



IAPD Report

ROBERT NICHOLAS KORZIK

CRD# 1013350

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

ROBERT NICHOLAS KORZIK (CRD# 1013350)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **11/24/2021**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	FIRST LIGHT WEALTH ADVISORS, LLC	CRD# 291214	04/06/2018

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **4** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
B	AMERIPRISE FINANCIAL SERVICES, INC.	6363	LITTLE FALLS, NJ	10/06/2011 - 10/23/2017
IA	AMERIPRISE FINANCIAL SERVICES, INC.	6363	LITTLE FALLS, NJ	10/06/2011 - 10/23/2017
IA	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	2881	MONTVALE, NJ	01/22/2008 - 10/07/2011

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Termination	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **4** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **FIRST LIGHT WEALTH ADVISORS, LLC**
Main Address: 76 EAST MAIN STREET
SECOND FLOOR
LITTLE FALLS, NJ 07424
Firm ID#: 291214

	Regulator	Registration	Status	Date
IA	Florida	Investment Adviser Representative	Approved	12/03/2019
IA	New Jersey	Investment Adviser Representative	Approved	04/06/2018
IA	New York	Investment Adviser Representative	Approved	10/12/2021
IA	Texas	Investment Adviser Representative	Restricted Approval	09/20/2019

Branch Office Locations

FIRST LIGHT WEALTH ADVISORS, LLC
76 EAST MAIN STREET
SECOND FLOOR
LITTLE FALLS, NJ 07424




Qualifications

PASSED INDUSTRY EXAMS


This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 3 state securities law exams.





Principal/Supervisory Exams

Exam	Category	Date
 Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/30/2001

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/23/2017
 General Securities Representative Examination (S7)	Series 7	03/16/1985
 Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	04/09/1982

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	09/23/2021
  Uniform Combined State Law Examination (S66)	Series 66	08/11/2005
 Uniform Securities Agent State Law Examination (S63)	Series 63	03/14/1997

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
B	10/06/2011 - 10/23/2017	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LITTLE FALLS, NJ
IA	10/06/2011 - 10/23/2017	AMERIPRISE FINANCIAL SERVICES, INC.	CRD# 6363	LITTLE FALLS, NJ
IA	01/22/2008 - 10/07/2011	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	MONTVALE, NJ
B	04/12/1982 - 10/07/2011	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	MONTVALE, NJ
IA	05/24/2006 - 04/30/2007	NORTHWESTERN MUTUAL WEALTH MANAGEMENT COMPANY	CRD# 109729	MILWAUKEE, WI
IA	08/15/2005 - 05/24/2006	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	MONTVALE, NJ
B	03/19/1985 - 01/01/2002	ROBERT W. BAIRD & CO. INCORPORATED	CRD# 8158	MILWAUKEE, WI

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
11/2017 - Present	FIRST LIGHT WEALTH ADVISORS, LLC	CHIEF COMPLIANCE OFFICER AND MEMBER	Y	LITTLE FALLS, NJ, United States
10/2011 - 10/2017	AMERIPRISE FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	LITTLE FALLS, NJ, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

Business Ownership; RJE Marine Services LLC; Managing Partner; charter boat for fishing. Run by a captain who is my son; Little Falls NJ 07424; Not Investment Related; April 2017; 1-9 hours per month; 0 hours during trading hours.

Independent Insurance Brokering; Horizon Blue Cross Blue Shield(January 1998)/ Aetna Healthcare(January 1998)/ Delta Dental(January 2001)/ Guardian Healthcare(January 1991)/ John Hancock(January 2001)/ Berkshire for Healthcare(January 1998)/ United Healthcare(January 1998)/ Flagship Dental(January 2001)/ Assurant(January 1998)/ Met Life(January 2010)/ Meritain (owned by Aetna)(November 2009)/ Qualcare(January 2011)/ Sun Life(December 2014).

Outside Business Activities; KRR Development LLC; LLC; Buy home, have partners renovate and sell; Partner; Little Falls NJ



Registration & Employment History



OTHER BUSINESS ACTIVITIES

07424; Investment related; Sept 2012; 0 hours per month.

