



IAPD Report

MATTHEW PATRICK NARDOLILLO

CRD# 2416654

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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

MATTHEW PATRICK NARDOLILLO (CRD# 2416654)

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 **02/09/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	APW CAPITAL, INC.	CRD# 43814	04/25/2023
IA	SUMMIT FINANCIAL, LLC	CRD# 299322	05/08/2023

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **3** 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	WORLD EQUITY GROUP, INC.	29087	Morristown, NJ	09/10/2009 - 04/23/2023
IA	WORLD EQUITY GROUP, INC.	29087	Morristown, NJ	09/10/2009 - 04/23/2023
IA	REGAL ADVISORY SERVICES, INC.	123842	GLENVIEW, IL	07/10/2007 - 10/09/2009

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	4
Financial	1
Judgment/Lien	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 3 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **SUMMIT FINANCIAL, LLC**
Main Address: 4 CAMPUS DRIVE
PARSIPPANY, NJ 07054
Firm ID#: 299322

	Regulator	Registration	Status	Date
IA	New Jersey	Investment Adviser Representative	Approved	05/08/2023

Branch Office Locations

SUMMIT FINANCIAL, LLC
191 WASHINGTON STREET
MORRISTOWN, NJ 07960

Employment 2 of 2

Firm Name: **APW CAPITAL, INC.**
Main Address: 999 RIVERVIEW DRIVE, SUITE 201
TOTOWA, NJ 07512
Firm ID#: 43814

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	04/25/2023
B	FINRA	General Securities Representative	Approved	04/25/2023
B	Florida	Agent	Approved	04/25/2023
B	New Jersey	Agent	Approved	04/25/2023
B	Pennsylvania	Agent	Approved	04/27/2023

Branch Office Locations



Qualifications

COMPREHENSIVE ASSET MANAGEMENT AND SERVICING, INC.

191 Washington Street
Morristown, NJ 07960



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	08/29/2006

General Industry/Product Exams

Exam	Category	Date
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	06/14/1995

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	08/12/1997
Uniform Securities Agent State Law Examination (S63)	Series 63	12/23/1996

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	09/10/2009 - 04/23/2023	WORLD EQUITY GROUP, INC.	CRD# 29087	Morristown, NJ
IA	09/10/2009 - 04/23/2023	WORLD EQUITY GROUP, INC.	CRD# 29087	Morristown, NJ
IA	07/10/2007 - 10/09/2009	REGAL ADVISORY SERVICES, INC.	CRD# 123842	GLENVIEW, IL
B	07/06/2007 - 10/09/2009	REGAL SECURITIES, INC.	CRD# 7297	GLENVIEW, IL
IA	06/15/2006 - 07/12/2007	BROOKSTREET CAPITAL MANAGEMENT	CRD# 14667	ESTERO, FL
B	05/15/2006 - 07/12/2007	BROOKSTREET SECURITIES CORPORATION	CRD# 14667	ESTERO, FL
B	10/01/2000 - 05/19/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	ESTERO, FL
IA	10/01/2000 - 05/19/2006	WACHOVIA SECURITIES, LLC	CRD# 19616	ESTERO, FL
B	07/12/1996 - 10/01/2000	FIRST UNION BROKERAGE SERVICES, INC.	CRD# 8112	CHARLOTTE, NC
B	06/30/1995 - 07/12/1996	MDS SECURITIES INCORPORATED	CRD# 29367	CARMEL, IN
B	06/15/1995 - 06/26/1995	BARRON CHASE SECURITIES, INC.	CRD# 18969	BOCA RATON, FL

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
05/2023 - Present	SUMMIT FINANCIAL, LLC	INVESTMENT ADVISOR REPRESENTATIVE	Y	PARSIPPANY, NJ, United States
04/2023 - Present	APW INC	Registered Representative	Y	Rockaway, NJ, United States
04/2023 - Present	Wealth Plan Advantage	Wealth Advisor	Y	Morristown, NJ, United States



Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
02/2023 - 04/2023	APW INC	NRF	Y	Rockaway, NJ, United States
09/2009 - 04/2023	WORLD EQUITY GROUP	REGISTERED REP	Y	MORRISTOWN, 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) Offers Insurance As A Broker Or Agent Through Numerous Insurance Companies. Some Sales Are Through SRM, An Affiliated Company Which Is Licensed To Sell Various Insurance Products. Mr. Nardolillo Earns Both Cash And Non-Cash Compensation Based On Sales Of These Products.; (2) Summit Financial , Investment related:Yes, 4 campus drive , Parsippany, NJ, 07054, Investment advisory, Wealth Advisor, 05/08/2023, 80 hours per month, Meet client, fin planning, advisory svcs



