



Form ADV Part 2B – Individual Disclosure Brochure

Charles E. Ruff

Investment Adviser Representative

CRD #7174900

Novem Group
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Updated: 8/12/2021

This document provides information about Charles E. Ruff that supplements the Novem Group Firm Brochure, which you should have received a copy of. Please contact Amanda R. Esteves, Chief Compliance Officer of Novem Group, if you did not receive a copy of the Firm Brochure or if you have any questions on the contents of this document.

Additional information on Charles E. Ruff is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Charles E. Ruff

Born: 1987

Education: Cass Business School at City University of London
Master of Science in Energy, Trade and Finance with Merit

Hamilton College, 2010
Dual Bachelor of Arts in Economics and Government

Business Background (past 5 years)

10/2019 – Present Non-Registered Assistant
American Portfolios Financial Services, Inc.

8/2019 – Present Portfolio Manager
Novem Group

7/2012 – 8/2019 Investment Analyst
Federated Clover Investment Advisors

Certifications

CFA – Chartered Financial Analyst

- Issuing Organization: CFA Institute
- Prerequisites: Prospective candidates must meet one of the following requirements:
 - Be in the final year of a bachelor's degree program, OR
 - Have four years of professional work experience, OR
 - Have a combination of professional and university experience that totals at least four years.
- Education Requirements:
 - Self-study program (250 hours of study for each of the three levels),
 - Pass all three exams, AND
 - Four years of professional work experience in the investment decision-making process (accrued before, during, or after participation in the CFA Program).
- Examination Type:
 - Three six-hour course exams
- Continuing Education Requirements:
 - None

Other Business Activities

Charles E. Ruff is a Non-Registered Assistant of American Portfolios Financial Services, Inc.

Additional Compensation

Charles E. Ruff does not receive any economic benefit from any person, company, or organization, other than Novem Group, in exchange for providing clients advisory services through Novem Group.

Supervision

As an Investment Adviser Representative, Charles E. Ruff works closely with their supervisor and all advice provided to clients and account-related transactions are reviewed by their supervisor. Charles E. Ruff adheres to all

required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's Written Supervisory Procedures and Code of Ethics and regulatory requirements.

Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this representative's business.