



Form ADV Part 2B – Individual Disclosure Brochure

Daniel S. DiPaola

Investment Adviser Representative
CRD #4649328

Novem Group
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This document provides information about Daniel S. DiPaola that supplements the Novem Group Firm Brochure, which you should have received a copy of. Please contact Robert J. Bartolotta, President and 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 Daniel S. DiPaola is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Daniel S. DiPaola

Born: 1979

Education: University of Rochester
Bachelors of Arts Economics/Engineering, 2002

Business Background (past 5 years)

10/2014 – Present	Investment Adviser Representative Novem Group
10/2014 – Present	Registered Representative American Portfolios Financial Services, Inc.
03/2003 – 10/2014	Financial Advisor AXA Advisors

Certifications

Series 7	General Securities Representative Exam
Series 66	Uniform Combined State Law Exam

Other Business Activities

Daniel S. DiPaola is a Registered Representative of American Portfolios Financial Services, Inc., an Investment Adviser Representative of American Portfolios Advisors, Inc., and a licensed insurance agent through iTrust Advisors, LLC. Daniel S. DiPaola is a partner of iTP Partners, LLC where he is involved with insurance sales. 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

Daniel S. DiPaola 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, Daniel S. DiPaola works closely with his supervisors, Robert J Bartolotta & Amanda Abdoo, and all advice provided to clients and account-related transactions are reviewed by his supervisors. Daniel S. DiPaola 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 manual, including the 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.