



IAPD Report

Timothy Howard Anema

CRD# 5682865

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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

Timothy Howard Anema (CRD# 5682865)

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 **05/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	02/15/2023
IA	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	CRD# 7691	02/17/2023

QUALIFICATIONS

This representative is currently registered in **6** SRO(s) and **15** 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
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No information reported.

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
Financial	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 **15** jurisdiction(s) and 6 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED**
Main Address: ONE BRYANT PARK
NEW YORK, NY 10036
Firm ID#: 7691

Regulator	Registration	Status	Date
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	02/15/2023
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	02/15/2023
B Cboe Exchange, Inc.	General Securities Representative	Approved	02/15/2023
B FINRA	General Securities Representative	Approved	02/15/2023
B Nasdaq Stock Market	General Securities Representative	Approved	02/15/2023
B New York Stock Exchange	General Securities Representative	Approved	02/15/2023
B Arizona	Agent	Approved	11/04/2024
B California	Agent	Approved	01/03/2024
IA California	Investment Adviser Representative	Approved	06/04/2024
B District of Columbia	Agent	Approved	04/04/2023
B Florida	Agent	Approved	04/18/2023
B Kentucky	Agent	Approved	08/06/2025
B Maryland	Agent	Approved	01/10/2025



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	10/22/2024
B New Jersey	Agent	Approved	01/07/2025
B New York	Agent	Approved	06/28/2025
B North Carolina	Agent	Approved	03/09/2026
B Oregon	Agent	Approved	10/29/2024
B Pennsylvania	Agent	Approved	08/04/2025
B Texas	Agent	Approved	04/18/2023
IA Texas	Investment Adviser Representative	Restricted Approval	04/26/2023
B Virginia	Agent	Approved	01/07/2025
B Washington	Agent	Approved	10/25/2024

Branch Office Locations

**MERRILL LYNCH, PIERCE, FENNER & SMITH
INCORPORATED**
1000 AVIARA PKWY
CARLSBAD, CA 92011



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, 2 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams



Exam	Category	Date
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 General Securities Representative Examination (S7TO)	Series 7TO	02/15/2023
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 Securities Industry Essentials Examination (SIE)	SIE	07/30/2022
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State Securities Law Exams

Exam	Category	Date
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  Uniform Combined State Law Examination (S66)	Series 66	08/29/2022
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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:

No information reported.

