



## IAPD Report

# STEPHEN CLAUDE FORSYTH LOVELL

CRD# 2146222

<b><u>Section Title</u></b>	<b><u>Page(s)</u></b>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	6 - 8
Disclosure Information	9

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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

### STEPHEN CLAUDE FORSYTH LOVELL (CRD# 2146222)

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 **04/14/2026**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	REALTA EQUITIES, INC.	CRD# 23769	11/22/2023
<b>IA</b>	REALTA INVESTMENT ADVISORS, INC	CRD# 134952	11/22/2023

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **4** 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
<b>IA</b>	KINGSWOOD WEALTH ADVISORS, LLC	288792	Emerald Hills, CA	09/26/2022 - 02/01/2024
<b>B</b>	KINGSWOOD CAPITAL PARTNERS, LLC	288898	SAN DIEGO, CA	09/26/2022 - 10/17/2023
<b>IA</b>	KALOS MANAGEMENT	133025	ALPHARETTA, GA	01/07/2019 - 09/09/2022

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	1



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

### Employment 1 of 2

Firm Name: **REALTA EQUITIES, INC.**  
Main Address: 1201 N. ORANGE STREET  
SUITE 729  
WILMINGTON, DE 19801  
Firm ID#: 23769

	Regulator	Registration	Status	Date
<b>B</b>	FINRA	General Securities Principal	Approved	11/22/2023
<b>B</b>	FINRA	General Securities Representative	Approved	11/22/2023
<b>B</b>	FINRA	Invest. Co and Variable Contracts	Approved	11/22/2023
<b>B</b>	FINRA	Investment Banking Representative	Approved	11/22/2023
<b>B</b>	Arizona	Agent	Approved	07/08/2025
<b>B</b>	California	Agent	Approved	11/22/2023
<b>B</b>	Montana	Agent	Approved	12/05/2023
<b>B</b>	Nevada	Agent	Approved	11/22/2023

### Branch Office Locations

**COASTAL EQUITIES, INC.**  
EMERALD HILLS, CA

### Employment 2 of 2

Firm Name: **REALTA INVESTMENT ADVISORS, INC**  
Main Address: 1201 N. ORANGE STREET  
SUITE 729  
WILMINGTON, DE 19801  
Firm ID#: 134952



## Qualifications

Regulator	Registration	Status	Date
<b>IA</b> California	Investment Adviser Representative	Approved	11/22/2023

### Branch Office Locations

**REALTA INVESTMENT ADVISORS, INC**  
EMERALD HILLS, 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 1 principal/supervisory exam, 6 general industry/product exams, and 1 state securities law exam.**

#### Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	03/05/2007

#### General Industry/Product Exams

Exam	Category	Date
Investment Banking Registered Representative Examination (S79TO)	Series 79TO	08/19/2023
Investment Company Products/Variable Contracts Representative Examination (S6TO)	Series 6TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
Futures Managed Funds Examination (S31)	Series 31	05/02/2008
General Securities Representative Examination (S7)	Series 7	05/01/1997
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/07/1991

#### State Securities Law Exams

Exam	Category	Date
Uniform Securities Agent State Law Examination (S63)	Series 63	05/06/1997

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

Certified Financial Planner



## PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **2** professional designation(s).

### Chartered Financial Consultant

This representative holds or did hold **2** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



