



Form ADV Part 2B – Individual Disclosure Brochure

Bruce T. Lear

Investment Adviser Representative
CRD #2512908

Novem Group
2032 Brentwood Boulevard
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This document provides information about Bruce T. Lear that supplements the Novem Group Firm Brochure, which you should have received a copy of. Please contact Amanda R. Abdoo, 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 Bruce T. Lear is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Bruce T. Lear

Born: 1966

Education: University of Nebraska
Bachelor of Arts, University Studies, 1989

Business Background (past 5 years)

1/2019 – Present	Investment Adviser Representative Novem Group
1/2019 – Present	Registered Representative American Portfolios Financial Services, Inc.
1/2019 – Present	Employee Five Points Bank & Five Points Financial Services
1/2012 – Present	Insurance Agent
1/2006 – Present	Board Member Buffalo County Economic Development Council
4/2012 – 1/2019	Investment Advisor Securities America Advisors, Inc.
4/2012 – 1/2019	Registered Representative Securities America, Inc.

Certifications

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

Other Business Activities

Bruce T. Lear 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.

Bruce T. Lear is an employee of Five Points Bank and Five Points Financial Services. He is a youth coach for the Kearney Soccer Club, a coach for the Kearney Catholic High School Girl's Soccer, a council member of the City of Kearney, and Treasurer for the John Lowe for Nebraska legislature.

Additional Compensation

Bruce T. Lear 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, Bruce T. Lear works closely with his supervisor and all advice provided to clients and account-related transactions are reviewed by his supervisor. Bruce T. Lear 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 advisor's business.