



IAPD Report

JOSEPH NOVICK

CRD# 7028529

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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

JOSEPH NOVICK (CRD# 7028529)

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 **02/27/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	WELLS FARGO CLEARING SERVICES, LLC	CRD# 19616	09/26/2025
IA	WELLS FARGO ADVISORS	CRD# 19616	03/06/2026

QUALIFICATIONS

This representative is currently registered in **11** SRO(s) and **53** 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
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No information reported.

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
Financial	5



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 **53** jurisdiction(s) and 11 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **WELLS FARGO ADVISORS**
Main Address: ONE NORTH JEFFERSON AVENUE
MAIL CODE: H0004-05E
ST. LOUIS, MO 63103-2205
Firm ID#: 19616

Regulator	Registration	Status	Date
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	09/26/2025
B Cboe Exchange, Inc.	General Securities Representative	Approved	09/26/2025
B FINRA	General Securities Representative	Approved	09/26/2025
B NYSE American LLC	General Securities Representative	Approved	09/26/2025
B NYSE Arca, Inc.	General Securities Representative	Approved	09/26/2025
B NYSE Texas, Inc.	General Securities Representative	Approved	09/26/2025
B Nasdaq GEMX, LLC	General Securities Representative	Approved	09/26/2025
B Nasdaq ISE, LLC	General Securities Representative	Approved	09/26/2025
B Nasdaq PHLX LLC	General Securities Representative	Approved	09/26/2025
B Nasdaq Stock Market	General Securities Representative	Approved	09/26/2025
B New York Stock Exchange	General Securities Representative	Approved	09/26/2025
B Alabama	Agent	Approved	03/02/2026
B Alaska	Agent	Approved	03/10/2026



Qualifications

Regulator	Registration	Status	Date
B Arizona	Agent	Approved	03/11/2026
B Arkansas	Agent	Approved	03/03/2026
B California	Agent	Approved	03/02/2026
B Colorado	Agent	Approved	03/06/2026
B Connecticut	Agent	Approved	03/02/2026
B Delaware	Agent	Approved	03/02/2026
B District of Columbia	Agent	Approved	03/31/2026
B Florida	Agent	Approved	03/03/2026
B Georgia	Agent	Approved	03/03/2026
B Hawaii	Agent	Approved	03/02/2026
B Idaho	Agent	Approved	03/03/2026
B Illinois	Agent	Approved	03/04/2026
B Indiana	Agent	Approved	03/03/2026
B Iowa	Agent	Approved	03/04/2026
B Kansas	Agent	Approved	03/02/2026
B Kentucky	Agent	Approved	03/02/2026
B Louisiana	Agent	Approved	03/02/2026
B Maine	Agent	Approved	03/02/2026
B Maryland	Agent	Approved	03/05/2026



Qualifications

Regulator	Registration	Status	Date
B Massachusetts	Agent	Approved	03/30/2026
B Michigan	Agent	Approved	03/03/2026
B Minnesota	Agent	Approved	03/02/2026
B Mississippi	Agent	Approved	03/03/2026
B Missouri	Agent	Approved	04/21/2026
B Montana	Agent	Approved	03/13/2026
B Nebraska	Agent	Approved	03/02/2026
B Nevada	Agent	Approved	03/02/2026
B New Hampshire	Agent	Approved	03/03/2026
B New Jersey	Agent	Approved	03/02/2026
B New Mexico	Agent	Approved	03/03/2026
B New York	Agent	Approved	03/11/2026
B North Carolina	Agent	Approved	03/03/2026
B North Dakota	Agent	Approved	03/02/2026
B Ohio	Agent	Approved	03/02/2026
B Oklahoma	Agent	Approved	03/02/2026
B Oregon	Agent	Approved	03/18/2026
B Pennsylvania	Agent	Approved	03/03/2026
B Puerto Rico	Agent	Approved	05/29/2026