### 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	09/26/2022 - 02/01/2024	KINGSWOOD WEALTH ADVISORS, LLC	CRD# 288792	Emerald Hills, CA
B	09/26/2022 - 10/17/2023	KINGSWOOD CAPITAL PARTNERS, LLC	CRD# 288898	SAN DIEGO, CA
IA	01/07/2019 - 09/09/2022	KALOS MANAGEMENT	CRD# 133025	ALPHARETTA, GA
B	01/05/2019 - 09/09/2022	KALOS CAPITAL, INC.	CRD# 44337	Walnut Creek, CA
IA	04/03/2017 - 02/08/2019	INVESTACORP ADVISORY SERVICES INC	CRD# 109011	Walnut Creek, CA
B	03/31/2017 - 02/08/2019	INVESTACORP, INC.	CRD# 7684	WALNUT CREEK, CA
B	10/21/2003 - 03/23/2017	LPL FINANCIAL LLC	CRD# 6413	WALNUT CREEK, CA
IA	10/21/2003 - 03/23/2017	LPL FINANCIAL LLC	CRD# 6413	WALNUT CREEK, CA
B	10/28/2002 - 09/29/2003	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	FORT MILL, SC
IA	10/28/2002 - 09/29/2003	LINSCO/PRIVATE LEDGER CORP.	CRD# 6413	WALNUT CREEK, CA
IA	05/02/2002 - 10/31/2002	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	WALNUT CREEK, CA
B	04/29/2002 - 10/31/2002	LINCOLN FINANCIAL ADVISORS CORPORATION	CRD# 3978	FORT WAYNE, IN
B	04/29/2002 - 10/31/2002	THE LINCOLN NATIONAL LIFE INSURANCE COMPANY	CRD# 2580	FORT WAYNE, IN
IA	12/15/1997 - 04/10/2002	AMERICAN EXPRESS FINANCIAL ADVISORS, INC.	CRD# 6363	WALNUT CREEK, CO
B	05/15/1997 - 04/10/2002	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	05/15/1997 - 04/10/2002	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	06/10/1991 - 11/27/1991	METLIFE SECURITIES INC.	CRD# 14251	SPRINGFIELD, MA



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
<b>B</b>	06/10/1991 - 11/27/1991	METROPOLITAN LIFE INSURANCE COMPANY	CRD# 4095	NEW YORK, NY

### 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
11/2023 - Present	REALTA EQUITIES, INC.	REGISTERED REPRESENTATIVE	Y	WILMINGTON, DE, United States
11/2023 - Present	REALTA INVESTMENT ADVISORS, INC.	INVESTMENT ADVISOR REPRESENTATIVE	Y	WILMINGTON, DE, United States
09/2022 - 11/2023	Kingswood Capital Partners, LLC	Registered Rep	Y	Emerald Hills, CA, United States
09/2022 - 11/2023	Kingswood Wealth Advisors, LLC	Advisor	Y	Emerald Hills, CA, United States
01/2019 - 09/2022	Kalos Capital	Registered Rep	Y	Alpharetta, GA, United States
01/2019 - 09/2022	Kalos Management	Investment Advisor	Y	Alpharetta, GA, United States
03/2017 - 01/2019	INVESTACORP INC	REGISTERED REPRESENTATIVE	Y	MIAMI, FL, United States
03/2017 - 12/2018	INVESTACORP ADVISORY SERVICES	REGISTERED INVESTMENT ADVISOR	Y	Miami, FL, United States
10/2002 - 03/2017	LPL FINANCIAL LLC	REGISTERED REPRESENTATIVE	Y	WALNUT CREEK, CA, United States
10/2002 - 03/2017	LPL FINANCIAL LLC	REGISTERED INVESTMENT ADVISOR	Y	Walnut Creek, 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.

1) LOVELL WEALTH MANAGEMENT; INVESTMENT RELATED; 723 TEMESCAL WAY, EMERALD HILLS, CA 94062; DBA FOR MY FINANCIAL PLANNING PRACTICE; FINANCIAL ADVISOR; PROVIDE FINANCIAL ADVICE TO CLIENTS; START DATE: 10/2003; 40 HOURS PER WEEK DURING NORMAL TRADING HOURS. 2) REALTA INVESTMENT ADVISORS, INC.; WILMINGTON, DE; INVESTMENT ADVISORY SERVICES, INVESTMENT ADVISOR REPRESENTATIVE;



