



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	APW CAPITAL, INC.	CRD# 43814	02/09/1998
IA	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
IA	COMPREHENSIVE CAPITAL MANAGEMENT, INC.	119890	ROCKAWAY, NJ	02/08/2005 - 02/09/2021
IA	FIRST ADVISORS FINANCIAL GROUP, LLC	106396	PARSIPPANY, NJ	02/08/2005 - 12/31/2006
IA	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 SERVICE 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

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