

BrokerCheck Report

ROBERT NICHOLAS KORZIK

CRD# 1013350

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Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns.

For more information read our [investor alert](#) on imposters.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

- **Are there other resources I can use to check the background of investment professionals?**

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources. For more information about FINRA, visit www.finra.org.

ROBERT N. KORZIK

CRD# 1013350

This broker is not currently registered.

Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is not currently registered.

This broker has passed:

- 1 Principal/Supervisory Exam
- 3 General Industry/Product Exams
- 3 State Securities Law Exams

Registration History

This broker was previously registered with the following securities firm(s):

- B AMERIPRISE FINANCIAL SERVICES, INC.**
CRD# 6363
LITTLE FALLS, NJ
10/2011 - 10/2017
- B NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC**
CRD# 2881
MONTVALE, NJ
04/1982 - 10/2011
- B ROBERT W. BAIRD & CO. INCORPORATED**
CRD# 8158
MILWAUKEE, WI
03/1985 - 01/2002

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **Yes**

The following types of disclosures have been reported:

Type	Count
Regulatory Event	1
Termination	1

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

Broker Qualifications



Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below.

This individual has passed 1 principal/supervisory exam, 3 general industry/product exams, and 3 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
B Investment Company Products/Variable Contracts Principal Examination	Series 26	08/30/2001

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/23/2017
B General Securities Representative Examination	Series 7	03/16/1985
B Investment Company Products/Variable Contracts Representative Examination	Series 6	04/09/1982

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	09/23/2021
B IA Uniform Combined State Law Examination	Series 66	08/11/2005
B Uniform Securities Agent State Law Examination	Series 63	03/14/1997

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.

Broker Qualifications



Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 10/2011 - 10/2017	AMERIPRISE FINANCIAL SERVICES, INC.	6363	LITTLE FALLS, NJ
B 04/1982 - 10/2011	NORTHWESTERN MUTUAL INVESTMENT SERVICES, LLC	2881	MONTVALE, NJ
B 03/1985 - 01/2002	ROBERT W. BAIRD & CO. INCORPORATED	8158	MILWAUKEE, WI

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
11/2017 - Present	FIRST LIGHT WEALTH ADVISORS, LLC	CHIEF COMPLIANCE OFFICER AND MEMBER	Y	LITTLE FALLS, NJ, United States
10/2011 - 10/2017	AMERIPRISE FINANCIAL SERVICES, INC.	REGISTERED REPRESENTATIVE	Y	LITTLE FALLS, NJ, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

Business Ownership; RJE Marine Services LLC; Managing Partner; charter boat for fishing. Run by a captain who is my son; Little Falls NJ 07424; Not Investment Related; April 2017; 1-9 hours per month; 0 hours during trading hours.

Independent Insurance Brokering; Horizon Blue Cross Blue Shield(January 1998)/ Aetna Healthcare(January 1998)/ Delta Dental(January 2001)/ Guardian Healthcare(January 1991)/ John Hancock(January 2001)/ Berkshire for Healthcare(January 1998)/ United Healthcare(January 1998)/ Flagship Dental(January 2001)/ Assurant(January 1998)/ Met Life(January 2010)/ Meritain (owned by Aetna)(November 2009)/ Qualcare(January 2011)/ Sun Life(December 2014).

Outside Business Activities; KRR Development LLC; LLC; Buy home, have partners renovate and sell; Partner; Little Falls NJ 07424; Investment related; Sept 2012; 0 hours per month.

