



Form ADV Part 2B – Individual Disclosure Brochure

Christopher M. Krolak

Investment Adviser Representative

CRD #4110155

Novem Group
350 Linden Oaks, Suite 140
Rochester, NY 14625
(585) 348-9525
ckrolak@novemgroup.com

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This document provides information about Christopher M. Krolak 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 Christopher M. Krolak is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Christopher M. Krolak

Born: 1970

Business Background (past 5 years)

8/2011 – Present Investment Adviser Representative
Novem Group

11/2009 – 1/2015 Registered Representative
American Portfolios Financial Services, Inc.

Certifications

Series 65 Uniform Investment Adviser Law Exam

Other Business Activities

Christopher M. Krolak is 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 licensed insurance agent.

Christopher M. Krolak is a volunteer board member and Treasurer of Mercy Flight Central, located in Canandaigua NY, a non-profit organization.

Additional Compensation

Christopher M. Krolak 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, Christopher M. Krolak 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. Christopher M. Krolak 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.