



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

**Jeremy T. Raco**

Investment Adviser Representative  
CRD #2641148

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*This document provides information about Jeremy T. Raco 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 Jeremy T. Raco is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

**Personal Information**

Name: Jeremy T. Raco

Born: 1969

**Business Background**

2/2013 – Present Investment Adviser Representative  
Novem Group

2/2013 – 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

**Other Business Activities**

Jeremy T. Raco is a Registered Representative of American Portfolios Financial Services, 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.

**Additional Compensation**

Jeremy T. Raco 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, Jeremy T. Raco works closely with their supervisor and all advice provided to clients and account-related transactions are reviewed by their supervisor. Jeremy T. Raco 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.