



IAPD Report

ANDREW LAWRENCE ZOROVICH

CRD# 2753501

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

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

ANDREW LAWRENCE ZOROVICH (CRD# 2753501)

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 **11/11/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INFINITY TAX & FINANCIAL PLANNING	CRD# 332590	11/04/2024

QUALIFICATIONS

This representative is currently registered in **0** 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	OSAIC WEALTH, INC.	23131	Seminole, FL	10/11/2024 - 11/11/2024
IA	OSAIC WEALTH, INC.	23131	Seminole, FL	10/11/2024 - 11/11/2024
IA	AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK, NY	10/02/2018 - 10/11/2024

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	4



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 **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **INFINITY TAX & FINANCIAL PLANNING**
Main Address: 200 CLINTON AVE WEST
SUITE 701
HUNTSVILLE, AL 35801
Firm ID#: 332590

Regulator	Registration	Status	Date
IA Alabama	Investment Adviser Representative	Approved	11/12/2024
IA Florida	Investment Adviser Representative	Approved	12/06/2024
IA Georgia	Investment Adviser Representative	Approved	12/09/2024
IA Texas	Investment Adviser Representative	Restricted Approval	11/04/2024

Branch Office Locations

INFINITY TAX & FINANCIAL PLANNING
200 CLINTON AVE WEST
SUITE 701
HUNTSVILLE, AL 35801



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, 2 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	09/25/1996

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	07/31/1996

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	01/17/2003
Uniform Securities Agent State Law Examination (S63)	Series 63	08/27/1996

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
B	10/11/2024 - 11/11/2024	OSAIC WEALTH, INC.	CRD# 23131	Seminole, FL
IA	10/11/2024 - 11/11/2024	OSAIC WEALTH, INC.	CRD# 23131	Seminole, FL
IA	10/02/2018 - 10/11/2024	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK, NY
B	10/02/2018 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	Huntsville, AL
IA	11/16/2009 - 10/19/2018	INVESTMENT ADVISORS	CRD# 15708	LARGO, FL
B	10/19/2009 - 10/19/2018	PROEQUITIES, INC.	CRD# 15708	LARGO, FL
IA	05/25/2004 - 10/19/2009	QA3 FINANCIAL LLC	CRD# 104957	LARGO, FL
B	05/14/2004 - 10/19/2009	QA3 FINANCIAL CORP.	CRD# 14754	LARGO, FL
IA	04/22/2003 - 05/14/2004	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	LARGO, FL
B	12/02/2002 - 05/14/2004	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ
B	02/12/1999 - 12/02/2002	PRIME CAPITAL SERVICES, INC.	CRD# 18334	POUGHKEEPSIE, NY
B	08/01/1996 - 02/23/1999	ROYAL ALLIANCE ASSOCIATES, INC.	CRD# 23131	SCOTTSDALE, AZ

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
07/2024 - Present	Infinity Investment Advisors LLC	Chief Compliance Officer	Y	HUNTSVILLE, AL, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2024 - 10/2024	OSAIC WEALTH, INC.	Financial Adviser	Y	SCOTTSDALE, AZ, United States
10/2018 - 10/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	HOLBROOK, NY, United States
10/2009 - 10/2018	Investment Advisors	Investment Advisor Rep	Y	Huntsville, AL, United States
10/2009 - 10/2018	PROEQUITIES, INC	REGISTERED REP	Y	HUNTSVILLE, AL, 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.

licensed insurance agent with Infinity Largo, LLC
owner and is a Tax Preparer for Infinity Accounting and Tax Services, Inc



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	4

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 4

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE
Allegations:	PLAINTIFFS ALLEGE THAT A REPLACEMENT OF A LIFE POLICY WAS UNSUITABLE.
Product Type:	Insurance
Alleged Damages:	\$105,000.00

Customer Complaint Information

Date Complaint Received: 08/11/2014

Complaint Pending?

Settlement Amount:

Individual Contribution Amount:

Civil Litigation Information

Type of Court:	State Court
Name of Court:	CIRCUIT COURT OF SIXTH JUDICIAL DISTRICT IN PINELLAS COUNTY, FLORIDA
Location of Court:	PINELLAS COUNTY, FLORIDA
Docket/Case #:	14-005820-C1
Date Notice/Process Served:	08/11/2014



Litigation Pending?	No
Disposition:	Settled
Disposition Date:	06/14/2018
Monetary Compensation Amount:	\$50,000.00
Individual Contribution Amount:	\$0.00

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Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	ROYAL ALLIANCE
Allegations:	PER ROYAL ALLIANCE'S U5 FILING DATED 10/03/14, PLAINTIFFS ALLEGE THAT A REPLACEMENT OF A LIFE POLICY WAS UNSUITABLE.
Product Type:	Insurance
Alleged Damages:	\$105,000.00
Alleged Damages Amount Explanation (if amount not exact):	AMOUNT LISTED IS PER ROYAL ALLIANCE'S U5 FILING DATED 10/03/2014. NO OTHER INFORMATION HAS BEEN PROVIDED TO OUR FIRM AT THIS TIME.

