



Form ADV Part 2B – Individual Disclosure Brochure

Colin J. Murray

Investment Adviser Representative

CRD #7374714

Novem Group
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This document provides information about Colin J. Murray 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 Colin J. Murray is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Colin J. Murray

Born: 2001

Education: University of Nebraska at Kearney
Business Administration, 2023

Business Background (past 5 years)

2/2023 – Present	Investment Adviser Representative Novem Group
2/2023 - Present	Registered Representative American Portfolios Financial Services, Inc.
8/2020 – 1/2024	Student University of Nebraska at Kearney
6/2020 – 1/2024	Intern Five Points Bank & Five Points Financial Services
8/2016 – 5/2020	Student Kearney High School

Certifications

SIE	Securities Industries Essentials Exam
S7TO	Series 7 Top Off Exam
Series 63	Uniform Securities Agent State Law Exam
Series 66	Uniform Combined State Law Exam

Other Business Activities

Colin J. Murray is a Registered Representative of American Portfolios Financial Services, Inc. and an intern of Five Points Bank and Five Points Financial Services. 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 bank intern.

Additional Compensation

Colin J. Murray 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, Colin J. Murray works closely with their supervisor and all advice provided to clients and account-related transactions are reviewed by their supervisor. Colin J. Murray 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.