



## IAPD Report

### **TIMOTHY LIAM SMITH**

CRD# 1407004

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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

### **TIMOTHY LIAM SMITH (CRD# 1407004)**

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 |
|-----------|-----------------------------|-------------|------------------|
| <b>B</b>  | APW CAPITAL, INC.           | CRD# 43814  | 02/09/1998       |
| <b>IA</b> | AURORA PRIVATE WEALTH, INC. | CRD# 281604 | 10/29/2015       |

### **QUALIFICATIONS**

This representative is currently registered in **1** SRO(s) and **23** 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>IA</b> | COMPREHENSIVE CAPITAL MANAGEMENT, INC.             | 119890 | ROCKAWAY, NJ   | 02/08/2005 - 02/09/2021 |
| <b>IA</b> | FIRST ADVISORS FINANCIAL GROUP, LLC                | 106396 | PARSIPPANY, NJ | 02/08/2005 - 12/31/2006 |
| <b>IA</b> | COMPREHENSIVE ASSET MANAGEMENT AND SERVICING, INC. | 43814  | Sarasota, FL   | 09/01/1998 - 08/04/2004 |

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     |



## 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 23 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **APW CAPITAL, INC.**  
Main Address: 100 ENTERPRISE DRIVE, SUITE 504  
ROCKAWAY, NJ 07866  
Firm ID#: 43814

| Regulator  | Registration                             | Status   | Date       |
|--|--|----------|------------|
|  FINRA                  | Financial and Operations Principal       | Approved | 02/09/1998 |
|  FINRA                  | General Securities Principal             | Approved | 02/09/1998 |
|  FINRA                | General Securities Representative        | Approved | 02/09/1998 |
|  FINRA                | Invest. Co and Variable Contracts        | Approved | 02/09/1998 |
|  FINRA                | Introducing BD/Finan Operation Principal | Approved | 06/15/1998 |
|  FINRA                | Investment Co./Variable Contracts Prin   | Approved | 06/15/1998 |
|  FINRA                | Operations Professional                  | Approved | 10/05/2012 |
|  Arkansas             | Agent                                    | Approved | 11/19/2009 |
|  California           | Agent                                    | Approved | 12/18/2020 |
|  Connecticut          | Agent                                    | Approved | 02/01/1999 |
|  District of Columbia | Agent                                    | Approved | 05/13/2003 |
|  Florida              | Agent                                    | Approved | 08/31/1998 |
|  Georgia              | Agent                                    | Approved | 08/18/2017 |



## Qualifications

| Regulator        | Registration | Status   | Date       |
|------------------|--------------|----------|------------|
| B Hawaii         | Agent        | Approved | 03/15/2013 |
| B Indiana        | Agent        | Approved | 10/20/2003 |
| B Iowa           | Agent        | Approved | 11/13/2009 |
| B Maryland       | Agent        | Approved | 06/28/2002 |
| B Massachusetts  | Agent        | Approved | 07/20/1999 |
| B Minnesota      | Agent        | Approved | 04/26/2010 |
| B New Hampshire  | Agent        | Approved | 06/03/2004 |
| B New Jersey     | Agent        | Approved | 02/17/1998 |
| B New Mexico     | Agent        | Approved | 08/13/2009 |
| B New York       | Agent        | Approved | 06/30/1998 |
| B North Carolina | Agent        | Approved | 10/08/2008 |
| B Ohio           | Agent        | Approved | 08/30/2000 |
| B Oregon         | Agent        | Approved | 05/17/2018 |
| B Pennsylvania   | Agent        | Approved | 03/07/2000 |
| B Rhode Island   | Agent        | Approved | 05/18/2005 |
| B Texas          | Agent        | Approved | 12/04/2000 |
| B Vermont        | Agent        | Approved | 07/31/2015 |

## Branch Office Locations

**COMPREHENSIVE ASSET MANAGEMENT AND SERVICING,  
INC.**



## Qualifications

1680 Fruitville Road  
Suite 302  
Sarasota, FL 34236

**COMPREHENSIVE ASSET MANAGEMENT AND SERVICES INC.**

1680 Fruitville Rd, Suite 302  
Sarasota, FL 34236

## Employment 2 of 2

Firm Name: **AURORA PRIVATE WEALTH, INC.**

Main Address: 100 ENTERPRISE DRIVE  
SUITE 504  
ROCKAWAY, NJ 07866

Firm ID#: 281604

| Regulator     | Registration                      | Status   | Date       |
|---------------|-----------------------------------|----------|------------|
| IA Florida    | Investment Adviser Representative | Approved | 04/21/2017 |
| IA New Jersey | Investment Adviser Representative | Approved | 10/29/2015 |

