

BrokerCheck Report

DANIEL RIVERA

CRD# 2610046

Report #11265-21854, data current as of Saturday, March 26, 2016.

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About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.

Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:

- information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
- information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <http://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

Thank you for using FINRA BrokerCheck.

DANIEL RIVERA

CRD# 2610046

This broker is not currently registered.

Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is not currently registered.

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 2 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

CHASE INVESTMENT SERVICES CORP.
 CRD# 25574
 STATEN ISLAND, NY
 10/2007 - 04/2008

ALLSTATE FINANCIAL SERVICES, LLC
 CRD# 18272
 BROOKLYN, NY
 07/2005 - 03/2007

METLIFE SECURITIES INC.
 CRD# 14251
 NEW YORK, NY
 09/2004 - 07/2005

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

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

The following types of disclosures have been reported:

Type	Count
Investigation	1
Customer Dispute	1
Termination	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<http://www.adviserinfo.sec.gov>

Broker Qualifications



Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 0 principal/supervisory exams, 2 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
Investment Company Products/Variable Contracts Representative Examination	Series 6	04/18/1995
General Securities Representative Examination	Series 7	08/28/1998

State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination	Series 63	10/17/1995
Uniform Investment Adviser Law Examination	Series 65	06/05/2014

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
10/2007 - 04/2008	CHASE INVESTMENT SERVICES CORP.	25574	STATEN ISLAND, NY
07/2005 - 03/2007	ALLSTATE FINANCIAL SERVICES, LLC	18272	BROOKLYN, NY
09/2004 - 07/2005	METLIFE SECURITIES INC.	14251	NEW YORK, NY
09/2004 - 07/2005	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY
02/2003 - 04/2004	1717 CAPITAL MANAGEMENT COMPANY	4082	NEWARK, DE
08/2002 - 03/2003	FINANCIAL NETWORK INVESTMENT CORPORATION	13572	EL SEGUNDO, CA
06/2002 - 07/2002	DAVID LERNER ASSOCIATES, INC.	5397	SYOSSET, NY
03/2000 - 08/2000	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY
04/1999 - 02/2000	COLEMAN & COMPANY SECURITIES, INC.	1486	NEW YORK, NY
05/1998 - 12/1998	SALOMON SMITH BARNEY INC.	7059	NEW YORK, NY
11/1997 - 03/1998	METLIFE SECURITIES INC.	14251	NEW YORK, NY
11/1997 - 03/1998	METROPOLITAN LIFE INSURANCE COMPANY	4095	NEW YORK, NY
05/1997 - 09/1997	CITICORP INVESTMENT SERVICES	23988	LONG ISLAND CITY, NY
03/1997 - 05/1997	CHASE INVESTMENT SERVICES CORP.	25574	CHICAGO, IL
09/1996 - 12/1996	NORTHWESTERN MUTUAL INVESTMENT SERVICES, INC.	2881	MILWAUKEE, WI
09/1996 - 12/1996	ROBERT W. BAIRD & CO. INCORPORATED	8158	MILWAUKEE, WI
04/1995 - 08/1996	PRUCO SECURITIES CORPORATION	5685	NEWARK, NJ

Employment History



Registration and Employment History

Employment History, continued

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment Dates	Employer Name	Employer Location
07/2014 - Present	HORTER INVESTMENT MANAGEMENT, LLC	CINCINNATI, OH
01/2006 - Present	DAN RIVERA INC	BRIDGEWATER, NJ
09/2007 - 04/2008	CHASE INVESTMENT SERVICES CORP.	NEW YORK, NY
04/2007 - 09/2007	SELF-EMPLOYED	STATEN ISLAND, NY
06/2005 - 03/2007	ALLSTATE INSURANCE CO	BROOKLYN, NY

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

DANIEL RIVERA INC, NON INVESTMENT RELATED, STARTED JUNE 2006, 1170 US HIGHWAY 22 EAST, SUITE 104 BRIDGEWATER, NJ 00807, POSITION PRESIDENT,60 HOURS A WEEK, RETIREMENT INCOME PLANNING.



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	0	1	N/A



Investigation	1	N/A	N/A
Termination	N/A	1	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Award/Judgment

This type of disclosure event involves a final, consumer-initiated, investment-related arbitration or civil suit containing allegations of sales practice violations against the broker that resulted in an arbitration award or civil judgment for the customer.