Qualifications

Regulator	Registration	Status	Date
B Rhode Island	Agent	Approved	03/02/2026
B South Carolina	Agent	Approved	03/06/2026
B South Dakota	Agent	Approved	03/02/2026
B Tennessee	Agent	Approved	03/02/2026
B Texas	Agent	Approved	03/03/2026
IA Texas	Investment Adviser Representative	Restricted Approval	03/06/2026
B Utah	Agent	Approved	10/03/2025
B Vermont	Agent	Approved	03/02/2026
B Virgin Islands	Agent	Approved	03/02/2026
B Virginia	Agent	Approved	03/03/2026
B Washington	Agent	Approved	03/24/2026
B West Virginia	Agent	Approved	03/05/2026
B Wisconsin	Agent	Approved	03/04/2026
B Wyoming	Agent	Approved	03/02/2026

Branch Office Locations

WELLS FARGO ADVISORS
5201 AMELIA EARHART DR 2ND & 3RD FLS
[WT & CST]
SALT LAKE CITY, UT 84116



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, 2 general industry/product exams, and 1 state securities law exam.


Principal/Supervisory Exams

Exam	Category	Date
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No information reported.

General Industry/Product Exams


Exam	Category	Date
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 General Securities Representative Examination (S7TO)	Series 7TO	09/25/2025
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 Securities Industry Essentials Examination (SIE)	SIE	05/08/2020
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State Securities Law Exams

Exam	Category	Date
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 Uniform Securities Agent State Law Examination (S63)	Series 63	10/02/2025
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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:

No information reported.

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
08/2025 - Present	DYSIS	STAFFING AGENT	N	MC LEAN, VA, United States
08/2025 - Present	WELLS FARGO CLEARING SERVICES	REGSITERED REP	Y	SALT LAKE CITY, UT, United States
01/2025 - 08/2025	Solving Services	Account Executive	N	Orem, UT, United States
05/2022 - 12/2024	Corporate Debt Advisors	Debt Consultant	N	Boynton Beach, FL, United States
07/2021 - 05/2022	Novick Consulting, LLC	Insurance Agent	Y	Lake Worth Beach, FL, United States
08/2020 - 07/2021	GoHealth	Medicare Advantage Insurance Agent	Y	Boca Raton, FL, United States
06/2020 - 08/2020	Guardian Insurance	Insurance Agent	Y	Fort Myres, FL, United States
05/2020 - 05/2020	GARDEN STATE SECURITIES	RR TRAINEE	Y	WELLINGTON, FL, United States
08/2019 - 05/2020	CADDIE MASTER SERVICES	CADDIE	N	PONTE VEDRA BEACH, FL, United States
04/2013 - 08/2019	FRANKLIN HILLS COUNTRY CLUB	CADDIE	N	FARMINGTON HILLS, MI, United States
01/2016 - 07/2019	MICHIGAN STATE UNIVERSITY	STUDENT	N	EAST LANSING, MI, United States
12/2018 - 03/2019	AMERICAN CANCER SOCIETY	DONATION COLLECTOR	N	LANSING, MI, United States
11/2018 - 03/2019	T3 TRADING GROUP	FX TRADER	Y	NEW YORK, NY, United States
01/2018 - 05/2018	CORVINUS UNIVERSITY	STUDENT	N	BUDAPEST, Hungary



Registration & Employment History



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.

No information reported.



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
Financial	5

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 5

Reporting Source:	Individual
Action Type:	Compromise
Action Date:	05/21/2024
Organization Investment-Related?	
Action Pending?	No
Disposition:	Satisfied/Released
Disposition Date:	09/02/2024

If a compromise with creditor, provide:

Name of Creditor:	JP Morgan Chase
Original Amount Owed:	\$11,713.00
Terms Reached with Creditor:	2928.34. On May 21st, a credit card I had was in collection. The creditor reached out to me and offered to settle in a series of monthly payments for less than what was originally owed. I accepted the offer from the creditor. The payments were made in 4 equal installments over the next 4 months with the final payment on September 2nd.

