEPENDENTLY LICENSED INSURANCE AGENT, I AM CURRENTLY APPOINTED WITH VARIOUS INSURANCE COMPANIES.
DBA-UPSTREAM INVESTMENT PARTNERS



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
Regulatory Event	1
Criminal	1
Customer Dispute	5

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	Suspension
Date Initiated:	04/25/2017
Docket/Case Number:	14-02221
Employing firm when activity occurred which led to the regulatory action:	n/a
Product Type:	No Product
Allegations:	Respondent Curkan failed to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance.
Current Status:	Final
Resolution:	Letter
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	04/25/2017



Sanctions Ordered:

Suspension

If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?

No

(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	n/a
Start Date:	04/25/2017
End Date:	04/18/2018

Regulator Statement	Pursuant to Article VI, Section 3 of FINRA By-Laws, and FINRA Rule 9554, Respondent Curkan is suspended on April 25, 2017 for failure to comply with an arbitration award or settlement agreement or to satisfactorily respond to a FINRA request to provide information concerning the status of compliance. The suspension was lifted on April 18, 2018.
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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:	COUNTY COURT
Name of Court:	CIRCUIT /COUNTY COURT OF THE SIXTH JUDICIAL CIRCUIT OF THE STATE OF FLORIDA IN AND FOR PINELLAS COUNTY
Location of Court:	PINELLAS, FL
Docket/Case #:	CRC13-17841CFANO-B
Charge Date:	10/28/2013
Charge(s) 1 of 1	
Formal Charge(s)/Description:	TAMPERING WITH A WITNESS
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	Dismissed
Current Status:	Final
Status Date:	01/27/2014
Disposition Date:	01/27/2014
Sentence/Penalty:	DISMISSED



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: WELLS FARGO ADVISORS, LLC

Allegations: CLIENT ALLEGES THE ANNUITY THEY PURCHASED IN 2010 WAS NOT A SUITABLE INVESTMENT. DAMAGES UNSPECIFIED BUT A GOOD FAITH DETERMINATION SHOWS THEY EXCEED \$5,000.00.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): DAMAGES UNSPECIFIED BUT A GOOD FAITH DETERMINATION SHOWS THEY EXCEED \$5,000.00.

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: 12/09/2011

Complaint Pending? No

Status: Denied

Status Date: 01/17/2012

Settlement Amount:

Individual Contribution Amount:

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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WELLS FARGO ADVISORS, LLC

Allegations: CLIENT ALLEGES THE ANNUITY THEY PURCHASED IN 2010 WAS NOT A SUITABLE INVESTMENT. DAMAGES UNSPECIFIED BUT A GOOD FAITH DETERMINATION SHOWS THEY EXCEED \$5,000.00.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount DAMAGES UNSPECIFIED, BUT A GOOD FAITH DETERMINATION SHOWS



Explanation (if amount not exact): THEY EXCEED \$5,000.00.

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: 12/09/2011

Complaint Pending? No

Status: Denied

Status Date: 01/17/2012

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: CLIENT HAS ALLEGED THAT IN 1996 SHE TRANSFERRED TO THIS FIRM APPROXIMATELY \$452,000 AND THAT DUE TO INAPPROPRIATE MUTUAL FUND INVESTMENTS HER ACCOUNT WAS WORTHLESS BY 2001. THE CLIENT DOES NOT MAKE A SPECIFIC CLAIM FOR RESTITUTION.