## Registration & Employment History



### OTHER BUSINESS ACTIVITIES

WWW.REALTAWEALTH.COM; COMPENSATION IN THE FORM OF FEES; 40 HOURS PER WEEK DURING NORMAL TRADING HOURS. 3) PROVIDORS; START: 6/2024; NOT INVESTMENT RELATED; MONTHLY MEETING OF PROFESSIONAL PERSONS; HUB.PROVIDORS.COM; LEADER OF THE MONTHLY MEETINGS; NO COMPENSATION; 1 HOUR PER WEEK SOME DURING NORMAL TRADING HOURS. 4) TARKENTON FINANCIAL; START 11/2024; 3340 PEACHTREE RD NE SUITE 2300 ATLANTA, GA 30326; FMO; TARKENTONFINANCIAL.COM; CONSULT WITH TARKENTON CONCERNING FIA AND LIFE INSURANCE BUSINESS; NO COMPENSATION; 4 HOUR PER WEEK DURING NORMAL TRADING HOURS. 5) CA REAL ESTATE BROKER; START: 11/2024; MAINTAIN RE LICENSE - DO NOT ENGAGE IN ANY ACTIVITY; NO COMPENSATION; 0 HOURS PER WEEK. 6) SILICON VALLEY TAX; START: 12/2024; 723 TEMESCAL WAY EMERALD HILLS, CA 94062; S CORP WITH NO ACTIVITY; NO COMPENSATION; 0 HOURS PER WEEK. 7) ADISA; START: 12/2024; 10401 N MERIDIAN ST SUITE 160 INDIANAPOLIS, IN 46290; PROVIDES EDUCATION TO RIA AND REGISTERED REPS ABOUT ALTS; ADISA.ORG; BOARD MEMBER AND VICE CHAIRMAN OF THE EDUCATION COMMITTEE; 1 HOURS PER WEEK NONE DURING NORMAL TRADING HOURS. 8) LOVELL WEALTH LEGACY; START: 4/30/2026; NOT INVESTMENT RELATED; 723 TEMESCAL WAY EMERALD HILLS, CA 94062; MAKE REFERRALS TO A COMPANY THAT ARRANGES GOLDEN PASSPORTS AND VISAS; INTRODUCER; COMMISSIONS; 2 HOURS PER MONTH NONE DURING NORMAL TRADING HOURS.



## 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	1

### 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 1

<b>Reporting Source:</b>	Firm
<b>Employing firm when activities occurred which led to the complaint:</b>	AMERICAN EXPRESS FINANCIAL ADVISORS
<b>Allegations:</b>	THE CLIENT ALLEGED THE VUL POLICY WAS NOT SUITABLE AND THAT SHE WAS NOT DISCLOSED THE SURRENDER CHARGES.
<b>Product Type:</b>	Other
<b>Other Product Type(s):</b>	VARIABLE UNIVERSAL LIFE POLICY
<b>Alleged Damages:</b>	\$9,869.00

### Customer Complaint Information

<b>Date Complaint Received:</b>	11/05/2002
<b>Complaint Pending?</b>	No
<b>Status:</b>	Denied
<b>Status Date:</b>	01/22/2003

#### Settlement Amount:

#### Individual Contribution Amount:

#### Firm Statement

A REVIEW CONDUCTED BY THE FIRM FOUND THE CLIENT AUTHORIZED THE PURCHASE OF THE VUL AND THAT IT MET THREE GOALS: DEATH BENEFIT, TAX-DEFERRED GROWTH AND POTENTIAL RETIREMENT INCOME. REVIEW FOUND SHE WAS PROVIDED FULL DISCLOSURES OF THE SURRENDER CHARGES.



**Reporting Source:** Individual

**Employing firm when activities occurred which led to the complaint:** AMERICAN EXPRESS

**Allegations:** THE CLIENT ALLEGED THE VUL POLICY WAS NOT SUITABLE AND THAT SHE WAS NOT DISCLOSED THE SURRENDER CHARGES.

**Product Type:** Other

**Other Product Type(s):** VARIABLE UNIVERSAL LIFE POLICY

**Alleged Damages:** \$9,869.00

**Customer Complaint Information**

**Date Complaint Received:** 11/05/2002

**Complaint Pending?** No

**Status:** Denied

**Status Date:** 01/22/2003

**Settlement Amount:**

**Individual Contribution Amount:**

**Broker Statement** A REVIEW CONDUCTED BY THE FIRM FOUND THE CLIENT AUTHORIZED THE PURCHASE OF THE VUL AND THAT IT MET THREE GOALS: DEATH BENEFIT, TAX-DEFERRED GROWTH AND POTENTIAL RETIREMENT INCOME. REVIEW FOUND SHE WAS PROVIDED FULL DISCLOSURES FO THE SURRENDER CHARGES.



## End of Report

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