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	4
Financial	1
Judgment/Lien	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 4

Reporting Source: Firm

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

Allegations: NORTH CAROLINA CLIENT HAS WRITTEN THAT HE EXPECTED TO RECEIVE THE EQUIVALENT OF 6% COMPOUNDED INTEREST WHEN HIS TRANSAMERICA ANNUITY MATURED IN 2009. NOW, HE SAYS HE HAS JUST LEARNED THAT THE 6% APPLIED TO A GUARANTEED INCOME RIDER, AND HIS ANNUITY, INTO WHICH HE INVESTED \$82,861 ON 5/7/99, IS NOW WORTH ABOUT \$40,000. CLIENT INDICATES HE MAY HAVE TAKEN WITHDRAWALS, SO EXACT LOSSES ARE NOT YET KNOWN. HOWEVER, THE FIRM CANNOT REASONABLE ESTIMATE THAT THE LOSSES ARE LESS THAN \$5,000.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT INDICATES HE MAY HAVE TAKEN WITHDRAWALS, SO EXACT LOSSES ARE NOT YET KNOWN. HOWEVER, THE FIRM CANNOT REASONABLE ESTIMATE THAT THE LOSSES ARE LESS THAN \$5,000.

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: 03/06/2009

Complaint Pending? No

Status: Denied

Status Date: 07/08/2009

Settlement Amount:

Individual Contribution Amount:

Firm Statement

CLAIM DENIED. CLIENT DID RECEIVE A 6% ANNUAL INCREASE, LESS WITHDRAWALS, OF A BENEFIT BASE, AGAINST WHICH CLIENT CAN ELECT TO ANNUITZE THE POLICY. CURRENT MARKET VALUE, AFTER WITHDRAWALS, IS APPROXIMATELY \$40,000, BUT BENEFIT BASE IS \$131,000. CLIENT HAS FOUR ANNUITIZATION OPTIONS, ALL OF WHICH WOULD PROVIDE INCOME FOR LIFE CALCULATED ON THE BENEFIT BASE. PER FA'S NOTES, CLIENT WANTED INCOME STREAM FOR LIFE, WHICH WAS WHY HE SELECTED THIS PRODUCT, WHICH PROTECTED THE ANNUITIZATION VALUE FROM MARKET LOSSES. ANNUITY WAS PURCHASED MORE THAN 10 YEARS AGO.

Reporting Source: Individual

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

Allegations: NORTH CAROLINA CLIENT HAS WRITTEN THAT HE EXPECTED TO RECEIVE THE EQUIVALENT OF 6% COMPOUNDED INTEREST WHEN HIS TRANSAMERICA ANNUITY MATURED IN 2009. NOW, HE SAYS HE HAS JUST LEARNED THAT THE 6% APPLIED TO A GUARANTEED INCOME RIDER, AND HIS ANNUITY, INTO WHICH HE INVESTED \$82,861 ON 5/7/99, IS NOW WORTH ABOUT \$40,000. CLIENT INDICATES HE MAY HAVE TAKEN WITHDRAWALS, SO EXACT LOSSES ARE NOT YET KNOWN. HOWEVER, THE FIRM CANNOT REASONABLE ESTIMATE THAT THE LOSSES ARE LESS THAN \$5,000.

Product Type: Annuity-Variable

Alleged Damages: \$0.00

Alleged Damages Amount Explanation (if amount not exact): CLIENT INDICATES HE MAY HAVE TAKEN WITHDRAWALS, SO EXACT LOSSES ARE NOT YET KNOWN. HOWEVER, THE FIRM CANNOT REASONABLE ESTIMATE THAT THE LOSSES ARE LESS THAN \$5000.