Broker Statement	In 2021, I sold Medicare Advantage plans as an insurance agent in a call center setting. At the beginning of 2022, I set out to run my own business doing the same thing. I incurred more costs and less revenue than I anticipated. The cost of licensing, equipment, leads, and education was overwhelming. At the time I had a credit score of over 770 and decided to take out as many credit cards as possible to pay for these expenses. While my expenses expectedly increased, my income unexpectedly decreased. Due to issues with licensing and purchasing bad leads, my income was 90% less than it was when I was working in a call center. I had
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expected my income to increase by over 100%. As I incurred more expenses and less income, I also had living expenses such as rent, utilities, transportation, etc.. that I had to pay for. Then my wife got pregnant, and my expenses increased further. Since I was not making as much income and my personal and business expenses increased, I had close to \$45,000 total in credit card debt. I then shut down my business and got a normal job to keep my family afloat. The income from my job was used to pay for living expenses but I could not afford the interest and minimum payments on the credit cards. 5 of my credit cards were charged off into settlement and 2 of my credit cards I paid off in full while they never reached collections. I was able to settle after my daughter was born and my wife resumed her work in the army. She got deployed and the dual income was enough to pay for both of our living expenses and settling with each of my creditors. I realize I made numerous personal financial mistakes during this time period and have learned from these instances.

Disclosure 2 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 06/18/2024

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/30/2024

If a compromise with creditor, provide:

Name of Creditor: JP Morgan Chase

Original Amount Owed: \$651.96

Terms Reached with Creditor: 162.99 On June 18th, a credit card I had was in collection. The creditor reached out to me and offered to settle in a lump sum payment for less than what was originally owed. I accepted the offer from the creditor. The payment was scheduled for a date in the near future and was paid off as agreed upon on June 30th.

Broker Statement

In 2021, I sold Medicare Advantage plans as an insurance agent in a call center setting. At the beginning of 2022, I set out to run my own business doing the same thing. I incurred more costs and less revenue than I anticipated. The cost of licensing, equipment, leads, and education was overwhelming. At the time I had a credit score of over 770 and decided to take out as many credit cards as possible to pay for these expenses. While my expenses expectedly increased, my income unexpectedly decreased. Due to issues with licensing and purchasing bad leads, my income was 90% less than it was when I was working in a call center. I had expected my income to increase by over 100%. As I incurred more expenses and less income, I also had living expenses such as rent, utilities, transportation, etc.. that I had to pay for. Then my wife got pregnant, and my expenses increased further. Since I was not making as much income and my personal and business expenses increased, I had close to \$45,000 total in credit card debt. I then shut down my business and got a normal job to keep my family afloat. The income from my job was used to pay for living expenses but I could not afford the interest and minimum payments on the credit cards. 5 of my credit cards were charged off into settlement and 2 of my credit cards I paid off in full while they never reached collections. I was able to settle after my daughter was born and my wife resumed



her work in the army. She got deployed and the dual income was enough to pay for both of our living expenses and settling with each of my creditors. I realize I made numerous personal financial mistakes during this time period and have learned from these instances.

Disclosure 3 of 5

Reporting Source: Individual
Action Type: Compromise
Action Date: 06/05/2023
Organization Investment-Related?
Action Pending? No
Disposition: Satisfied/Released
Disposition Date: 07/20/2023

If a compromise with creditor, provide:

Name of Creditor: Citi Bank
Original Amount Owed: \$1,726.95

Terms Reached with Creditor: 1208.86. On June 5th, a credit card I had was in collection. The creditor reached out to me and offered to settle in 2 separate payments for less than what was originally owed. I accepted the offer from the creditor. Both payments were scheduled for dates in the near future, and the last payment was paid off as agreed upon on July 20th.

Broker Statement

In 2021, I sold Medicare Advantage plans as an insurance agent in a call center setting. At the beginning of 2022, I set out to run my own business doing the same thing. I incurred more costs and less revenue than I anticipated. The cost of licensing, equipment, leads, and education was overwhelming. At the time I had a credit score of over 770 and decided to take out as many credit cards as possible to pay for these expenses. While my expenses expectedly increased, my income unexpectedly decreased. Due to issues with licensing and purchasing bad leads, my income was 90% less than it was when I was working in a call center. I had expected my income to increase by over 100%. As I incurred more expenses and less income, I also had living expenses such as rent, utilities, transportation, etc.. that I had to pay for. Then my wife got pregnant, and my expenses increased further. Since I was not making as much income and my personal and business expenses increased, I had close to \$45,000 total in credit card debt. I then shut down my business and got a normal job to keep my family afloat. The income from my job was used to pay for living expenses but I could not afford the interest and minimum payments on the credit cards. 5 of my credit cards were charged off into settlement and 2 of my credit cards I paid off in full while they never reached collections. I was able to settle after my daughter was born and my wife resumed her work in the army. She got deployed and the dual income was enough to pay for both of our living expenses and settling with each of my creditors. I realize I made numerous personal financial mistakes during this time period and have learned from these instances.

