

BrokerCheck Report

ERIC JOSE GARCIA

CRD# 5909532

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

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Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

ERIC J. GARCIA

CRD# 5909532

Currently employed by and registered with the following Firm(s):

- B** **INFINEX INVESTMENTS, INC.**
2317 PONCE DE LEON
CORAL GABLES, FL 33134
CRD# 35371
Registered with this firm since: 07/01/2016
- IA** **INFINEX INVESTMENTS, INC.**
2317 PONCE DE LEON
CORAL GABLES, FL 33134
CRD# 35371
Registered with this firm since: 03/13/2017

Report Summary for this Broker

This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications**This broker is registered with:**

- 1 Self-Regulatory Organization
- 12 U.S. states and territories

This broker has passed:

- 0 Principal/Supervisory Exams
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History**This broker was previously registered with the following securities firm(s):**

- B** **ESSEX NATIONAL SECURITIES, LLC**
CRD# 25454
MIAMI LAKES, FL
08/2012 - 07/2016
- IA** **ESSEX NATIONAL SECURITIES, INC.**
CRD# 25454
NAPA, CA
08/2012 - 08/2012
- IA** **MORGAN STANLEY SMITH BARNEY LLC**
CRD# 149777
PURCHASE, NY
06/2011 - 04/2012

**Disclosure Events**

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Customer Dispute	1
Financial	2



Broker Qualifications

Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This individual is currently registered with 1 SRO and is licensed in 12 U.S. states and territories through his or her employer.

Employment 1 of 1

Firm Name: **INFINEX INVESTMENTS, INC.**

Main Office Address: **538 PRESTON AVENUE
MERIDEN, CT 06450-4858**

Firm CRD#: **35371**

SRO	Category	Status	Date
B FINRA	General Securities Representative	APPROVED	07/01/2016

U.S. State/ Territory	Category	Status	Date
B Colorado	Agent	APPROVED	10/22/2020
B Delaware	Agent	APPROVED	07/30/2019
B Florida	Agent	APPROVED	07/01/2016
IA Florida	Investment Adviser Representative	APPROVED	03/13/2017
B Georgia	Agent	APPROVED	06/10/2019
B Illinois	Agent	APPROVED	07/01/2016
B Indiana	Agent	APPROVED	07/01/2016
B New Jersey	Agent	APPROVED	07/01/2016
B New York	Agent	APPROVED	07/01/2016
B Puerto Rico	Agent	APPROVED	07/01/2016
B South Dakota	Agent	APPROVED	08/07/2019
B Texas	Agent	APPROVED	11/14/2022



Broker Qualifications

Employment 1 of 1, continued

U.S. State/ Territory	Category	Status	Date
IA Texas	Investment Adviser Representative	APPROVED	11/14/2022
B Virginia	Agent	APPROVED	09/15/2021

Branch Office Locations

INFINEX INVESTMENTS, INC.
2317 PONCE DE LEON
CORAL GABLES, FL 33134

INFINEX INVESTMENTS, INC.
7900 MIAMI LAKES DRIVE W
MIAMI LAKES, FL 33016

INFINEX INVESTMENTS, INC.
3457 N University Dr
SUNRISE, FL 33351

INFINEX INVESTMENTS, INC.
13715 Biscayne Blvd
N MIAMI, FL 33181

INFINEX INVESTMENTS, INC.
1590 NE MIAMI GARDENS DRIVE
N MIAM BEACH, FL 33179

INFINEX INVESTMENTS, INC.
1221 BRICKELL AVENUE
Suite 100
MIAMI, FL 33131

INFINEX INVESTMENTS, INC.
7306 Collins Ave
MIAMI BEACH, FL 33141

INFINEX INVESTMENTS, INC.
1620 W 49TH STREET
HIALEAH, FL 33012

INFINEX INVESTMENTS, INC.

Broker Qualifications



Employment 1 of 1, continued

8180 NW 36TH STREET
Suite 103
MIAMI, FL 33166

INFINEX INVESTMENTS, INC.

8875 DADELAND BLVD
MIAMI, FL 33156

INFINEX INVESTMENTS, INC.