## Branch Office Locations

**AURORA PRIVATE WEALTH, INC.**  
100 ENTERPRISE DRIVE  
SUITE 504  
ROCKAWAY, NJ 07866

**AURORA PRIVATE WEALTH, INC.**  
1680 Fruitville Road  
Suite 302  
Sarasota, FL 34236



## 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 4 principal/supervisory exams, 5 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

| Exam   | Category  | Date       |
|--|-----------|------------|
|  Introducing Broker/Dealer Financial Operations Principal Examination (S28) | Series 28 | 01/02/2023 |
|  Investment Company Products/Variable Contracts Principal Examination (S26) | Series 26 | 01/02/2023 |
|  Financial and Operations Principal Examination (S27)                      | Series 27 | 10/20/1997 |
|  General Securities Principal Examination (S24)                           | Series 24 | 10/06/1997 |

#### General Industry/Product Exams

| Exam   | Category    | Date       |
|--|-------------|------------|
|  Operations Professional Examination (S99TO)                                      | Series 99TO | 01/02/2023 |
|  Investment Company Products/Variable Contracts Representative Examination (S6TO) | Series 6TO  | 01/02/2023 |
|  Securities Industry Essentials Examination (SIE)                                 | SIE         | 10/01/2018 |
|  Futures Managed Funds Examination (S31)  | Series 31   | 08/24/2009 |
|  General Securities Representative Examination (S7)                               | Series 7    | 11/16/1985 |

#### State Securities Law Exams

| Exam   | Category  | Date       |
|--|-----------|------------|
|  Uniform Investment Adviser Law Examination (S65)     | Series 65 | 08/12/1996 |
|  Uniform Securities Agent State Law Examination (S63) | Series 63 | 09/02/1986 |



## PROFESSIONAL DESIGNATIONS

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

### Certified Financial Planner

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 | 02/08/2005 - 02/09/2021 | COMPREHENSIVE CAPITAL MANAGEMENT, INC.             | CRD# 119890 | ROCKAWAY, NJ    |
| IA | 02/08/2005 - 12/31/2006 | FIRST ADVISORS FINANCIAL GROUP, LLC                | CRD# 106396 | PARSIPPANY, NJ  |
| IA | 09/01/1998 - 08/04/2004 | COMPREHENSIVE ASSET MANAGEMENT AND SERVICING, INC. | CRD# 43814  | Sarasota, FL    |
| B  | 11/19/1985 - 06/05/1996 | SUMMIT EQUITIES, INC.                              | CRD# 11039  | PARSIPPANY, NJ  |
| B  | 01/02/1988 - 04/20/1990 | MML INVESTORS SERVICES, INC.                       | CRD# 10409  | SPRINGFIELD, MA |
| B  | 06/25/1987 - 01/02/1988 | MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY        | CRD# 2682   |                 |

### 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             |
|-------------------|--|--------------------------------------|--------------------|-------------------------------|
| 04/2002 - Present | COMPREHENSIVE CAPITAL MANAGEMENT                   | PRESIDENT                            | Y                  | Rockaway, NJ, United States   |
| 08/1997 - Present | APW CAPITAL, INC.                                  | OTHER - PRESIDENT/CFO REGISTERED REP | Y                  | Rockaway, NJ, United States   |
| 08/1997 - Present | COMPREHENSIVE ASSET MANAGEMENT AND SERVICING, INC. | PRESIDENT                            | Y                  | PARSIPPANY, 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.

1-Actor/Singer; SUCCASUNNA, NJ; SOLE PROPRIETORSHIP; SVC. DESCRIPTION: SING CONCERTS OF IRISH MUSIC AND CULTURE; START DATE: 1/1/2014; TITLE: SINGER; DUTIES: SING, ACT AND BOOK PERFORMANCES; 0% TIME SPENT.

2-SKYLINE THEATRE COMPANY, INC.; FAIR LAWN, NJ; SVC. DESCRIPTION: THEATRICAL PRODUCTIONS; NON-PROFIT;



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

START DATE: 10/1/2014; TITLE: TRUSTEE; DUTIES: ATTEND BOARD MEETINGS QUARTERLY, GIVE MONEY, HELP RAISE MONEY; 1% TIME SPENT.

