



Form ADV Part 2B – Individual Disclosure Brochure

Chad R. Allen

Investment Adviser

Representative CRD #6871638

Novem Group
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This document provides information about Chad R. Allen 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 Chad R. Allen is available on the SEC's website at www.adviserinfo.sec.gov.

Personal Information

Name: Chad R. Allen

Born: 1990

Education: State University of New York at Fredonia
Bachelor of Science in Business Administration, Minor in History, 2012

Business Background (past 5 years)

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|-------------------|---|
| 11/2021 – Present | Investment Adviser Representative Novem Group |
| 10/2021 – Present | Investment Adviser Representative American Portfolios Advisors, Inc. |
| 10/2021 – Present | Registered Representative American Portfolios Financial Services, Inc. |
| 10/2020 – 9/2021 | Registered Representative Pruco Securities, LLC |
| 11/2017 – 8/2020 | Registered Representative Equitable Advisors, LLC |

Certifications

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| Series 7 (SIE) | General Securities Representative Exam (Securities Industry Essentials Exam) |
| Series 66 | Uniform Combined State Law Exam |

Other Business Activities

Chad R. Allen 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.

Chad R. Allen is an employee of ATT Financial and involved with Frequency Group for marketing purposes.

Additional Compensation

Chad R. Allen 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, Chad R. Allen works closely with their supervisor and all advice provided to clients and account-related transactions are reviewed by their supervisor. Chad R. Allen 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.