



IAPD Report

ROBERT JOSEPH SAVINO

CRD# 1300981

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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 JOSEPH SAVINO (CRD# 1300981)

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 **03/17/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	PURSHE KAPLAN STERLING INVESTMENTS	CRD# 35747	01/08/2021
IA	APOLLON WEALTH MANAGEMENT, LLC	CRD# 291902	08/17/2021

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **15** 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
IA	PRISM ADVISORY GROUP, LLC	152555	NEWTOWN, PA	01/19/2010 - 09/21/2021
B	FRONTIER SOLUTIONS, LLC	136102	Newtown, PA	01/02/2018 - 12/31/2020
IA	MCDONALD PARTNERS LLC	135414	NEWTOWN, PA	01/04/2010 - 12/31/2017

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
Customer Dispute	3
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 **15** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**

Main Address: 80 STATE STREET
ALBANY, NY 12207

Firm ID#: 35747

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	01/08/2021
B FINRA	Invest. Co and Variable Contracts	Approved	01/08/2021
B Alaska	Agent	Approved	05/19/2023
B California	Agent	Approved	01/10/2023
B Connecticut	Agent	Approved	12/15/2021
B Delaware	Agent	Approved	07/26/2022
B District of Columbia	Agent	Approved	01/18/2023
B Florida	Agent	Approved	01/08/2021
B New Jersey	Agent	Approved	01/08/2021
B New York	Agent	Approved	01/08/2021
B North Carolina	Agent	Approved	03/01/2022
B Ohio	Agent	Approved	12/16/2024
B Pennsylvania	Agent	Approved	01/08/2021



Qualifications

Regulator	Registration	Status	Date
B South Carolina	Agent	Approved	01/08/2021
B Tennessee	Agent	Approved	03/18/2026
B Texas	Agent	Approved	02/06/2025
B Virginia	Agent	Approved	01/08/2021

Branch Office Locations

4 Caufield Place
Suite 102
Newtown, PA 18940

Employment 2 of 2

Firm Name: **APOLLON WEALTH MANAGEMENT, LLC**
Main Address: 111 COLEMAN BLVD
SUITE 402
MOUNT PLEASANT, SC 29464
Firm ID#: 291902

Regulator	Registration	Status	Date
IA Pennsylvania	Investment Adviser Representative	Approved	08/17/2021

Branch Office Locations

APOLLON WEALTH MANAGEMENT, LLC
4 CAUFIELD PLACE
NEWTON, PA 18940



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 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams

Exam	Category	Date
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B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	12/22/2003
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	06/29/1987

State Securities Law Exams

Exam	Category	Date
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IA B Uniform Combined State Law Examination (S66)	Series 66	01/12/2007
B Uniform Securities Agent State Law Examination (S63)	Series 63	11/02/1987

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Chartered Financial Consultant

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/19/2010 - 09/21/2021	PRISM ADVISORY GROUP, LLC	CRD# 152555	NEWTOWN, PA
B	01/02/2018 - 12/31/2020	FRONTIER SOLUTIONS, LLC	CRD# 136102	Newtown, PA
IA	01/04/2010 - 12/31/2017	MCDONALD PARTNERS LLC	CRD# 135414	NEWTOWN, PA
B	12/17/2009 - 12/31/2017	MCDONALD PARTNERS LLC	CRD# 135414	NEWTOWN, PA
IA	09/14/2009 - 12/24/2009	AMERICAN SECURITIES GROUP, INC.	CRD# 43730	LAWRENCEVILLE, NJ
B	07/14/2009 - 12/24/2009	AMERICAN SECURITIES GROUP, INC.	CRD# 43730	LAWRENCEVILLE, NJ
IA	06/19/2009 - 07/31/2009	AMERICAN SECURITIES GROUP, INC.	CRD# 43730	LAWRENCEVILLE, NJ
IA	08/23/2007 - 06/08/2009	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	PRINCETON, NJ
B	06/30/1987 - 06/08/2009	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	CRD# 2881	PRINCETON, NJ
IA	03/29/2007 - 04/30/2007	NORTHWESTERN MUTUAL WEALTH MANAGEMENT COMPANY	CRD# 109729	MILWAUKEE, WI
IA	01/19/2007 - 03/29/2007	NORTHWESTERN MUTUAL INVESTMENT SERVICES,LLC	CRD# 2881	PRINCETON, NJ
B	09/12/1987 - 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
06/2021 - Present	APOLLON WEALTH MANAGEMENT, LLC	ADVISOR	Y	MT. PLEASANT, SC, United States
01/2021 - Present	Purshe Kaplan Sterling Investments	Registered Representative	Y	Albany, NY, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
12/2009 - Present	PRISM ADVISORY GROUP, LLC	MANAGING MEMBER/IAR	Y	NEWTOWN, PA, United States
01/2018 - 12/2020	Frontier Solutions, LLC	Registered Representative	Y	Richmond, VA, United States
12/2009 - 12/2017	THOMAS MCDONALD PARTNERS LLC	REGISTERED REPRESENTATIVE	Y	CLEVELAND, OH, 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.

