



IAPD Report

ANDREW LOUIS GENTILE

CRD# 1199626

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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

ANDREW LOUIS GENTILE (CRD# 1199626)

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 **12/18/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NOVEM GROUP	CRD# 158964	05/24/2019
B	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **7** 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	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	Jupiter, FL	05/09/2019 - 10/11/2024
B	THE LEADERS GROUP, INC.	37157	Jupiter, FL	03/04/2010 - 04/04/2019
IA	TLG ADVISORS, INC.	111052	Jupiter, FL	02/19/2010 - 04/04/2019

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
Criminal	1
Financial	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 7 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **OSAIC WEALTH, INC.**
Main Address: 18700 N. HAYDEN ROAD
SUITE 255
SCOTTSDALE, AZ 85255
Firm ID#: 23131

	Regulator	Registration	Status	Date
	FINRA	Direct Participation Programs	Approved	10/11/2024
	FINRA	General Securities Principal	Approved	10/11/2024
	FINRA	General Securities Representative	Approved	10/11/2024
	FINRA	Invest. Co and Variable Contracts	Approved	10/11/2024
	FINRA	Municipal Fund	Approved	10/11/2024
	Alabama	Agent	Approved	10/11/2024
	California	Agent	Approved	10/11/2024
	Connecticut	Agent	Approved	10/11/2024
	Florida	Agent	Approved	10/11/2024
	Georgia	Agent	Approved	10/11/2024
	Maryland	Agent	Approved	10/11/2024
	North Carolina	Agent	Approved	10/11/2024

Branch Office Locations



Qualifications

OSAIC WEALTH, INC.

601 Heritage Drive
Suite 225
Jupiter, FL 33458

Employment 2 of 2

Firm Name: **NOVEM GROUP**
Main Address: 350 LINDEN OAKS
SUITE 140
ROCHESTER, NY 14625
Firm ID#: 158964

	Regulator	Registration	Status	Date
IA	California	Investment Adviser Representative	Approved	11/30/2022
IA	Connecticut	Investment Adviser Representative	Approved	03/31/2022
IA	Florida	Investment Adviser Representative	Approved	05/24/2019
IA	Georgia	Investment Adviser Representative	Approved	11/12/2020
IA	North Carolina	Investment Adviser Representative	Approved	10/26/2020

Branch Office Locations

NOVEM GROUP
601 Heritage Drive
Suite 225
Jupiter, FL 33458



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 2 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Municipal Fund Securities Principal Examination (S51)	Series 51	04/18/2003
B	General Securities Principal Examination (S24)	Series 24	11/25/1991

General Industry/Product Exams

	Exam	Category	Date
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	General Securities Representative Examination (S7)	Series 7	12/15/1984
B	Direct Participation Programs Representative Examination (S22)	Series 22	12/30/1983
B	Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	10/10/1983

State Securities Law Exams

	Exam	Category	Date
IA	Uniform Investment Adviser Law Examination (S65)	Series 65	08/20/1999
B	Uniform Securities Agent State Law Examination (S63)	Series 63	10/10/1983



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	05/09/2019 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	Jupiter, FL
B	03/04/2010 - 04/04/2019	THE LEADERS GROUP, INC.	CRD# 37157	Jupiter, FL
IA	02/19/2010 - 04/04/2019	TLG ADVISORS, INC.	CRD# 111052	Jupiter, FL
IA	04/17/2003 - 04/13/2009	PRUDENTIAL FINANCIAL PLANNING SERVICES	CRD# 5685	ATLANTA, GA
B	03/19/1999 - 04/13/2009	PRUCO SECURITIES, LLC.	CRD# 5685	ATLANTA, GA
B	10/11/1983 - 05/26/1998	AMERICAN EXPRESS FINANCIAL ADVISORS INC.	CRD# 6363	MINNEAPOLIS, MN
B	10/11/1983 - 05/26/1998	IDS LIFE INSURANCE COMPANY	CRD# 6321	MINNEAPOLIS, MN
B	07/14/1986 - 12/24/1986	IDS SECURITIES CORP.	CRD# 11176	
B	10/11/1983 - 12/24/1986	IDS FINANCIAL SERVICES INC.	CRD# 6320	

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
10/2024 - Present	OSAIC WEALTH, INC.	Mass Transfer	Y	Jupiter, FL, United States
04/2019 - Present	NOVEM GROUP	INVESTMENT ADVISER REP	Y	ROCHESTER, NY, United States
04/2019 - 10/2024	American Portfolios Financial Services, Inc.	Registered Representative	Y	Jupiter, FL, United States
02/2010 - 04/2019	CAPITAS PINNACLE OF GA	AGENT	N	DULUTH, GA, United States
02/2010 - 04/2019	THE LEADERS GROUP INC	REGISTERED REPRESENTATIVE	Y	LITTLETON, CO, United States



Registration & Employment History



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.

