



IAPD Report

Anna-Marie Ocampo Lovell

CRD# 5498414

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 4
Registration and Employment History	5
Disclosure Information	6



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

Anna-Marie Ocampo Lovell (CRD# 5498414)

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 **12/23/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	INFINITY FINANCIAL SERVICES	CRD# 144302	03/22/2019
IA	INFINITY FINANCIAL SERVICES ADVISORY	CRD# 304981	04/27/2020

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **12** 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	OAKLAND, CA	03/25/2019 - 12/31/2020
IA	FSC SECURITIES CORPORATION	7461	LA JOLLA, CA	02/26/2013 - 03/26/2019
B	FSC SECURITIES CORPORATION	7461	LA JOLLA, CA	02/22/2013 - 03/26/2019

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	3



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

Employment 1 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	03/22/2019
B California	Agent	Approved	03/22/2019
B Connecticut	Agent	Approved	11/25/2025
B Florida	Agent	Approved	05/24/2023
B Hawaii	Agent	Approved	03/22/2019
B Maryland	Agent	Approved	03/22/2019
B Massachusetts	Agent	Approved	10/28/2021
B Michigan	Agent	Approved	12/11/2025
B North Carolina	Agent	Approved	08/13/2025
B Oregon	Agent	Approved	03/22/2019
B Virginia	Agent	Approved	03/22/2019
B Washington	Agent	Approved	03/22/2019
B Wisconsin	Agent	Approved	12/16/2025



Qualifications

Branch Office Locations

INFINITY FINANCIAL SERVICES

4275 Executive Square
Suite 200
La Jolla, CA 92037

Employment 2 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	04/27/2020

Branch Office Locations

INFINITY FINANCIAL SERVICES ADVISORY

4275 Executive square suite 200
La Jolla, CA 92037



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, 3 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
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	06/29/2010
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	03/10/2008

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	04/18/2012
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/20/2008

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
IA	03/25/2019 - 12/31/2020	INFINITY FINANCIAL SERVICES	CRD# 144302	OAKLAND, CA
IA	02/26/2013 - 03/26/2019	FSC SECURITIES CORPORATION	CRD# 7461	LA JOLLA, CA
B	02/22/2013 - 03/26/2019	FSC SECURITIES CORPORATION	CRD# 7461	LA JOLLA, CA
IA	06/15/2012 - 02/25/2013	NATIONAL PLANNING CORPORATION ("NPC OF AMERICA" IN FL & NY)	CRD# 29604	SAN DIEGO, CA
B	03/11/2008 - 02/25/2013	NATIONAL PLANNING CORPORATION	CRD# 29604	SAN DIEGO, CA

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	OAKLAND, CA, United States
03/2019 - Present	INFINITY FINANCIAL SERVICES	FINANCIAL ADVISOR	Y	OAKLAND, CA, United States
02/2013 - 03/2019	FSC SECURITIES CORPORATION	REGISTERED REP	Y	LA JOLLA, 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. Anna Marie O. Lovell, Investment related, 4275 Executive Square Suite 200, La Jolla, CA 92037, Independent Contractor; Insurance Agent, 5/2008, 15 hours per month, 5 during trading hours, engaged in selling fixed annuities, equity index annuities, fixed life, and servicing clients.
2. Lovell Wealth Management, Not investment related, Marketing Name (Fictitious business name), 07/01/2012, zero hours per month, zero during trading hours.
3. Velur Enterprises Inc, Investment related, 5900 N Sepulveda Blvd Ste 160, Van Nuys CA 91411, Investor, 04/13/2012, 8 hours per year, zero during trading hours.
4. Collective VFO, Not investment related, 34475 Yucaipa Blvd Suite 208, Yucaipa, CA 92399, Advanced Planning Lead, 05/08/2025, 20 hours per month, zero during 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	3