1) Prism Advisory Group, LLC; Investment Related; 4 Caufield Place, Suite 102, Newtown, PA 18940; Investment Advisory; Managing Member; 12/2009; 172 Hrs/Mth; Investment Advice, Financial Planning to Clients

2) Apollon Insurance Solutions, LLC; Investment Related; 2 Wharfside St, Ste 2-o, Charleston SC 29401; Fixed Insurance Sales; Agent; 2/2021; 1 hour/month; insurance advice and sales



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
Customer Dispute	3
Termination	1

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 3

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: NMIS, LLC

Allegations: CUSTOMER ALLEGES THE VARIABLE LIFE INSURANCE POLICY REPRESENTATIVE SOLD TO HER IN 2007 WAS UNSUITABLE DUE TO HER FAMILY'S INCOME LEVEL AT THE TIME OF PURCHASE.

Product Type: Insurance

Alleged Damages: \$24,252.00

Alleged Damages Amount Explanation (if amount not exact): CUSTOMER HAS REQUESTED \$24,252 PLUS ACCRUED DIVIDENDS

Is this an oral complaint? No

Is this a written complaint? Yes

Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/24/2012

Complaint Pending? No

Status: Settled



Status Date: 04/11/2012
Settlement Amount: \$22,260.78
Individual Contribution Amount: \$0.00
Firm Statement SETTLEMENT AMOUNT REFLECTS RESCISSION OF THE POLICY IN QUESTION.

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: NORTHWESTERN MUTUAL INVESTMENT SERVICES LLC
Allegations: CUSTOMER ALLEGES THE VARIABLE LIFE INSURANCE POLICY REPRESENTATIVE SOLD TO HER IN 2007 WAS UNSUITABLE DUE TO HER FAMILY'S INCOME LEVEL AT THE TIME OF PURCHASE.
Product Type: Insurance
Alleged Damages: \$24,252.00
Alleged Damages Amount Explanation (if amount not exact): CUSTOMER HAS REQUESTED \$24,252.00 PLUS ACCRUED DIVIDENDS.
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 02/24/2012
Complaint Pending? No
Status: Settled
Status Date: 04/11/2012
Settlement Amount: \$22,260.78
Individual Contribution Amount: \$0.00
Broker Statement SETTLEMENT AMOUNT REFLECTS RESCISSION OF THE POLICY IN QUESTION.

Disclosure 2 of 3

Reporting Source: Firm
Employing firm when activities occurred which led to the complaint: NMIS, LLC
Allegations: CUSTOMER ALLEGES THAT THE VARIABLE LIFE INSURANCE POLICY REPRESENTATIVE SOLD HIM IN JULY 2003 WAS NOT SUITABLE AND THAT THE FEES ASSOCIATED WITH THE POLICY WERE NOT PROPERLY DISCLOSED.



Product Type: Insurance
Alleged Damages: \$78,306.06
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/19/2009
Complaint Pending? No
Status: Settled
Status Date: 05/28/2009
Settlement Amount: \$26,026.75
Individual Contribution Amount: \$0.00

Firm Statement SETTLEMENT AMOUNT REFLECTS THE RESCISSION OF [CUSTOMER'S] VARIABLE LIFE INSURANCE POLICY.

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Reporting Source: Individual
Employing firm when activities occurred which led to the complaint: NMIS, LLC

Allegations: CUSTOMER ALLEGES THAT THE VARIABLE LIFE INSURANCE POLICY REPRESENTATIVE SOLD HIM IN JULY 2003 WAS NOT SUITABLE AND THAT THE FEES ASSOCIATED WITH THE POLICY WERE NOT PROPERLY DISCLOSED.

