



IAPD Report

Daire Peter Heneghan

CRD# 6878927

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	4 - 6
Disclosure Information	7



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

Daire Peter Heneghan (CRD# 6878927)

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 **11/26/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	INFINITY FINANCIAL SERVICES ADVISORY	CRD# 304981	08/04/2023

QUALIFICATIONS

This representative is currently registered in **0** 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
B	INFINITY FINANCIAL SERVICES	144302	Oakland, CA	08/07/2023 - 06/27/2025
B	NYLIFE SECURITIES LLC	5167	SAN FRANCISCO, CA	03/01/2022 - 08/11/2023
IA	CITY NATIONAL ROCHESTER	117198	san francisco, CA	07/09/2018 - 03/08/2021

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
Criminal	2
Termination	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 **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

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	08/04/2023

Branch Office Locations

INFINITY FINANCIAL SERVICES ADVISORY

212 9TH STREET
SUITE 202
OAKLAND, CA 94607



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
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	01/09/2018

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	07/06/2018

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Analyst

This representative holds or did hold **1** 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
	08/07/2023 - 06/27/2025	INFINITY FINANCIAL SERVICES	CRD# 144302	Oakland, CA
	03/01/2022 - 08/11/2023	NYLIFE SECURITIES LLC	CRD# 5167	SAN FRANCISCO, CA
	07/09/2018 - 03/08/2021	CITY NATIONAL ROCHESTER	CRD# 117198	san francisco, CA
	01/10/2018 - 03/08/2021	CNR SECURITIES, LLC	CRD# 18466	SAN FRANCISCO, 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
07/2023 - Present	Infinity Financial Services	Financial Professional	Y	Oakland, CA, United States
07/2023 - Present	Infinity Financial Services Advisory	Financial Advisor	Y	Oakland, CA, United States
02/2022 - 07/2023	NYLife Securities LLC	Registered Representative	Y	San Francisco, CA, United States
12/2021 - 07/2023	New York Life Insurance Co	Agent	Y	San Francisco, CA, United States
03/2021 - 12/2021	Unemployed	Unemployed	N	San Francisco, CA, United States
11/2017 - 03/2021	City National Bank	Portfolio Analyst	Y	San Francisco, CA, United States
06/2016 - 10/2017	Brownstein Crane Surgical Services	Insurance Coordinator	N	Greenbrae, CA, United States
04/2016 - 06/2016	Unemployed	Unemployed	N	San Francisco, CA, United States
03/2016 - 04/2016	FFL Partners	Fund Accountancy	Y	San Francisco, CA, United States
11/2015 - 03/2016	Levy Erlanger & Co	Accountant	N	San Francisco, 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.

- 1) the name of the other business = SF golden gate RFC
- 2) whether the business is investment-related - No
- 3) the address of the other business = 13th Street Avenue H, San Francisco, CA 94130
- 4) the nature of the other activity - sports coaching
- 5) your position, title, or relationship with the other business - middle school coach
- 6) the start date of your relationship = December 2023
- 7) the approximate number of hours/month you devote to the other business = 30/month some months
- 8) the number of hours you devote to the other business during securities trading hours = 0
- 9) and briefly describe your duties relating to the other business = coach middle school kids rugby

- 1) the name of the other business = Creative one
- 2) whether the business is investment-related - Yes
- 3) the address of the other business = 6330 Sprint Pkwy Ste 400, Overland Park, KS 66211
- 4) the nature of the other business - life insurance company
- 5) your position, title, or relationship with the other business = insurance producer
- 6) the start date of your relationship = November 2023
- 7) the approximate number of hours/month you devote to the other business = 20/month
- 8) the number of hours you devote to the other business during securities trading hours = 0
- 9) and briefly describe your duties relating to the other business = Sell term life insurance and indexed life insurance policies

- 1) the name of the other business = Producer's Choice
- 2) whether the business is investment-related - Yes
- 3) the address of the other business = 1152 East Long Lake Road | Troy, Michigan
- 4) the nature of the other business - Annuity sales company
- 5) your position, title, or relationship with the other business = insurance producer
- 6) the start date of your relationship = January 2024
- 7) the approximate number of hours/month you devote to the other business = 10/month
- 8) the number of hours you devote to the other business during securities trading hours = 0
- 9) and briefly describe your duties relating to the other business = Sell annuities to suitable client. Common examples include fixed, fixed index, and interest rate / index linked annuities.