Disclosure 4 of 5

Reporting Source: Individual



Action Type: Compromise

Action Date: 06/18/2024

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released

Disposition Date: 06/30/2024

If a compromise with creditor, provide:

Name of Creditor: JP Morgan Chase

Original Amount Owed: \$5,525.18

Terms Reached with Creditor: 1381.30. On June 18th, a credit card I had was in collection. The creditor reached out to me and offered to settle in a lump sum payment for less than what was originally owed. I accepted the offer from the creditor. The payment was scheduled for a date in the near future June 30th and was paid off as agreed upon on June 30th.

Broker Statement

In 2021, I sold Medicare Advantage plans as an insurance agent in a call center setting. At the beginning of 2022, I set out to run my own business doing the same thing. I incurred more costs and less revenue than I anticipated. The cost of licensing, equipment, leads, and education was overwhelming. At the time I had a credit score of over 770 and decided to take out as many credit cards as possible to pay for these expenses. While my expenses expectedly increased, my income unexpectedly decreased. Due to issues with licensing and purchasing bad leads, my income was 90% less than it was when I was working in a call center. I had expected my income to increase by over 100%. As I incurred more expenses and less income, I also had living expenses such as rent, utilities, transportation, etc.. that I had to pay for. Then my wife got pregnant, and my expenses increased further. Since I was not making as much income and my personal and business expenses increased, I had close to \$45,000 total in credit card debt. I then shut down my business and got a normal job to keep my family afloat. The income from my job was used to pay for living expenses but I could not afford the interest and minimum payments on the credit cards. 5 of my credit cards were charged off into settlement and 2 of my credit cards I paid off in full while they never reached collections. I was able to settle after my daughter was born and my wife resumed her work in the army. She got deployed and the dual income was enough to pay for both of our living expenses and settling with each of my creditors. I realize I made numerous personal financial mistakes during this time period and have learned from these instances.

Disclosure 5 of 5

Reporting Source: Individual

Action Type: Compromise

Action Date: 06/09/2023

Organization Investment-Related?

Action Pending? No

Disposition: Satisfied/Released



Disposition Date: 06/09/2023

If a compromise with creditor, provide:

Name of Creditor: JPM Chase

Original Amount Owed: \$6,598.92

Terms Reached with Creditor: 2309.62. On June 9th a credit card I had was in collection. The creditor reached out to me and offered to settle in a lump sum for less than what was originally owed. This amount had to be paid on the same day. And it was.

Broker Statement

In 2021, I sold Medicare Advantage plans as an insurance agent in a call center setting. At the beginning of 2022, I set out to run my own business doing the same thing. I incurred more costs and less revenue than I anticipated. The cost of licensing, equipment, leads, and education was overwhelming. At the time I had a credit score of over 770 and decided to take out as many credit cards as possible to pay for these expenses. While my expenses expectedly increased, my income unexpectedly decreased. Due to issues with licensing and purchasing bad leads, my income was 90% less than it was when I was working in a call center. I had expected my income to increase by over 100%. As I incurred more expenses and less income, I also had living expenses such as rent, utilities, transportation, etc.. that I had to pay for. Then my wife got pregnant, and my expenses increased further. Since I was not making as much income and my personal and business expenses increased, I had close to \$45,000 total in credit card debt. I then shut down my business and got a normal job to keep my family afloat. The income from my job was used to pay for living expenses but I could not afford the interest and minimum payments on the credit cards. 5 of my credit cards were charged off into settlement and 2 of my credit cards I paid off in full while they never reached collections. I was able to settle after my daughter was born and my wife resumed her work in the army. She got deployed and the dual income was enough to pay for both of our living expenses and settling with each of my creditors. I realize I made numerous personal financial mistakes during this time period and have learned from these instances.



End of Report

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