Product Type: Insurance
Alleged Damages: \$78,306.06
Is this an oral complaint? No
Is this a written complaint? Yes
Is this an arbitration/CFTC reparation or civil litigation? No

Customer Complaint Information

Date Complaint Received: 03/19/2009
Complaint Pending? No
Status: Settled
Status Date: 05/28/2009
Settlement Amount: \$26,026.75
Individual Contribution Amount: \$0.00

Civil Litigation Information

Disposition:



Disposition Date: 05/28/2009

Broker Statement SETTLEMENT AMOUNT REFLECTS THE RESCISSION OF [CUSTOMER'S] VARIABLE LIFE INSURANCE POLICY

Disclosure 3 of 3

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: NMIS, LLC

Allegations: CUSTOMER ALLEGES THE VARIABLE ANNUITY THE REPRESENTATIVE SOLD TO HER IN JULY 2007 WAS NOT SUITABLE BASED ON HER "NO RISK" TOLERANCE. ALSO, CUSTOMER ALLEGES SHE WAS NOT AWARE OF THE FRONT LOAD CHARGES ASSOCIATED WITH THE CONTRACT.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$40,607.16

Customer Complaint Information

Date Complaint Received: 03/17/2008

Complaint Pending? No

Status: Settled

Status Date: 05/07/2008

Settlement Amount: \$29,726.62

Individual Contribution Amount: \$1,000.00

Broker Statement COMPLAINT STATUS CHANGED FROM "DENIED" TO "SETTLED" AFTER FIRM RECEIVED AN ORAL REBUTTAL TO CUSTOMER'S INITIAL COMPLAINT.



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: NMIS, LLC
Termination Type: Permitted to Resign
Termination Date: 06/01/2009
Allegations: REPRESENTATIVE ADMITTED PROVIDING NON-AUTHENTIC CLIENT CASE FILE DOCUMENTS IN RESPONSE TO AN INTERNAL REVIEW OF A CUSTOMER COMPLAINT.
Product Type: Insurance

Reporting Source: Individual
Firm Name: NMIS, LLC
Termination Type: Permitted to Resign
Termination Date: 06/08/2009
Allegations: REPRESENTATIVE ADMITTED PROVIDING NON-AUTHENTIC CLIENT CASE FILE DOCUMENTS IN RESPONSE TO AN INTERNAL REVIEW OF A CUSTOMER COMPLAINT
Product Type: Insurance

Broker Statement

I HAD A CLIENT COMPLAIN A FEW MONTHS AGO ABOUT A VARIABLE LIFE INSURANCE POLICY I SOLD HIM SIX YEARS AGO. AS PART OF NORMAL PROCEDURE I SENT MY FILE TO THE COMPLIANCE PEOPLE AT NORTHWESTERN MUTUAL AND THEY DEFENDED MY POSITION. HOWEVER, SIX YEARS AGO I SENT THE CLIENT A LETTER REVIEWING WHAT HE HAD PURCHASED USING WHAT NORTHWESTERN HAD DEEMED AS "NON COMPLIANT" LANGUAGE. THE TERMS "CASH RICH" LIFE INSURANCE AND "DIVERSIFIED MUTUAL FUNDS" WERE USED IN THE LETTER. IN AN EFFORT TO HAVE A COMPLIANT FILE I CHANGED THE LETTER AND REMOVED THE NON COMPLIANT LANGUAGE, AND INTENDED TO SEND IT TO MY CLIENT. HOWEVER IT WAS NEVER SENT AND I COMPLETELY FORGOT ABOUT IT. WHEN NORTHWESTERN MUTUAL DEFENDED MY POSITION THEY SENT THE THE CLIENT COPIES OF MY FILE WHICH HAD THE "CORRECTED" LETTER. HE UNFORTUNATELY HAD KEPT THE ORIGINAL LETTER AND BROUGHT THE DIFFERENT LETTERS TO THE ATTENTION OF NORTHWESTERN MUTUAL. IN THEIR OPINION IT CAUSED THEM TO RESCIND THE POLICY(FULL REFUND TO THE CLIENT) AND ASK FOR MY RESIGNATION FOR CHANGING A DOCUMENT IN A CLIENTS FILE. IF THERE IS ANYTHING ELSE THAT YOU NEED FROM ME PLEASE LET ME KNOW. I AM EMBARRASSED ABOUT THESE TURN OF EVENTS AND MEANT NO HARM TO MY CLIENT IN ANYWAY.



End of Report

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