IAPD Report

MICHAEL CRAIG MCKEAN

CRD# 1197246

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

MICHAEL CRAIG MCKEAN (CRD# 1197246)

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 **06/08/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INFINITY FINANCIAL SERVICES	CRD# 144302	04/28/2016
IA	INFINITY FINANCIAL SERVICES ADVISORY	CRD# 304981	04/27/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and 1 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	INFINITY FINANCIAL SERVICES	144302	Livermore, CA	04/22/2016 - 12/31/2020
IA	SECURITIES AMERICA ADVISORS, INC.	110518	LIVERMORE, CA	01/23/2009 - 12/01/2015
B	SECURITIES AMERICA, INC.	10205	LIVERMORE, CA	01/23/2009 - 12/01/2015

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
Termination	1
Judgment/Lien	12

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

Employment 1 of 2

Firm Name: **INFINITY FINANCIAL SERVICES ADVISORY**

Main Address: 212 9TH STREET
SUITE 202
OAKLAND, CA 94607

Firm ID#: 304981

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved - Pending IAR CE	01/01/2026

Branch Office Locations

INFINITY FINANCIAL SERVICES ADVISORY
Livermore, CA

Employment 2 of 2

Firm Name: **INFINITY FINANCIAL SERVICES**

Main Address: 212 9TH STREET
SUITE 202
OAKLAND, CA 94607

Firm ID#: 144302

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	04/28/2016
B	California	Agent	Approved	09/16/2016

Branch Office Locations

INFINITY FINANCIAL SERVICES
Livermore, 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, 6 general industry/product exams, and 1 state securities law exam.

Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

General Industry/Product Exams

	Exam	Category	Date
B	General Securities Representative Examination (S7TO)	Series 7TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Foreign Currency Options Examination (S15)	Series 15	05/24/1985
B	Interest Rate Options Examination (S5)	Series 5	12/17/1984
B	General Securities Representative Examination (S7)	Series 7	09/15/1984
B	National Commodity Futures Examination (S3)	Series 3	10/31/1983

State Securities Law Exams

	Exam	Category	Date
B	Uniform Securities Agent State Law Examination (S63)	Series 63	12/17/1984

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	04/22/2016 - 12/31/2020	INFINITY FINANCIAL SERVICES	CRD# 144302	Livermore, CA
IA	01/23/2009 - 12/01/2015	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	LIVERMORE, CA
B	01/23/2009 - 12/01/2015	SECURITIES AMERICA, INC.	CRD# 10205	LIVERMORE, CA
B	03/24/2006 - 01/23/2009	BRECEK & YOUNG ADVISORS, INC.	CRD# 40395	FOLSOM, CA
IA	03/24/2006 - 01/23/2009	BRECEK & YOUNG ADVISORS, INC.	CRD# 40395	DANVILLE, CA
IA	09/27/2005 - 03/28/2006	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	SAN RAMON, CA
B	01/19/2005 - 03/28/2006	UNITED SECURITIES ALLIANCE, INC.	CRD# 36487	SAN RAMON, CA
B	12/09/1999 - 01/24/2005	INTERVEST INTERNATIONAL EQUITIES CORPORATION	CRD# 20289	COLORADO SPRINGS,
B	07/25/1994 - 11/12/1997	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	06/29/1993 - 12/31/1993	CYPRESS CAPITAL CORPORATION	CRD# 7919	
B	08/13/1990 - 07/17/1991	LEHMAN BROTHERS INC.	CRD# 7506	NEW YORK, NY
B	06/27/1989 - 09/28/1990	LASALLE ST SECURITIES, L.L.C.	CRD# 7191	ELMHURST, IL
B	06/06/1988 - 06/27/1989	SUTRO & CO. INCORPORATED	CRD# 801	
B	05/14/1988 - 07/19/1988	SHEARSON LEHMAN HUTTON INC.	CRD# 7506	
B	10/23/1985 - 05/14/1988	E. F. HUTTON & COMPANY INC	CRD# 235	
B	09/24/1984 - 10/15/1985	THOMSON MCKINNON SECURITIES INC.	CRD# 829	
B	09/24/1984 - 01/09/1985	CONTISECURITIES, INC.	CRD# 6926	

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

Registration Dates	Firm Name	ID#	Branch Location

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
04/2020 - Present	INFINITY FINANCIAL SERVICES ADVISORY	FINANCIAL ADVISOR	Y	LIVERMORE, CA, United States
04/2016 - Present	INFINITY FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	LIVERMORE, CA, 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.

NorCal Benefit Solutions, not investment-related, 2625 College Ave Livermore, CA 94550, Owner, November 2007, technically 0 hours per month, 0 during trading hours. Health and Life Insurance (non-variable).

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
Termination	1
Judgment/Lien	12

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:	Securities America, Inc.
Termination Type:	Discharged
Termination Date:	11/30/2015
Allegations:	Failure to report judgment's, bankruptcies and liens in a timely manner.
Product Type:	No Product

Reporting Source:	Individual
Firm Name:	Securities America
Termination Type:	Discharged
Termination Date:	11/30/2015
Allegations:	Failure to report judgment's, bankruptcies and liens in a timely manner.
Product Type:	No Product

Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	Internal Revenue Service
Judgment/Lien Amount:	$129,922.63
Judgment/Lien Type:	Tax
Date Filed with Court:	03/25/2026
Date Individual Learned:	03/26/2026
Type of Court:	State Court
Name of Court:	Alameda County Recorder
Location of Court:	Alameda County, CA
Docket/Case #:	38829
Judgment/Lien Outstanding?	Yes
Broker Statement	The $129,922.63 lien does not consider a recent amended tax return for tax year 2024 which was amended on 10/15/2025. This amendment included my Schedule C for year 2024 which reduced my tax liability for the year by approximately $11,217.