2875 NE 191 St. Suite 101
Aventura, FL 33180



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received 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
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	05/10/2011

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	01/09/2017

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Broker Qualifications

Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 08/2012 - 07/2016	ESSEX NATIONAL SECURITIES, LLC	25454	MIAMI LAKES, FL
IA 08/2012 - 08/2012	ESSEX NATIONAL SECURITIES, INC.	25454	MIAMI LAKES, FL
IA 06/2011 - 04/2012	MORGAN STANLEY SMITH BARNEY LLC	149777	MIAMI, FL
B 05/2011 - 04/2012	MORGAN STANLEY SMITH BARNEY	149777	MIAMI, FL

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
07/2016 - Present	INFINEX INVESTMENTS, INC.	Mass Transfer	Y	CORAL GABLES, FL, United States
08/2012 - Present	POPULAR COMMUNITY BANK	FINANCIAL CONSULTANT	Y	MIAMI, FL, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

2200 SW 14 ST MIAMI, FL 33145 - RENTAL PROPERTY, I'M THE LANDLORD - 08/2005- I JUST CAME FROM AN FAA COMPLIANCE CONFERENCE AND IT WAS SUGGESTED THAT WE DISCLOSE ANY RENTAL PROPERTY/INCOME WE HAVE. THIS IS BASICALLLY A DUPLEX I LIVE IN AND RENT THE OTHER SIDE. - 0 SHARES HELD, 0 HOURS DURING AND OUTSIDE BUSINESS HOURS - \$1400 A MONTH



Disclosure Events

What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Customer Dispute	1	0	N/A
Financial	0	2	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Customer Dispute - Pending

This type of disclosure event involves (1) a pending consumer-initiated, investment-related arbitration or civil suit that contains allegations of sales practice violations against the broker; or (2) a pending, consumer-initiated, investment-related written complaint containing allegations that the broker engaged in, sales practice violations resulting in compensatory damages of at least \$5,000, forgery, theft, or misappropriation, or conversion of funds or securities.

Disclosure 1 of 1

Reporting Source:	Broker
Employing firm when activities occurred which led to the complaint:	INFINEX INVESTMENTS, INC.
Allegations:	Claimants indicate advisor should not have recommended an offshore annuity to invest the majority of their net worth when they sought safety and preservation of capital.
Product Type:	Annuity-Fixed Other: Offshore Annuity
Alleged Damages:	\$100,000.00
Alleged Damages Amount Explanation (if amount not exact):	Statement of Claim indicates damages are between \$100,000 and \$500,000 plus interest and costs.

Arbitration Information

Arbitration/CFTC reparation claim filed with (FINRA, AAA, CFTC, etc.):	FINRA
Docket/Case #:	22-02361
Date Notice/Process Served:	10/14/2022
Arbitration Pending?	Yes





Financial - Final

This type of disclosure event involves a bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation involving the broker or an organization/brokerage firm the broker controlled that occurred within the last 10 years.

Disclosure 1 of 2

Reporting Source: Broker

Action Type: Compromise

Action Date: 10/03/2014

Organization Investment-Related?

Type of Court:

Name of Court: MIAMI DADE COUNTY COURT

Location of Court: MIAMI DADE COUNTY

Docket/Case #: 14-09118CC23

Action Pending? No

Disposition: Dismissed

Disposition Date: 03/05/2015

If a compromise with creditor, provide:

Name of Creditor: 5/3 BANK

Original Amount Owed: \$9,364.57

Terms Reached with Creditor: one time payment of \$3,800

Broker Statement Debt was acquired and the subsequent difficulty keeping current on payments was a result of the 2008 financial crisis and the difficult years that followed.

Disclosure 2 of 2

Reporting Source: Broker

Action Type: Compromise

Action Date: 11/07/2014

Organization Investment-



Related?

Type of Court: State Court
Name of Court: MIAMI DADE COURT
Location of Court: MIAMI DADE
Docket/Case #: 15-1683CA01
Action Pending? No
Disposition: Dismissed
Disposition Date: 12/31/2015

If a compromise with creditor, provide:

Name of Creditor: BANK OF AMERICA
Original Amount Owed: \$24,552.55
Terms Reached with Creditor: ONE TIME PAYMENT OF 11802

Broker Statement

Debt was acquired and the subsequent difficulty keeping current on payments was a result of the 2008 financial crisis and the difficult years that followed.

End of Report



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