Disclosure 1 of 1

Reporting Source:	Regulator
Employing firm when activities occurred which led to the complaint:	CHASE INVESTMENT SERVICES CORP.
Allegations:	BREACH OF CONTRACT; MISREPRESENTATIONS AND OMISSIONS; NEGLIGENCE; BREACH OF FIDUCIARY DUTY
Product Type:	No Product
Alleged Damages:	\$25,000.00
Arbitration Information	
Arbitration/Reparation Claim filed with and Docket/Case No.:	FINRA - CASE #13-00370
Date Notice/Process Served:	02/06/2013
Arbitration Pending?	No
Disposition:	Award
Disposition Date:	10/10/2013
Disposition Detail:	RIVERA WAS A SUBJECT OF THE CUSTOMER'S STATEMENT OF CLAIM FOR THIS ARBITRATION ALLEGING THAT HE, WITH HIS MEMBER FIRM, CONTRIBUTED TO THE SALES PRACTICE VIOLATIONS. THE MEMBER FIRM IS LIABLE FOR AND SHALL PAY TO THE CLAIMANT COMPENSATORY



DAMAGES IN THE AMOUNT OF \$25,000 PLUS INTEREST AT THE RATE OF 9% PER ANNUM FROM FEBRUARY 6, 2013 UNTIL THE AWARD IS PAID IN FULL.

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: CHASE INVESTMENT SERVICES CORP. (CURRENTLY KNOWN AS J.P.MORGAN SECURITIES LLC)

Allegations: CLIENT ALLEGES MISREPRESENTATION AND SUITABILITY IN REGARDS TO A PRODUCT NOT SOLD BY CHASE INVESTMENT SERVICES CORP.THIS HAS MOVED TO ARBITRATION. CLIENT ALLEGES MISREPRESENTATION SURROUNDING ESTATE PLANNING SERVICES NOT SOLD BY CHASE INVESTMENTS.

Product Type: Promissory Note

Alleged Damages: \$38,500.00

Alleged Damages Amount Explanation (if amount not exact): PREVIOUS DAMAGES \$425,000.00

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 #: 13-00370

Filing date of arbitration/CFTC reparation or civil litigation: 02/06/2013

Customer Complaint Information

Date Complaint Received: 02/27/2013

Complaint Pending? No

Status: Arbitration Award/Monetary Judgment (for claimants/plaintiffs)

Status Date: 10/09/2013

Settlement Amount: \$25,000.00



Individual Contribution Amount: \$0.00

Reporting Source: Broker

Employing firm when activities occurred which led to the complaint: CHASE INVESTMENTS

Allegations: IN 2008 I RECOMMENDED AN ESTATE ATTORNEY, 5 YEARS LATER THEY SUED CHASE INVESTMENTS FOR THE ATTORNEY FEES, I WASN'T NAMED IN THE COMPLAINT SO NO ONE WILL GIVE ME INFORMATION ON IT.

Product Type: No Product

Alleged Damages: \$25,000.00

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? Yes

Arbitration/Reparation forum or court name and location: FINRA

Docket/Case #: 13-00370

Filing date of arbitration/CFTC reparation or civil litigation: 02/06/2013

Customer Complaint Information

Date Complaint Received: 02/27/2013

Complaint Pending? No

Status: Settled

Status Date: 10/09/2013

Settlement Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Arbitration Information



Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	13-00370
Date Notice/Process Served:	10/10/2013
Arbitration Pending?	No
Disposition:	Award to Customer
Disposition Date:	10/10/2013
Monetary Compensation Amount:	\$0.00
Individual Contribution Amount:	\$0.00



Investigation

This type of disclosure event involves any ongoing formal investigation by an entity such as a grand jury state or federal agency, self-regulatory organization or foreign regulatory authority. Subpoenas, preliminary or routine regulatory inquiries, and general requests by a regulatory entity for information are not considered investigations and therefore are not included in a BrokerCheck report.

Disclosure 1 of 1

Reporting Source:	Firm
Initiated By:	UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Notice Date:	05/21/2015
Details:	INVESTIGATION REGARDING POTENTIAL VIOLATION OF THE FEDERAL SECURITIES LAWS.
Is Investigation pending?	Yes



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	HORTER INVESTMENT MANGEMENT
Termination Type:	Discharged
Termination Date:	07/17/2015
Allegations:	ONGOING INVESTIGATION BY THE SEC INTO POTENTIAL VIOLATIONS OF FEDERAL SECURITIES LAWS, AS WELL AS INVESTIGATION BY THE STATE OF NEW JERSEY REGARDING OTHER BUSINESS PRACTICES.
Product Type:	Other: NOT SPECIFIED

End of Report



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