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: 03/06/2009

Complaint Pending? No

Status: Denied

Status Date: 07/08/2009

**Settlement Amount:****Individual Contribution Amount:****Broker Statement**

CLAIM DENIED. CLIENT DID RECEIVE A 6% ANNUAL INCREASE, LESS WITHDRAWALS, OF A BENEFIT BASE, AGAINST WHICH CLIENT CAN ELECT TO ANNUITIZE THE POLICY. CURRENT MARKET VALUE, AFTER WITHDRAWALS, IS APPROXIMATELY \$40,000, BUT BENEFIT BASE IS \$131,000. CLIENT HAS FOUR ANNUITIZATION OPTIONS, ALL OF WHICH WOULD PROVIDE INCOME FOR LIFE CALCULATED ON THE BENEFIT BASE. PER FA'S NOTES, CLIENT WANTED INCOME STREAM FOR LIFE, WHICH WAS WHY HE SELECTED THIS PRODUCT, WHICH PROTECTED THE ANNUITIZATION VALUE FROM MARKET LOSSES. ANNUITY WAS PURCHASED MORE THAN 10 YEARS AGO.

Disclosure 2 of 4**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

WACHOVIA SECURITIES, LLC.

Allegations:

CUSTOMER ALLEGED THAT IT WAS UNSUITABLE FOR BROKER TO PLACE ALL OF THEIR ASSETS TOTALING \$75000 ON 9/12/00 INTO A SINGLE ANNUITY.

Product Type:

Annuity(ies) - Variable

Alleged Damages:

\$47,500.00

Customer Complaint Information**Date Complaint Received:**

09/23/2003

Complaint Pending?

No

Status:

Denied

Status Date:

10/24/2003

Settlement Amount:**Individual Contribution Amount:****Broker Statement**

CLAIM DENIED ON THE GROUNDS THAT THE INVESTMENT WAS SUITABLE, IN LINE WITH OBJECTIVES, CONSISTENT WITH INVESTMENT HISTORY AND WITHIN STATED TIME HORIZON OF 5 - 10 YEARS.

Disclosure 3 of 4**Reporting Source:**

Individual

Employing firm when activities occurred which led to the complaint:

WACHOVIA SECURITIES, INC.

Allegations:

FLORIDA CLIENTS COMPLAIN THAT THEIR ADVICE RESULTED IN SUBSTANTIAL LOSSES. CLIENTS HAVE OPENED VARIOUS ACCOUNTS SINCE JANUARY 1999 AND APPEAR TO CLAIM LOSSES OF APPROXIMATELY \$61,000.

Product Type:

Annuity(ies) - Variable



Alleged Damages: \$61,000.00

Customer Complaint Information

Date Complaint Received: 03/28/2003

Complaint Pending? No

Status: Denied

Status Date: 05/01/2003

Settlement Amount:

Individual Contribution Amount:

Broker Statement CLAIM DENIED. CLIENTS RECEIVED EXPLANATION OF THEIR INVESTMENTS' BENEFITS AND RISKS PRIOR TO INVESTING.

Disclosure 4 of 4

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: WACHOVIA SECURITIES, INC.

Allegations: CLIENT ALLEGES THAT THE TERMS AND FEATURES OF A VARIABLE ANNUITY WERE MISREPRESENTED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$58,000.00

Customer Complaint Information

Date Complaint Received: 06/12/2002

Complaint Pending? No

Status: Denied

Status Date: 12/05/2002

Settlement Amount:

Individual Contribution Amount:

Broker Statement AVAILABLE DOCUMENTATION DEMONSTRATED THAT THE ANNUITY WAS SOLD PROPERLY WITH ALL APPROPRIATE DISCLOSURES AND DOCUMENTS.



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: 01/03/2023

Organization Investment-Related?

Action Pending? Yes

If a compromise with creditor, provide:

Name of Creditor: Visa, Master Card, Lending Tree

Original Amount Owed: \$18,000.00

Terms Reached with Creditor: Century Debt Relief \$365 each month for 40 months.



Judgment/Lien

This disclosure event involves an unsatisfied and outstanding judgment or lien against the Investment Adviser Representative.

Disclosure 1 of 1

Reporting Source:	Individual
Judgment/Lien Holder:	LVNV Funding, LLC
Judgment/Lien Amount:	\$1,373.00
Judgment/Lien Type:	Civil
Date Filed with Court:	01/02/2026
Date Individual Learned:	01/14/2026
Type of Court:	Morris County, NJ Court
Name of Court:	Morris County
Location of Court:	Morris County, NJ
Docket/Case #:	VJ-6199-25
Judgment/Lien Outstanding?	Yes



End of Report

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