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 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INFINITY FINANCIAL SERVICES
Allegations:	Unsuitable Investment Recommendations. Client claims misrepresentation, omission, or failure to disclose material facts.
Product Type:	Debt-Corporate
Alleged Damages:	\$40,000.00
Alleged Damages Amount Explanation (if amount not exact):	Original Investment of \$40,000.00. Client claims compensatory and punitive damages as well as interest and cost of proceedings.
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 #:	25-01108
Filing date of arbitration/CFTC reparation or civil litigation:	06/04/2025

Customer Complaint Information



Date Complaint Received: 06/06/2025

Complaint Pending? No

Status: Withdrawn

Status Date: 12/01/2025

Settlement Amount:

Individual Contribution Amount:

Disclosure 2 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: INFINITY FINANCIAL SERVICES

Allegations: On or about June 5, 2025, Infinity Financial Services was named as a respondent in a FINRA arbitration (Case No. 25-01107) filed by customer [REDACTED]. The Statement of Claim alleges unsuitability, failure to conduct due diligence, misrepresentation, breach of fiduciary duty, overconcentration, failure to supervise, and violations of Regulation Best Interest related to the recommendation and sale of GWG L Bonds. The claimant seeks compensatory damages of \$50,000, plus interest, punitive damages, and other relief.

Product Type: Debt-Corporate

Alleged Damages: \$50,000.00

Alleged Damages Amount Explanation (if amount not exact): Original Investment of \$50,000.00. Client claims compensatory and punitive damages as well as interest and cost of proceedings.

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 #: 25-01107

Filing date of arbitration/CFTC reparation or civil litigation: 06/02/2025

Customer Complaint Information

Date Complaint Received: 06/05/2025

Complaint Pending? No

Status: Withdrawn

Status Date: 12/11/2025

Settlement Amount:

Individual Contribution Amount:



Disclosure 3 of 3

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	INFINITY FINANCIAL SERVICES
Allegations:	Allegations include lack of warning about the risks of the investment, improper disclosure, lack of service, misrepresented professional capabilities, violations of rules, regulations, and statutes, among others.
	<p>In 2020, Anna met with the clients for a discovery meeting on how to invest their recent insurance settlement to address their retirement income needs. Anna learned that one client was already retired and the spouse was planning on retiring within the next few years. One of the clients expressed their sophistication and understanding of economics due to their higher education level. Anna provided the clients with various investment opportunities, in an investment market with near 40 year lows on long term treasury bond interest rates. Investment opportunities ranged from stocks, bonds, mutual funds, and ETF's. The expected income generated at the time was less appealing to the clients than a higher risk, higher yield non-traded alternative investment debt. I explained the material facts, circumstances, risks, etc. of the investment to the clients. After several months, during which investments were discussed in detail and an income needs analysis occurred, the clients decided to invest into GWG's highest yielding highest risk 7-year option after I thoroughly explained that they should consider Long Term Care insurance and ladder the GWG L-Bond term to mitigate risks. However, the clients were willing to accept additional risk for higher income generation during historically low interest rates.</p>
Product Type:	Debt-Asset Backed Debt-Corporate Other: Debt-non-traded
Alleged Damages:	\$50,000.00
Alleged Damages Amount Explanation (if amount not exact):	Claim for an aggregate amount of between \$50,000 and \$100,000, plus interest and costs.
Arbitration Information	
Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	24-00660
Date Notice/Process Served:	03/25/2024
Arbitration Pending?	No
Disposition:	Settled
Disposition Date:	07/10/2024
Monetary Compensation Amount:	\$20,000.00
Individual Contribution Amount:	\$0.00
Broker Statement	I vehemently contest the client allegations to be baseless and without merit. The clients received multiple investment options, extensive disclosures on product



risks, recommendations to minimize concentration risk, recommendations to use funds for increased insurance coverage, the clients expressed their sophistication and knowledge of economics, and the clients chose to invest in the higher yielding, higher risk investment for income generation during a period with near zero interest rates. I believe if the arbitration process was seen through in its entirety; I would have the opportunity to properly defend against and substantially disprove some or all of the allegations. However, settlement is a much faster process and the full arbitration process is a lengthy and expensive process.



End of Report

This page is intentionally left blank.