- 1) the name of the other business = Disability Insurance Services
- 2) whether the business is investment-related - Yes
- 3) the address of the other business = 4444 Zion Ave, San Diego, CA 92120
- 4) the nature of the other business - insurance sales
- 5) your position, title, or relationship with the other business = insurance producer
- 6) the start date of your relationship = April 2024
- 7) the approximate number of hours/month you devote to the other business = 10/month
- 8) the number of hours you devote to the other business during securities trading hours = 0
- 9) and briefly describe your duties relating to the other business = Sell long term care insurance to people that need it

- 1) the name of the other business = Anuba Technologies
- 2) whether the business is investment-related = No
- 3) the address of the other business = 1850 Clay Street, San Francisco, CA 94109 Apt 304
- 4) the nature of the other business = AI company helping food businesses and restaurants grow their revenue 15-20% by using KYC metrics
- 5) your position, title, or relationship with the other business = Chief Financial Officer
- 6) the start date of your relationship = July 2025
- 7) the approximate number of hours/month you devote to the other business = 60/month



Registration & Employment History

OTHER BUSINESS ACTIVITIES

- 8) the number of hours you devote to the other business during securities trading hours = 0
9) and briefly describe your duties relating to the other business = Making financial projections for seed capital for this start-up in AI to show investors for seed capital. The firm has an NDA with a \$50bn company. As they become more operational post-seed, I'll have more duties.



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
Criminal	2
Termination	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 2

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	SAN DIEGO COUNTY
Location of Court:	SAN DIEGO, CALIFORNIA
Docket/Case #:	25043078
Charge Date:	11/12/2025
Charge(s) 1 of 1	
Formal Charge(s)/Description:	PC-69 > resisting or deterring an executive officer from performing their duty through threats or violence.
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	NOT GUILTY
Disposition of charge:	
Current Status:	Pending
Status Date:	
Disposition Date:	11/12/2025
Sentence/Penalty:	

Disclosure 2 of 2

Reporting Source:	Individual
Formal Charges were	County Superior Court



brought in:

Name of Court: Santa Barbara Superior Court

Location of Court: Santa Barbara, California

Docket/Case #: 20CR02359

Charge Date: 02/17/2020

Charge(s) 1 of 5

Formal Charge(s)/Description: Obstruct/Resist Executive Officer

No of Counts: 1

Felony or Misdemeanor: Felony

Plea for each charge: N/A

Disposition of charge: Dismissed

Charge(s) 2 of 5

Formal Charge(s)/Description: Battery Against Police Officer

No of Counts: 1

Felony or Misdemeanor: Felony

Plea for each charge: N/A

Disposition of charge: Dismissed

Charge(s) 3 of 5

Formal Charge(s)/Description: Resisting or Deterring an Officer

No of Counts: 1

Felony or Misdemeanor: Misdemeanor

Plea for each charge: Nolo Contendere

Disposition of charge: Convicted

Charge(s) 4 of 5

Formal Charge(s)/Description: Possession of Controlled Substance

No of Counts: 1

Felony or Misdemeanor: Misdemeanor

Plea for each charge: N/A

Disposition of charge: Dismissed

Charge(s) 5 of 5

Formal Charge(s)/Description: Battery

No of Counts: 3

Felony or Misdemeanor: Misdemeanor

Plea for each charge: N/A

Disposition of charge: Dismissed



Current Status: Final
Status Date: 02/03/2022
Disposition Date: 02/03/2022
Sentence/Penalty: 1 year Probation from 2/3/2021 until 2/3/2022
Fine of \$500 paid in 5/5/2021



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: NYLIFE SECURITIES LLC
Termination Type: Permitted to Resign
Termination Date: 07/12/2023
Allegations: A review of Daire Heneghan's business practices raised concerns regarding the quality of his business, including but not limited to several commission reversals for business which was declined or pending for missing underwriting requirements.
Product Type: Annuity-Fixed
Annuity-Variable
Insurance

Reporting Source: Individual
Firm Name: NYLIFE SECURITIES LLC
Termination Type: Permitted to Resign
Termination Date: 07/12/2023
Allegations: A review of Daire Heneghan's business practices raised concerns regarding the quality of his business, including but not limited to several commission reversals for business which was declined or pending for missing underwriting requirements.
Product Type: Annuity-Fixed
Annuity-Variable
Insurance

Broker Statement My business practices underwent investigation as part of New York Life's broader audit of the entire Bay Area offices. This internal audit has led to several Partners relocating their teams to competitors. While I was subject to scrutiny, no wrongdoing was detected in my actions. All the cases I handled were conducted in the best interest of our clients and with the utmost integrity. New York Life provides commissions on annuities based on the expectation of funds rolling over within 90 days, which sometimes faced delays from counterparties at other institutions. All the business I conducted consistently prioritized the clients' well-being. New York Life's review of my insurance and annuity work found nothing wrong



End of Report

This page is intentionally left blank.