



**Form ADV Part 2B – Individual Disclosure Brochure**

**Charles G. Herendeen**

Investment Adviser Representative  
CRD #2786225

Novem Group  
350 Linden Oaks, Suite 140  
Rochester, NY 14625  
(585) 348-9525  
[cherendeen@novemgroup.com](mailto:cherendeen@novemgroup.com)

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*This document provides information about Charles G. Herendeen 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 G. Herendeen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## Personal Information

Name: Charles G. Herendeen

Born: 1972

Education: State University of New York at Geneseo  
Bachelor of Science in Accounting, 1995

## Business Background (past 5 years)

8/2011 – Present Investment Adviser Representative  
Novem Group

11/2009 – Present Investment Adviser Representative  
American Portfolios Advisors, Inc.

3/2006 – Present Registered Representative  
American Portfolios Financial Services, Inc.

## Certifications

Series 6 Investment Company Products/Variable Contracts Representative Exam  
Series 63 Uniform Securities Agent State Law Exam  
Series 65 Uniform Investment Adviser Law Exam

## Designations

### AIF® - Accredited Investment Fiduciary

Advisors who have earned the Accredited Investment Fiduciary designation are able to immediately show that they are interested in and working towards the best interests of their clients. They have gone through training, met the qualifications, and passed the exam allowing use of the AIF® designation.

Qualifications:

There are four requirements for attaining the AIF® designation:

1. Enroll in and complete the AIF® Training
2. Pass the AIF® Examination

The examination is a computer-based, timed, closed-book assessment that must be attempted unaided in the presence of a proctor. The designation examinations consist of:

- AIF® examination consists of sixty (60) multiple choice questions with a time-limit of ninety (90) minutes. A paper-based examination is available upon prior arrangement by Fi360 or the exam taker, and may only be proctored by Fi360 personnel.

3. Meet the experience requirement

One of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® designation. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry.

- Minimum of two (2) years of relevant experience; a bachelor's degree (or higher); and a professional credential.
- Minimum of five (5) years of relevant experience; a bachelor's degree (or higher) or a professional credential.
- Minimum of eight (8) years of relevant experience.

4. Submit the application and dues

Included in the application are sections to attest to both the Code of Ethics and Conduct Standards. The Code of Ethics consists of the tenets of ethical conduct expected of all credential holders, while the Conducts Standards pertain to any past criminal and civil litigation, regulatory events, and personal and professional conduct.

**Continuing Education Requirement:**

AIF® designees must accrue a minimum of six hours of continuing education annually. The CE requirement is effective immediately upon attainment of the AIF® designation, and CE hours may be accrued from a variety of sources. All CE is subject to audit by, and final approval from, Fi360.

**Other Business Activities**

Charles G. Herendeen is a Registered Representative of American Portfolios Financial Services, Inc., an Investment Adviser Representative of American Portfolios Advisors, Inc., and a licensed insurance agent. From time to time, the representative may offer clients advice or products from these activities. Clients should be aware that these services may pay a commission and may involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of an Investment Adviser Representative. Novem Group always acts in the best interest of the client including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any Investment Adviser Representative of Novem Group in their capacity as a Registered Representative or licensed insurance agent.

Charles G. Herendeen is currently the Treasurer for the Victor Boys' Youth Lacrosse, and a board member for the New York Employee Benefits Conference (NYEBC).

**Additional Compensation**

Charles G. Herendeen 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 G. Herendeen works closely with their supervisor and all advice provided to clients and account-related transactions are reviewed by their supervisor. Charles G. Herendeen 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.