3-TREASURER, SANDRA KUPPERMAN FOUNDATION, MORRISTOWN, NJ; SVC. DESCRIPTION: MANAGE ENDOWMENT, DISTRIBUTE FUNDS TO CHARITIES; CORPORATION; START DATE: 12/1/2013; TITLE: TREASURER; DUTIES: OVERSEE ENDOWMENT, DETERMINE CHARITIES TO DISTRIBUTE TO; 1% TIME SPENT.

4-Comprehensive Capital Management, Inc; Rockaway, NJ; RIA; SVC. DESCRIPTION: IA SERVICES/DISCRETIONARY; CORPORATION; START DATE: 4/1/2002; TITLE: PRESIDENT; DUTIES: OVERALL MANAGEMENT; 5% TIME SPENT.

5-Aurora Insurance SERVICES; Rockaway, NJ; FIXED INS./INCLUDES EQUITY INDEXES; SVC. DESCRIPTION: SALES OF INSURANCE, ORGANIZATION MGMT.; START DATE: 1/1/2000; TITLE: PRESIDENT; DUTIES: SALES, MANAGEMENT; 5% TIME SPENT.

6-Aurora Private Wealth, INC.; Rockaway, NJ; BUSINESS TYPE: RIA; DBA: Structured Portfolios; SERVICE DESCRIPTION: PROVIDING RIA SERVICE TO RETAIL CUSTOMERS; DATE: 10/01/2015; TITLE: PRESIDENT/IRA; DUTIES: ORGANIZATION MANAGEMENT COMPLIANCE; TIME SPENT: 10%.

7-Book Author and Speaker; Succasunna, NJ; Svc. Description: book writing, public speaking about the book(s); Start Date: 1/1/2019; Title: Author/Speaker; Duties: writing book/books and giving presentations about it/them; Time Spent: 10%.

8-TLS Ventures LLC, Investment related: No, 1990 Main St. Suite 750, Sarasota, Florida, 34236, Software for financial services firms, educational programs on investment fraud and personal finance (no advice, only education); Managing Director, 01/01/2020, less than 5 hours per week, organizational management

9-Theatre Producing, Investment related: Yes, 4712 Ocean Blvd. Unit W8, Sarasota, FL, 34242, I will be investing in theatrical, film or television productions for profit. I will be soliciting others to invest in same. I will not be soliciting any clients in any way., Producer, 01/01/2020, less than 5 hours per week, investing money, soliciting others to invest

10-POA for Joyce Smith, Investment related:No, 4712 Ocean Blvd. Unit W8, Sarasota, FL, 34236, I help manage affairs for my incapacitated mother. Filing this out of an abundance of caution., POA, 01/02/2023, <1 hr/week, manage investments and personal financial affairs

11-Structured Positions, Investment related:Yes, 1680 Fruitville Road, Sarasota, FL, 34236, DBA for aurora private wealth niche work, Owner, 08/01/2025, 25%, Management

12- YAM media investment, Investment related:No, 1680 Fruitville Rd. Suite 302, Sarasota, FL, 34236, News company, Income pool investor, 04/12/2025, Less than 1 hour per week, None



## 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     |

### 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

|  |  |
|--|--|
| <b>Reporting Source:</b>   | Individual   |
| <b>Regulatory Action Initiated By:</b>   | FL Department of Financial Services, Division of Insurance Agent And Agency Services |
| <b>Sanction(s) Sought:</b>   | Revocation<br>Suspension   |
| <b>Date Initiated:</b>   | 01/17/2020   |
| <b>Docket/Case Number:</b>   | 245663-19-AG   |
| <b>Employing firm when activity occurred which led to the regulatory action:</b> | Aurora Insurance Services  |
| <b>Product Type:</b>   | No Product   |
| <b>Allegations:</b>  | Making a misstatement in process of application for FL Resident Insurance License.   |
| <b>Current Status:</b>   | Final  |
| <b>ActionAppealed To:</b>  | State Agency or Commission   |
| <b>Date Appeal filed:</b>  |  |
| <b>Appeal Limitation Details:</b>  |  |
| <b>Resolution:</b>   | Consent 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:** 03/17/2020

**Sanctions Ordered:** Monetary Penalty other than Fines

**Monetary Sanction 1 of 1**

**Monetary Related Sanction:** Monetary Penalty other than Fines

**Total Amount:** \$1,500.00

**Portion Levied against individual:** \$1,500.00

**Payment Plan:**

**Is Payment Plan Current:**

**Date Paid by individual:** 03/25/2020

**Was any portion of penalty waived?**

No

**Amount Waived:**

**Broker Statement**

This was an unfortunate error with a premature and un-reviewed application for FL Resident Insurance License by an administrative associate.



## End of Report

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