

*This brochure supplement provides information about DANIEL PICO that supplements the Singer Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact DANIEL PICO if you did not receive Singer Wealth Advisors LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about DANIEL PICO is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Singer Wealth Advisors LLC.**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **DANIEL PICO**

Personal CRD Number: 4712211

Investment Adviser Representative

Singer Wealth Advisors, LLC  
1515 S. Federal Highway  
Suite 302  
Boca Raton, FL 33432

(561) 998-9985  
[Daniel.Pico@singerwealth.com](mailto:Daniel.Pico@singerwealth.com)

Updated: 11/25/2024

## Item 2: Educational Background and Business Experience

**Name:** DANIEL PICO

**Born:** 1974

### Education, Designations, & Business Background:

#### Education:

New York University of New York, Certificate in Financial Planning- 2008

State University of New York, Bachelor of Science in Manufacturing Engineering  
Technology- 2000

#### Business Background:

11/2024 - Present                      Investment Advisor Representative  
Singer Wealth Advisors, LLC

02/2007 - 10/2024                      Investment Advisor Representative  
12/2012 - 12/2023 Management  
Eagle Strategies LLC

11/2003 - 10/2024                      Agent  
NY Life Securities

09/2003 - 10/2024                      Sales  
New York Life Insurance Company

#### Designations:

##### CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances.
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by the CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

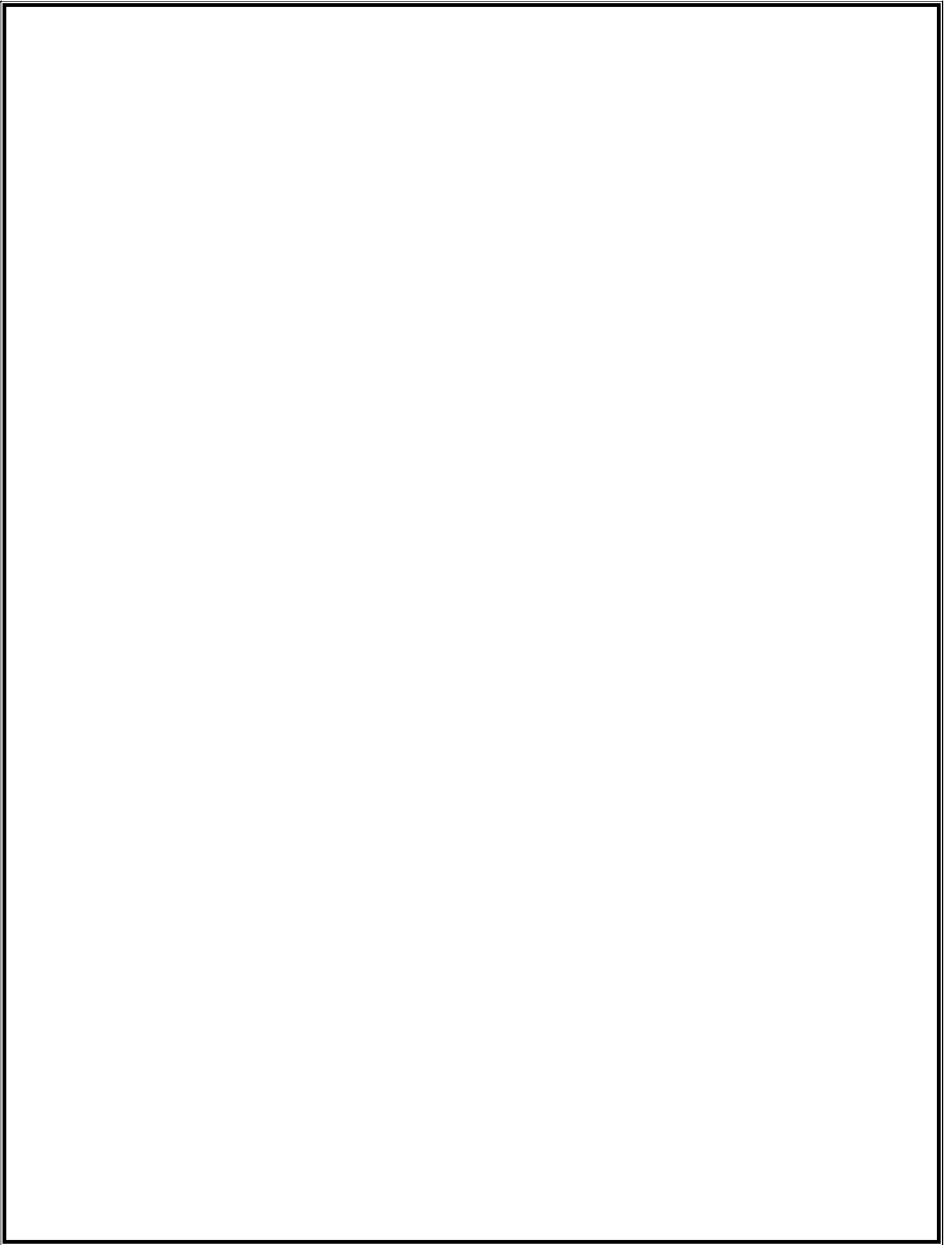
Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Chartered Financial Consultant® (ChFC® )**

The Chartered Financial Consultant® (ChFC® ) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You’ll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College’s Code of Ethics.



## Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or non-qualified deferred compensation.

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

DANIEL PICO is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Singer Wealth Advisors always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Singer Wealth Advisors in such individual's outside capacities.

DANIEL PICO is a member of Treco Investments LLC which owns rental properties.

DANIEL PICO is a Partner of Dakpoint SA, a tissue manufacturing company based out of Ecuador.

### **Item 5: Additional Compensation**

DANIEL PICO does not receive any economic benefit from any person, company, or organization, other than Singer Wealth Advisors, LLC. in exchange for providing clients advisory services through Singer Wealth Advisors, LLC.

### **Item 6: Supervision**

As a representative of Singer Wealth Advisors, LLC., DANIEL PICO is supervised by Keith Singer, the firm's Chief Executive Officer. Keith Singer is responsible for ensuring that DANIEL PICO adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Keith Singer is (561) 998-9985