



IAPD Report

THOMAS CHRISTOPHER FROEHLICH

CRD# 1635098

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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

THOMAS CHRISTOPHER FROEHLICH (CRD# 1635098)

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 **01/07/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	NOVEM GROUP	CRD# 158964	07/27/2020
B	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024
IA	OSAIC WEALTH, INC.	CRD# 23131	10/11/2024

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	AMERICAN PORTFOLIOS ADVISORS, INC	112697	HOLBROOK, NY	03/09/2007 - 10/11/2024
B	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	18487	SPRING LAKE HEIGHTS, NJ	05/20/2005 - 10/11/2024
IA	FROEHLICH FINANCIAL GROUP, LTD.	117840	SPRING LAKE HEIGHTS, NJ	03/31/2017 - 11/17/2020

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



Report Summary



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

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	10/11/2024
B	FINRA	General Securities Representative	Approved	10/11/2024
B	Arizona	Agent	Approved	10/11/2024
B	California	Agent	Approved	10/11/2024
B	Colorado	Agent	Approved	10/31/2024
B	Connecticut	Agent	Approved	10/11/2024
B	Florida	Agent	Approved	10/11/2024
B	Georgia	Agent	Approved	01/08/2026
B	Massachusetts	Agent	Approved	01/08/2026
B	Michigan	Agent	Approved	10/11/2024
IA	Michigan	Investment Adviser Representative	Approved	10/11/2024
B	New Jersey	Agent	Approved	10/11/2024
IA	New Jersey	Investment Adviser Representative	Approved	10/11/2024



Qualifications

Regulator	Registration	Status	Date
B New York	Agent	Approved	10/11/2024
B North Carolina	Agent	Approved	10/11/2024
B Oklahoma	Agent	Approved	10/11/2024
B Pennsylvania	Agent	Approved	10/11/2024
IA Pennsylvania	Investment Adviser Representative	Approved	10/11/2024
B Texas	Agent	Approved	10/11/2024
B Virginia	Agent	Approved	10/11/2024

Branch Office Locations

OSAIC WEALTH, INC.
 900 HIGHWAY 71
 SPRING LAKE HEIGHTS, NJ 07762

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 Arizona	Investment Adviser Representative	Approved	05/08/2025
IA California	Investment Adviser Representative	Approved	04/18/2025
IA Florida	Investment Adviser Representative	Approved	07/02/2021
IA Michigan	Investment Adviser Representative	Approved	06/07/2021
IA New Jersey	Investment Adviser Representative	Approved	07/27/2020



Qualifications

	Regulator	Registration	Status	Date
IA	New York	Investment Adviser Representative	Approved	03/30/2022
IA	North Carolina	Investment Adviser Representative	Approved	10/25/2022
IA	Pennsylvania	Investment Adviser Representative	Approved	03/31/2022
IA	Texas	Investment Adviser Representative	Restricted Approval	10/21/2025
IA	Virginia	Investment Adviser Representative	Approved	10/24/2022

Branch Office Locations

NOVEM GROUP

900 Highway 71
Suite 2
Spring Lake Heights, NJ 07762




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



Principal/Supervisory Exams

	Exam	Category	Date
	General Securities Principal Examination (S24)	Series 24	08/13/1993

General Industry/Product Exams

	Exam	Category	Date
	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
	General Securities Representative Examination (S7)	Series 7	04/25/1987

State Securities Law Exams

	Exam	Category	Date
	Uniform Investment Adviser Law Examination (S65)	Series 65	11/20/1997
	Uniform Securities Agent State Law Examination (S63)	Series 63	06/05/1987

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
IA	03/09/2007 - 10/11/2024	AMERICAN PORTFOLIOS ADVISORS, INC	CRD# 112697	HOLBROOK, NY
B	05/20/2005 - 10/11/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	CRD# 18487	SPRING LAKE HEIGHTS
IA	03/31/2017 - 11/17/2020	FROEHLICH FINANCIAL GROUP, LTD.	CRD# 117840	SPRING LAKE HEIGHTS
IA	08/24/2000 - 12/31/2016	FROEHLICH FINANCIAL GROUP, LTD.	CRD# 117840	SPRING LAKE HEIGHTS
B	08/01/1999 - 05/23/2005	FIRST MONTAUK SECURITIES CORP.	CRD# 13755	RED BANK, NJ
B	01/10/1997 - 07/28/1999	THE INVESTMENT CENTER, INC.	CRD# 17839	BEDMINSTER, NJ
B	12/16/1994 - 01/07/1997	JOSEPH THAL LYON & ROSS INCORPORATED	CRD# 3227	NEW YORK, NY
B	11/11/1994 - 12/07/1994	ROBERT TODD FINANCIAL CORP.	CRD# 7423	NEW YORK, NY
B	08/28/1994 - 11/11/1994	WESTFIELD FINANCIAL CORPORATION	CRD# 8143	NEW YORK, NY
B	05/24/1988 - 09/15/1994	HIBBARD BROWN & CO., INC.	CRD# 18246	NEW YORK, NY
B	04/29/1987 - 05/28/1988	SHERWOOD CAPITAL, INC.	CRD# 10474	