Disclosure 2 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	California Franchise Tax Board
Judgment/Lien Amount:	$3,563.00
Judgment/Lien Type:	Tax
Date Filed with Court:	06/27/2016
Date Individual Learned:	09/14/2016
Type of Court:	State Court
Name of Court:	State
Location of Court:	Alameda County
Docket/Case #:	2016161330
Judgment/Lien Outstanding?	Yes
Broker Statement	Recently Michael McKean had received a notice via email by the credit report agency, Experian, that the FTB had filed a lien. Michael mailed the Offer in Compromise to the FTB. It will take up to 90 days to hear back regarding a decision.

Disclosure 3 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	Franchise Tax Board California
Judgment/Lien Amount:	$2,791.83

Judgment/Lien Type:	Tax
Date Filed with Court:	03/10/2015
Date Individual Learned:	04/20/2016
Type of Court:	State Court
Name of Court:	Franchise Tax Board
Location of Court:	California
Docket/Case #:	15062657529
Judgment/Lien Outstanding?	Yes

Disclosure 4 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$88,550.60
Judgment/Lien Type:	Tax
Date Filed with Court:	07/23/2013
Date Individual Learned:	05/10/2014
Type of Court:	State Court
Name of Court:	CALIFORNIA SUPERIOR COURT
Location of Court:	ALAMEDA, CA
Docket/Case #:	249105
Judgment/Lien Outstanding?	Yes

Disclosure 5 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$154,472.32
Judgment/Lien Type:	Tax
Date Filed with Court:	07/23/2013
Date Individual Learned:	
Type of Court:	COUNTY
Name of Court:	COUNTY RECORDER
Location of Court:	ALAMEDA COUNTY, OAKLAND, CA
Judgment/Lien Outstanding?	Yes
Broker Statement	THE REPRESENTATIVE RECEIVED NOTIFICATION OF THE LIENS ON JULY 26TH, 2013. THIS LIEN REPRESENTS TAXES OWED FOR TAX FILING YEARS 2005-2012.

Disclosure 6 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	STATE OF CALIFORNIA
Judgment/Lien Amount:	$10,019.00
Judgment/Lien Type:	Tax
Date Filed with Court:	01/11/2010
Date Individual Learned:	
Type of Court:	COUNTY RECORDER'S OFFICE
Name of Court:	NAPA COUNTY RECORDER
Location of Court:	NAPA COUNTY, CA
Docket/Case #:	SQ20100000667
Judgment/Lien Outstanding?	Yes

Disclosure 7 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	STATE OF CALIFORNIA
Judgment/Lien Amount:	$1,920.00
Judgment/Lien Type:	Tax
Date Filed with Court:	05/05/2008
Date Individual Learned:	
Type of Court:	COUNTY RECORDER
Name of Court:	CONTRA COSTA COUNTY RECORDER
Location of Court:	CONTRA COSTA COUNTY, CA
Docket/Case #:	SQ20080009890800
Judgment/Lien Outstanding?	Yes

Disclosure 8 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	STATE OF CALIFORNIA
Judgment/Lien Amount:	$119,828.00
Judgment/Lien Type:	Tax
Date Filed with Court:	02/05/2007
Date Individual Learned:	
Type of Court:	COUNTY RECORDER'S OFFICE
Name of Court:	CONTRA COSTA COUNTY RECORDER
Location of Court:	CONTRA COSTA COUNTY, CA
Docket/Case #:	SQ2007003548000
Judgment/Lien Outstanding?	Yes

Disclosure 9 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	STATE OF CALIFORNIA
Judgment/Lien Amount:	$39,970.00
Judgment/Lien Type:	Tax
Date Filed with Court:	09/05/2006
Date Individual Learned:	
Type of Court:	COUNTY RECORDER'S OFFICE
Name of Court:	CONTRA COSTA COUNTY RECORDER
Location of Court:	CONTRA COSTA COUNTY, CA
Docket/Case #:	SQ2006028084400
Judgment/Lien Outstanding?	Yes

Disclosure 10 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	STATE OF CALIFORNIA
Judgment/Lien Amount:	$59,713.00
Judgment/Lien Type:	Tax
Date Filed with Court:	02/29/2012
Date Individual Learned:	
Type of Court:	COUNTY RECORDER'S OFFICE
Name of Court:	ALAMEDA COUNTY RECORDER
Location of Court:	ALAMEDA COUNTY, CA
Docket/Case #:	SQ20120677438
Judgment/Lien Outstanding?	Yes

Disclosure 11 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$65,896.00
Judgment/Lien Type:	Tax
Date Filed with Court:	08/06/1999
Date Individual Learned:	
Type of Court:	COUNTY COURT
Name of Court:	CONTRA COSTA COUNTY COURT
Location of Court:	CONTRA COSTA COUNTY, CA

Docket/Case #:	990211843
Judgment/Lien Outstanding?	Yes

Disclosure 12 of 12

Reporting Source:	Individual
Judgment/Lien Holder:	INTERNAL REVENUE SERVICE
Judgment/Lien Amount:	$59,419.00
Judgment/Lien Type:	Tax
Date Filed with Court:	03/21/1997
Date Individual Learned:	
Type of Court:	COUNTY COURT
Name of Court:	CONTRA COSTA COUNTY COURT
Location of Court:	CONTRA COSTA COUNTY, CA
Docket/Case #:	9700454876
Judgment/Lien Outstanding?	Yes

End of Report

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