Customer Complaint Information

Date Complaint Received:	08/11/2014
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Complaint Pending?	
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Settlement Amount:	
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Individual Contribution Amount:	
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Civil Litigation Information

Type of Court:	State Court
Name of Court:	CIRCUIT COURT OF SIXTH JUDICAL DISTRICT IN PINELLAS COUNTY, FL
Location of Court:	PINELLAS COUNTY, FL, USA
Docket/Case #:	14-005820-C1
Date Notice/Process Served:	08/11/2014
Litigation Pending?	Yes

Broker Statement	Royal Alliance entered a Form U5 indicating that this matter had settled on 6/14/2018; court documents indicate that Royal Alliance was voluntarily dismissed. Per the Registered Representative, he is still presenting a defense in litigation and has not agreed to a settlement. Therefore, the Firm considers the matter ongoing.
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Disclosure 2 of 4

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	QA3 FINANCIAL AND PROEQUITIES, INC.



Allegations: ATTORNEY CLAIMING TO REPRESENT THE CLIENT ALLEGES THAT PRODUCTS SOLD TO THE CLIENT, WHILE THE REPRESENTATIVE WAS AT QA3, IN 2008 ARE UNSUITABLE AND THAT AN ANNUITY SWITCH PROCESSED IN 2012 FOR THE CLIENT, WHILE THE REPRESENTATIVE HAS BEEN WITH PROEQUITIES, WAS ALSO UNSUITABLE. COMPLAINT ALSO ALLEGES BREACH OF FIDUCIARY DUTY, BREACH OF CONTRACT AND VIOLATION OF STATE SECURITIES STATUTES.

Product Type: Annuity-Fixed
Annuity-Variable
Real Estate Security

Alleged Damages: \$103,000.00

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: 03/11/2014

Complaint Pending? No

Status: Settled

Status Date: 02/05/2015

Settlement Amount: \$25,000.00

Individual Contribution Amount: \$0.00

Broker Statement IN AN EFFORT TO RESOLVE CONCERNS THE CUSTOMER HAD REGARDING HER INVESTMENT, THE FIRM AND THE CUSTOMER AGREED TO A SETTLEMENT IN THE AMOUNT OF \$25,000.00. THE FIRM NEITHER ADMITTED NOR DENIED THE CLAIMS SET FORTH IN THE CUSTOMERS ALLEGATIONS.

Disclosure 3 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: ROYAL ALLIANCE ASSOCIATES, INC.

Allegations: CUSTOMERS ALLEGE THAT MR. ZOROVICH MADE UNSUITABLE INVESTMENT RECOMMENDATIONS.

Product Type: Other

Other Product Type(s): REIT-VARIABLE ANNUITIES

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 06/16/2008

Complaint Pending? No

Status: Arbitration/Reparation

Status Date: 06/16/2008



Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: FINRA CASE NO. 08-01860

Date Notice/Process Served: 06/16/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/11/2008

Monetary Compensation Amount: \$14,000.00

Individual Contribution Amount: \$14,000.00

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: ROYAL ALLIANCE AND QA3

Allegations: CLIENTS ALLEGING THAT UNSUITABLE INVESTMENT RECOMMENDATIONS WERE MADE BETWEEN 2002 AND 2006.

Product Type: Other

Other Product Type(s): ALLIANZ FIXED ANNUITY/WELLS REIT/BEHRINGER HARVARD REIT/AMERICAN NATIONAL FIXED ANNUITY/

Alleged Damages: \$5,000.00

Customer Complaint Information

Date Complaint Received:

Complaint Pending?

Status: Arbitration/Reparation

Status Date: 06/16/2008

Settlement Amount:

Individual Contribution Amount:

Arbitration Information

Arbitration/Reparation Claim filed with and Docket/Case No.: ARBRITRATION DOCKET/CASE # 08-01860

Date Notice/Process Served: 06/16/2008

Arbitration Pending? No

Disposition: Settled

Disposition Date: 11/11/2008



Monetary Compensation Amount: \$14,000.00

Individual Contribution Amount: \$14,000.00

Disclosure 4 of 4

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: PRIME CAPITAL SERVICES, INC.

Allegations: CLIENT CLAIMS THAT THE ANNUITY DID NOT HAVE THE BENEFIT OF THE GUARANTEE RIDER AS EXPLAINED BY THE REPRESENTATIVE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$14,000.00

Customer Complaint Information

Date Complaint Received: 07/13/2004

Complaint Pending? No

Status: Denied

Status Date: 11/22/2004

Settlement Amount:

Individual Contribution Amount:
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Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: PRIME CAPITAL SERVICES INC

Allegations: CLIENT CLAIMS THAT THE ANNUITY DID NOT HAVE THE BENEFIT OF THE GUARANTEE RIDER AS EXPLAINED BY THE REPRESENTATIVE.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$14,000.00

Customer Complaint Information

Date Complaint Received: 07/13/2004

Complaint Pending? No

Status: Denied

Status Date: 11/22/2004

Settlement Amount:

Individual Contribution Amount:



End of Report

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