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	SCOTTSDALE, AZ, United States
07/2020 - Present	NOVEM GROUP	INVESTMENT ADVISER REPRESENTATIVE	Y	SPRING LAKE HEIGHTS, NJ, United States
01/1997 - Present	FROEHLICH FINANCIAL GROUP, LTD	PRINCIPAL	Y	SPRING LAKE HEIGHTS, NJ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2007 - 10/2024	AMERICAN PORTFOLIOS ADVISORS, INC.	INVESTMENT ADVISER REPRESENTATIVE	Y	HOLBROOK, NY, United States
05/2005 - 10/2024	AMERICAN PORTFOLIOS FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	SPRING LAKE HEIGHTS, 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. FROEHLICH FINANCIAL GROUP, LTD., DBA, NOT INVESTMENT RELATED, 100% OWNERSHIP, START DATE 1997
2. GROUP HEALTH INSURANCE, NOT INVESTMENT-RELATED, OUTSOURCED, START DATE 1997, 0 HOURS/MONTH DURING MARKET HOURS
3. P&C INSURANCE, NOT INVESTMENT-RELATED, OUTSOURCED, START DATE 2006, 0 HOURS/MONTH DURING MARKET HOURS
4. OSAIC WEALTH, INC., INVESTMENT-RELATED, BROKER/DEALER, REGISTERED REPRESENTATIVE, START DATE 10/2024, 60 HRS/MONTH DURING MARKET HOURS
5. OSAIC WEALTH, INC., INVESTMENT-RELATED, INVESTMENT ADVISER FIRM, INVESTMENT ADVISER REPRESENTATIVE, START DATE 10/2024, 60 HRS/MONTH DURING MARKET HOURS
6. NOVEM GROUP, INVESTMENT-RELATED, INVESTMENT ADVISER FIRM, INVESTMENT ADVISER REPRESENTATIVE, START DATE 6/2020, 40% OWNERSHIP, 20 HRS/MONTH, 20 HRS/MONTH DURING MARKET HOURS
7. FROEHLICH FINANCIAL GROUP
 POSITION: Owner/President NATURE: S Corp INVESTMENT RELATED: Yes NUMBER OF HOURS: 6 SECURITIES TRADING HOURS: 6 START DATE: 01/01/1994
 ADDRESS: 900 Route 71 Suite 2, Spring Lake Heights NJ 07762, United States
 DESCRIPTION: I offer insurance related products disclosed earlier to clients
8. FROEHLICH FINANCIAL GROUP, LTD
 POSITION: Owner NATURE: S Corp INVESTMENT RELATED: No NUMBER OF HOURS: 5 SECURITIES TRADING HOURS: 2 START DATE: 01/05/1997
 ADDRESS: 900 Route 71 Suite 2, Spring Lake Heights NJ 07762, United States
 DESCRIPTION: I offer insurance services



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: Regulator

Regulatory Action Initiated By: WISCONSIN SECURITIES COMMISSIONER

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 03/09/1995

Docket/Case Number: S-95083 (LX)

Employing firm when activity occurred which led to the regulatory action:

Product Type:

Other Product Type(s):

Allegations: FAILURE TO PAY LICENSING FEE

Current Status: Final

Resolution: Decision

Resolution Date: 03/09/1995

Sanctions Ordered: Suspension

Other Sanctions Ordered:

Sanction Details: SUMMARY SUSPENSION OF SECURITIES AGENT LICENSE

Regulator Statement WISCONSIN SECURITIES AGENT LICENSE WAS SUSPENDED ON 3/9/95 FOR NON-PAYMENT OF THE REQUIRED \$30 FEE WHEN THE AGENT TRANSFERRED TO ANOTHER BROKER-DEALER. THE FEE WAS PAID



ON
4/10/95, AND THE SUSPENSION WAS LIFTED. CONTACT: SUE KITTEL
MOORE, (608) 266-9886

Reporting Source: Individual

Regulatory Action Initiated By: STATE OF WISCONSIN SECURITIES COMMISSIONER

Sanction(s) Sought:

Other Sanction(s) Sought:

Date Initiated: 03/09/1995

Docket/Case Number: S-95083 (LX)

Employing firm when activity occurred which led to the regulatory action:

Product Type: No Product

Other Product Type(s):

Allegations: FAILURE TO PAY LICENSING FEE, BY THE BROKER DEALER, JOSEPH THAL, LYON & ROSS.

Current Status: Final

Resolution: Decision

Resolution Date: 03/09/1995

Sanctions Ordered: Suspension

Other Sanctions Ordered:

Sanction Details: SECURITIES AGENT, THOMAS FROEHLICH, LICENSE WAS SUSPENDED FOR FAILURE TO PAY \$30,00 LICENSING FEE. THE FEE WAS PAID 04/10/95 AND THE SUSPENSION WAS LIFTED.

Broker Statement MY AGENT LICENSE WAS SUSPENDED DUE TO NON-PAYMENT OF AGENT LICENSING FEES. JOSEPH THAL LYON & ROSS DID NOT SEND IN THE PAYMENT IN A TIMELY FASHION TO THE STATE HENCE MY LICENSING SUSPENSION.



End of Report

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