Product Type: Mutual Fund(s)

Alleged Damages: \$452,000.00

Customer Complaint Information

Date Complaint Received: 08/24/2004

Complaint Pending? No

Status: Denied

Status Date: 09/27/2004

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE CLIENT BROUGHT IN MUTUAL FUNDS AND 50% OF THEM WERE SOLD TO DIVERSIFY THE PORFOLIO AND ADDRESS THE CLIENT'S DESIRE FOR GROWTH. DURING THE PERIOD 2/00 THROUGH 12/01 ALL FUNDS WERE SOLD AND PROCEEDS TRANSFERRED TO PAY DOWN THE CLIENT'S MORTGAGE THROUGH FIRST UNION NATIONAL BANK. THE LOSS ON THE MUTUAL FUNDS WAS ABOUT \$48,000 AND WAS COMENSURATE WITH THE MARKET CONDITIONS AT THAT TIME. THEREFORE, WE HAVE FOUND NO MERIT TO THE CLIENT'S CLAIM THAT SHE WAS INVESTED UNSUITABLY OR THAT HER LOSSES EXCEEDED \$450,000. THE CLAIM WAS DENIED IN ITS ENTIRETY.

**Disclosure 3 of 5**

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, LLC

Allegations: ATTORNEY FOR SOUTH CAROLINA RESIDENTS CLAIMS MUTUAL FUNDS RECOMMENDED TO CLIENTS IN JULY 2000 WERE TOO HIGH RISK FOR THE INVESTMENT OBJECTIVES OF THE CLIENTS.

Product Type: Mutual Fund(s)

Alleged Damages: \$59,354.31

Customer Complaint Information

Date Complaint Received: 09/17/2003

Complaint Pending? No

Status: Denied

Status Date: 03/02/2004

Settlement Amount: \$0.00

Individual Contribution Amount: \$0.00

Broker Statement CLAIM DENIED. CLIENT'S OVERALL PORTFOLIO, WHICH INCLUDED CDS, MONEY MARKET, AS WELL AS EQUITIES, WAS SUITABLE FOR HER GROWTH & INCOME OBJECTIVE. ALSO, CLIENT'S FREQUENT AND SIZABLE WITHDRAWALS FROM FUNDS DECIMATED HER PORTFOLIO.

Disclosure 4 of 5

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, INC.

Allegations: FLORIDA RESIDENTS ALLEGED THAT THEIR FINANCIAL ADVISOR MISLED THEM TO BELIEVE THAT THE VARIABLE ANNUITY THAT THEY PURCHASED IN 2001 WAS A FIXED ANNUITY CONTRACT. AS OF THE COMPLAINT FILING DATE, THE MARKET VALUE OF THE ANNUITY WAS \$63,121.00, AND THE CLAIM REQUESTED THE RETURN OF THE ORIGINAL INVESTMENT OF \$70,023.95.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$6,902.95

Customer Complaint Information

Date Complaint Received: 11/25/2002

Complaint Pending? No

Status: Denied

Status Date: 02/26/2003

Settlement Amount:



Individual Contribution Amount:

Broker Statement

CLAIM DENIED BY THE FIRM. BASED UPON ITS REVIEW OF THE MATTER, THE FIRM BELIEVED THE FINANCIAL ADVISOR ACCURATELY AND APPROPRIATELY DESCRIBED THE INVESTMENT AS A VARIABLE ANNUITY CONTRACT.

Disclosure 5 of 5

Reporting Source:

Individual

Employing firm when activities occurred which led to the complaint:

FIRST UNION SECURITIES, INC.

Allegations:

CUSTOMER CLAIMED PRODUCT PURCHASED WAS MISREPRESENTED

Product Type:

Other

Other Product Type(s):

MARKET POWER C.D.

Alleged Damages:

\$21,510.00

Customer Complaint Information

Date Complaint Received:

06/01/2001

Complaint Pending?

No

Status:

Denied

Status Date:

06/05/2001

Settlement Amount:

Individual Contribution Amount:

Broker Statement

NUMEROUS MEETINGS AND CONVERSATIONS TOOK PLACE WITH THE CUSTOMER REGARDING THIS PRODUCT PRIOR TO ITS' PURCHASE. THE CUSTOMER RECEIVED A PROSPECTUS AND DISCLOSURE DOCUMENT PRIOR TO THE PURCHASE. BASED ON THE EVIDENCE THE FIRM DETERMINED THE ALLEGATIONS TO BE WITHOUT MERIT.



End of Report

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