RJE Investments, LLC. The LLC holds a very small percentage in a pharmaceutical company that is not publicly traded. 76 E Main Street. Little Falls, NJ 0742; The LLC is a passive investment company. Managing Member; LLC was formed 6/7/2019 but the investment did not occur until 2020. 0 hours per month. 0 hours during securities trading hours



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Regulatory Event	1
Termination	1

Regulatory Event

This disclosure event may include a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, a federal regulator such as the Securities and Exchange Commission or the Commodities Futures Trading Commission, or a foreign financial regulatory body) for a violation of investment-related rules or regulations. This disclosure event may also include a revocation or suspension of an Investment Adviser Representative's authority to act as an attorney, accountant or federal contractor.

Disclosure 1 of 1

Reporting Source:	Regulator
Regulatory Action Initiated By:	FINRA
Sanction(s) Sought:	
Date Initiated:	05/26/2020
Docket/Case Number:	2017056036301
Employing firm when activity occurred which led to the regulatory action:	Ameriprise Financial Services, Inc.
Product Type:	Other: Unspecified Securities

Allegations: Without admitting or denying the findings, Korzik consented to the sanctions and to the entry of findings that he participated in and solicited customers of his member firm to invest in private securities transactions without prior written firm approval. The findings stated that Korzik personally invested \$50,000 in a private securities transaction involving an energy company, and solicited and facilitated the purchase of approximately \$550,000 of these securities by firm customers. Korzik received an email from a friend and chief executive officer (CEO) of an energy company. The email indicated that the company was seeking to raise money in a private offering and attached a copy of the company's investor slide deck, private placement memorandum, and business plan. Korzik solicited several investors, including high net worth clients of his firm, by forwarding the email and its attachments to them. Korzik's participation in the offering included, among other things, circulating information regarding the company to investors, scheduling and participating in several meetings with his customers and the company's CEO, engaging in numerous email exchanges with the company's CEO that referenced amounts his customers would invest, and following up with his customers



regarding their investments in the company. When the firm discovered that Korzik was facilitating his customers' purchases of securities in the company, he denied that any firm customers had purchased company securities and attempted to buy out their shares. Korzik received no compensation in connection with his customers' purchases of these securities. The findings also stated that by using his firm email to distribute the email from the CEO and the attachments, Korzik failed to comply with FINRA's content standards for communications with the public. The communications failed to provide a fair and balanced discussion of the risks associated with the investment, as they did not prominently disclose that the securities were speculative, illiquid, and subject to a high degree of risk. In addition, the communications failed to balance the discussion of the features and potential benefits of the offering with the corresponding risks. The company's business plan and investor deck omitted the assumptions used to derive the stated financial projections, and therefore did not provide a sound basis to evaluate the information. The business plan and investor deck also contained promissory or unwarranted claims regarding its business operations and objectives. Additionally, the email contained a forward-looking prediction estimating the per share value of the company's stock.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/26/2020
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No
(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?	



(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or

(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	Nine months
Start Date:	06/01/2020
End Date:	02/28/2021

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$8,500.00
Portion Levied against individual:	\$8,500.00
Payment Plan:	Deferred
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No

**Amount Waived:**
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Reporting Source:	Individual
Regulatory Action Initiated By:	Financial Industry Regulatory Authority
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Date Initiated:	05/26/2020
Docket/Case Number:	2017056036301
Employing firm when activity occurred which led to the regulatory action:	Ameriprise Financial Services, LLC
Product Type:	Other: Private securities
Allegations:	FINRA alleged Mr. Korzik participated and solicited firm customers to invest in private securities transactions without prior written firm approval. This alleged event is the only undisclosed private securities transaction that Mr. Korzik has engaged in during his career. He was not compensated, nor did he expect to be compensated. The investors when given the option of exiting the investment, affirmatively chose to remain invested.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
Does the order constitute a final order based on violations of any laws or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	No
Resolution Date:	05/26/2020
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	Association with any FINRA-regulated broker-dealer in any capacity
Duration:	9 Months
Start Date:	05/26/2020
End Date:	02/26/2021
Broker Statement	The referenced event is the only undisclosed private-securities transaction Mr Korzik has engaged in over the course of his career. He was not compensated, nor did he expect to be compensated. The investors, when given the option of exiting the investment, affirmatively chose to remain invested.



Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Firm Name:	Ameriprise Financial
Termination Type:	Discharged
Termination Date:	10/12/2017
Allegations:	The registered representative was terminated for company policy violations related to private securities investments.
Product Type:	No Product



End of Report

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