



Form ADV Part 2B – Individual Disclosure Brochure

Torrey J. Giancursio

Investment Adviser
Representative CRD #5877096

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This document provides information about Torrey J. Giancursio 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 Torrey J. Giancursio is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Torrey J. Giancursio

Born: 1986

Business Background (past 5 years)

3/2022 – Present	Investment Adviser Representative Novem Group
7/2016 – Present	Investment Adviser Representative American Portfolios Advisors, Inc.
7/2016 – Present	Registered Representative American Portfolios Financial Services, Inc.

Certifications

Series 6	Investment Company Products/Variable Contracts Representative Examination
Series 7 (SIE)	General Securities Representative Exam (Securities Industry Essentials Examination)
Series 63	Uniform Securities Agent State Law Examination
Series 65	Uniform Investment Adviser Law Examination

Other Business Activities

Torrey J. Giancursio is a Registered Representative of American Portfolios Financial Services, Inc., an Investment Adviser Representative of American Portfolios Advisors, 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.

Torrey J. Giancursio is the owner of FourBridges Financial Services.

Additional Compensation

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