



**Form ADV Part 2B – Individual Disclosure Brochure**

**Ronald J. Taylor**

Investment Adviser Representative

CRD #2904604

Novem Group  
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*This document provides information about Ronald J. Taylor 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 Ronald J. Taylor is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## Personal Information

Name: Ronald J. Taylor

Born: 1967

Education: Wake Forest University  
Bachelor of Arts – English, 1990

## Business Background (past 5 years)

4/2022 – Present Investment Adviser Representative  
Novem Group

10/2016 – Present Investment Adviser Representative  
American Portfolios Advisors, Inc.

10/2016 – Present Registered Principal  
American Portfolios Financial Services, Inc.

## Certifications

SIE Securities Industry Essentials Examination  
Series 7 General Securities Representative Examination  
Series 24 General Securities Principal Examination  
Series 63 Uniform Securities Agent State Law Examination  
Series 65 Uniform Investment Adviser Law Examination

## Other Business Activities

Ronald J. Taylor is an Investment Adviser Representative of American Portfolios Advisors, Inc. and a Registered Principal of American Portfolios Financial Services, Inc. in a supervisory role. 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 an Investment Adviser Representative or Registered Representative of another firm.

## Additional Compensation

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