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
02/2023 - Present	Bank of America, N.A.	Financial Solutions Advisor Stage I - Registration candidate	Y	Bethesda, MD, United States
11/2022 - Present	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	Financial Solutions Advisor Stage I - Registration candidate	Y	Bethesda, MD, United States
05/2022 - 11/2022	Nail Polis Inc	Data consultant (contractor)	N	Passaic, NJ, United States
09/2022 - 10/2022	Unemployed	Unemployed	N	Annandale, VA, United States
07/2022 - 09/2022	Morgan Stanley	FINRA licensing program contractor through Associate Staffing	Y	Temple Terrace, FL, United States
06/2022 - 09/2022	Associate Staffing	FINRA licensing program candidate	Y	Temple Terrace, FL, United States
03/2022 - 09/2022	Timothy Anema Fitness	NASM Certified Personal Trainer	N	Saint Petersburg, FL, United States
04/2022 - 06/2022	Unemployed	Unemployed	N	Saint Petersburg, FL, United States
01/2022 - 04/2022	Taverna Costale	Food Server	N	Saint Petersburg, FL, United States
12/2021 - 02/2022	PF Changs	Food Server	N	Carlsbad, CA, United States
12/2021 - 12/2021	Unemployed	Unemployed	N	Sarasota, FL, United States
11/2021 - 11/2021	Unemployed	Unemployed	N	Carlsbad, CA, United States
09/2021 - 10/2021	Extended Travel	Travel	N	Bloomfield, NJ, United States
05/2021 - 08/2021	Door Dash	Food delivery contractor	N	Carlsbad, CA, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
05/2021 - 08/2021	Grub Hub	Food delivery contractor	N	Carlsbad, CA, United States
12/2020 - 06/2021	The Roxy Encinitas	Food Server	N	Encinitas, CA, United States
09/2020 - 12/2020	PF Changs	Food Server	N	Torrance, CA, United States
08/2020 - 11/2020	Nicks in Manhattan Beach	Food Server	N	Manhattan Beach, CA, United States
07/2020 - 08/2020	The Roxy Encinitas	Food Server	N	Encinitas, CA, United States
03/2020 - 08/2020	Partial Unemployment (covid-related)	Partial, temporary unemployment	N	Carlsbad, CA, United States
01/2019 - 08/2020	PF Changs	Food Server	N	Carlsbad, CA, United States
09/2019 - 12/2019	University of San Diego	Student	N	San Diego, CA, United States
01/2018 - 12/2018	Lyft	Driver- contractor	N	Carlsbad, CA, United States
01/2018 - 12/2018	Uber	Driver- contractor	N	Carlsbad, CA, United States
05/2018 - 07/2018	Great American Volleyball	Tournament supervisor	N	Point Pleasant, NJ, United States
01/2017 - 01/2018	RideShare Creations LLC	Managing Director/Owner	N	Seaside Heights, NJ, United States
01/2017 - 12/2017	Lyft	Driver- contractor	N	Toms River, NJ, United States
01/2017 - 12/2017	Uber	Driver- contractor	N	Toms River, NJ, United States
01/2017 - 04/2017	Chilis Bar and Grill	Food Server/Bartender	N	Toms River, NJ, United States
01/2013 - 01/2017	TA Property Consulting	Property Management Consultant- freelance contractor	N	Ewing, NJ, United States
07/2016 - 12/2016	Lyft	Driver- contractor	N	Carlsbad, CA, United States
07/2016 - 12/2016	Uber	Driver- contractor	N	Carlsbad, CA, United States
05/2016 - 07/2016	Chilis Bar and Grill	Food Server	N	Oceanside, CA, United States



Registration & Employment History



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.

I*4616268

Entity Type: Entity For Profit

Name of OBA: Uber

Address: San Francisco, California, 94158

Investment Related: No

Position, Title, Association: Consultant/Independent Contractor

Employee Start Date: 05/26/2026

Number of Hours: 2, Weekly

Number of Hours during trading: 0, Weekly

Duties: Generate additional income on weekends Delivery of food and/or transport of people

I*4616271

Entity Type: Entity For Profit

Name of OBA: Grubhub Holdings, Inc.

Address: Chicago, Illinois, 60602

Investment Related: No

Position, Title, Association: Consultant/Independent Contractor

Employee Start Date: 05/26/2026

Number of Hours: 2, Weekly

Number of Hours during trading: 0, Weekly

Duties: Earn additional income on weekends Food Delivery

I*4616269

Entity Type: Entity For Profit

Name of OBA: Lyft

Address: San Francisco, California, 94107

Investment Related: No

Position, Title, Association: Consultant/Independent Contractor

Employee Start Date: 05/26/2026

Number of Hours: 2, Weekly

Number of Hours during trading: 0, Weekly

Duties: Earn additional income on weekends Transport people by car

I*4616270

Entity Type: Entity For Profit

Name of OBA: Door Dash, Inc

Address: San Francisco, California, 94107

Investment Related: No

Position, Title, Association: Consultant/Independent Contractor

Employee Start Date: 05/26/2026

Number of Hours: 2, Weekly

Number of Hours during trading: 0, Weekly

Duties: Earn additional income on weekends Food Delivery



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
Financial	1

Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source:	Individual
Action Type:	Bankruptcy
Bankruptcy:	Chapter 7
Action Date:	08/31/2017
Organization Investment-Related?	
Type of Court:	Federal Court
Name of Court:	United States Bankruptcy Court
Location of Court:	Mercer County, District of New Jersey
Docket/Case #:	17-27732
Action Pending?	No
Disposition:	Discharged
Disposition Date:	12/15/2017



End of Report

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