- 1) Novem Group, RIA, investment-related, Investment Advisor Representative financial planning , 0% Ownership
40 hrs per month during market hrs 40 hours devoted per month
- 2) Advisors Academy - fixed insurance sales, not investment related, 8 hrs./mo.; 0 hrs./mo./mkt. hrs.
- 3) Pinnacle Insurance - fixed insurance sales, not investment related, 8 hrs./mo., 0 hrs./mo./mkt. hrs.
- 4) OSAIC WEALTH, INC., BROKER/DEALER, INVESTMENT-RELATED, REGISTERED REPRESENTATIVE, START DATE 10/2024. 80 HOURS PER MONTH DURING MARKET HRS.
- 5) Fair Share Divorce Solutions, LLC, divorce consulting, 100% ownership, investment-related, start date 7/2020, 20 hrs/month total and 5 hrs/month during market hrs
- 6) Tequesta Country Club - not investment related, Finance Committee Member, start date 4/2023, 2 hrs/month and 0 hrs/month during market hours
- 7) Fellowship of Christian Athletes FCA - not investment related, Board Member, start date 6/2023, 2 hrs/month and 2 hrs/month during market 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
Criminal	1
Financial	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:	Florida Office of Financial Regulation
Sanction(s) Sought:	Cease and Desist Denial
Date Initiated:	04/10/2019
Docket/Case Number:	92741-SR
URL for Regulatory Action:	
Employing firm when activity occurred which led to the regulatory action:	TLG Advisors, Inc.
Product Type:	No Product
Allegations:	Making a material false statement on the application for registration.
Current Status:	Final
Resolution:	Order
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: 04/10/2019

Sanctions Ordered: Cease and Desist
Denial

Regulator Statement On 4/10/2019, the Office of Financial Regulation entered a Final Order adopting the stipulation and consent agreement in the matter of Andrew L. Gentile. Mr. Gentile neither admitted nor denied the findings but consented to the entry of findings, and solely for the purpose of the proceeding, prior to a hearing and without an adjudication of any issue of law or fact, to the entry of the following findings by the Office. The Office found that Mr. Gentile made a material misstatement on his application for registration. Pursuant to the Order, Andrew L. Gentile's application for registration as an associated person (RA) of TLG Advisors, Inc. is denied. The Office agrees that Mr. Gentile may submit a new application for consideration of registration; and this Administrative Proceeding shall not be used as the sole basis to deny any future application for registration of Mr. Gentile.

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Reporting Source: Individual

Regulatory Action Initiated By: Florida Office of Financial Regulation

Sanction(s) Sought: Cease and Desist
Denial

Date Initiated: 04/10/2019

Docket/Case Number: 92741-SR

Employing firm when activity occurred which led to the regulatory action: TLG Advisors, Inc.

Product Type: No Product

Allegations: Failure to disclose a reportable event on the U4 when applying for a Florida investment advisor registration.

Current Status: Final

Resolution: Order

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: 04/10/2019

Sanctions Ordered: Cease and Desist
Denial

Broker Statement Due to an administrative error on my part, I did not disclose my felony arrest. I was given incorrect information from my former broker-dealers chief compliance officer. After denial, I immediately disclosed the event as required on my U4 and I was permitted to reapply for my Florida investment advisor registration.



Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Formal Charges were brought in:	State Court
Name of Court:	Gwinnet County
Location of Court:	Lawrenceville, GA
Docket/Case #:	2018D-03389-1
Charge Date:	08/28/2017
Charge(s) 1 of 1	
Formal Charge(s)/Description:	Criminal Damage to Property
No of Counts:	1
Felony or Misdemeanor:	Felony
Plea for each charge:	None-Trial Diversion
Disposition of charge:	Reduced
Date of Amended Charge:	04/11/2018
Charge was Amended or reduced to:	Misdemeanor-Criminal damage to property in second degree
Amended No of Counts:	1
Amended Charge:	Misdemeanor
Amended Plea:	None-Trial diversion
Disposition of Amended Charge:	Pre-trial Intervention
Current Status:	Final
Status Date:	09/10/2018
Disposition Date:	09/10/2018
Sentence/Penalty:	Pre trial diversion
Broker Statement	My wife and I were arguing over a cell phone and whose was it. A stranger witnessed the situation and called the police. The phone's screen broke and I was charged with a felony for criminal damage to property because the phone was valued over \$500.00. I should have not been charged with any offenses as I owned the phone and it cost \$115.000 to repair. The charge was dropped to a misdemeanor and was expunged from my record. It was an unfortunate situation which resulted in me having to report it on my U4.



Financial

This disclosure event involves a final bankruptcy, compromise with one or more creditors, or Securities Investor Protection Corporation liquidation that occurred within the last 10 years and that involved the Investment Adviser Representative or an organization/investment adviser that the Investment Adviser Representative controlled that occurred within the last 10 years.

Disclosure 1 of 1

Reporting Source: Individual
Action Type: Compromise
Action Date: 05/01/2018

Organization Investment-Related?

Action Pending? No
Disposition: Discharged
Disposition Date: 08/28/2017

If a compromise with creditor, provide:

Name of Creditor: SPS Mortgage
Original Amount Owed: \$1,140,000.00
Terms Reached with Creditor: None

Broker Statement

An unwanted divorce lead to a forced sale of the home and the mortgage was greater than the home value and we were forced to foreclose. We had previously used \$500,000 of the equity to pay for my wife's chronic [REDACTED] disease treatments which were not covered by our insurance. In addition the home was valued at \$1,700,000 in 2006, \$850,000 in 2009 and was sold by Bank for 884,000. The large home market in Atlanta never recovered.



End of Report

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