RJE Investments, LLC. The LLC holds a very small percentage in a pharmaceutical company that is not publicly traded. 76 E Main Street. Little

Registration and Employment History



Other Business Activities, continued

Falls, NJ 0742; The LLC is a passive investment company. Managing Member; LLC was formed 6/7/2019 but the investment did not occur until 2020. 0 hours per month. 0 hours during securities trading hours

Disclosure Events



What you should know about reported disclosure events:

1. All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.
2. **Certain thresholds must be met before an event is reported to CRD, for example:**
 - A law enforcement agency must file formal charges before a broker is required to disclose a particular criminal event.
 - A customer dispute must involve allegations that a broker engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.
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3. **Disclosure events in BrokerCheck reports come from different sources:**
 - As mentioned at the beginning of this report, information contained in BrokerCheck comes from brokers, brokerage 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 BrokerCheck report. The different versions will be separated by a solid line with the reporting source labeled.
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4. **There are different statuses and dispositions for disclosure events:**
 - A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" event involves allegations that have not been proven or formally adjudicated.
 - An event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" event has been concluded and its resolution is not subject to change.
 - A final 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 involves an agreement by the parties to resolve the matter. Please note that brokers and brokerage firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually involves no payment to the customer and no finding of wrongdoing on the part of the individual broker. Such matters generally involve customer disputes.

For your convenience, below is a matrix of the number and status of disclosure events involving this broker. Further information regarding these events can be found in the subsequent pages of this report. You also may wish to contact the broker to obtain further information regarding these events.

	Pending	Final	On Appeal
Regulatory Event	0	1	0
Termination	N/A	1	N/A



Disclosure Event Details

When evaluating this information, please keep in mind that a disclosure event may be pending or involve allegations that are contested and have not been resolved or proven. The matter may, in the end, be withdrawn, dismissed, resolved in favor of the broker, or concluded through a negotiated settlement for certain business reasons (e.g., to maintain customer relationships or to limit the litigation costs associated with disputing the allegations) with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to CRD and therefore some of the specific data fields contained in the report may be blank if the information was not provided to CRD.

Regulatory - Final

This type of disclosure event may involve (1) a final, formal proceeding initiated by a regulatory authority (e.g., a state securities agency, self-regulatory organization, federal regulatory such as the Securities and Exchange Commission, foreign financial regulatory body) for a violation of investment-related rules or regulations; or (2) a revocation or suspension of a broker's authority to act as an attorney, accountant, or federal contractor.

Disclosure 1 of 1

Reporting Source: Regulator

Regulatory Action Initiated By: FINRA

Sanction(s) Sought:

Date Initiated: 05/26/2020

Docket/Case Number: 2017056036301

Employing firm when activity occurred which led to the regulatory action: Ameriprise Financial Services, Inc.

Product Type: Other: Unspecified Securities

Allegations: Without admitting or denying the findings, Korzik consented to the sanctions and to the entry of findings that he participated in and solicited customers of his member firm to invest in private securities transactions without prior written firm approval. The findings stated that Korzik personally invested \$50,000 in a private securities transaction involving an energy company, and solicited and facilitated the purchase of approximately \$550,000 of these securities by firm customers. Korzik received an email from a friend and chief executive officer (CEO) of an energy company. The email indicated that the company was seeking to raise money in a private offering and attached a copy of the company's investor slide deck, private placement memorandum, and business plan. Korzik solicited several investors, including high net worth clients of his firm, by forwarding the email and its



attachments to them. Korzik's participation in the offering included, among other things, circulating information regarding the company to investors, scheduling and participating in several meetings with his customers and the company's CEO, engaging in numerous email exchanges with the company's CEO that referenced amounts his customers would invest, and following up with his customers regarding their investments in the company. When the firm discovered that Korzik was facilitating his customers' purchases of securities in the company, he denied that any firm customers had purchased company securities and attempted to buy out their shares. Korzik received no compensation in connection with his customers' purchases of these securities. The findings also stated that by using his firm email to distribute the email from the CEO and the attachments, Korzik failed to comply with FINRA's content standards for communications with the public. The communications failed to provide a fair and balanced discussion of the risks associated with the investment, as they did not prominently disclose that the securities were speculative, illiquid, and subject to a high degree of risk. In addition, the communications failed to balance the discussion of the features and potential benefits of the offering with the corresponding risks. The company's business plan and investor deck omitted the assumptions used to derive the stated financial projections, and therefore did not provide a sound basis to evaluate the information. The business plan and investor deck also contained promissory or unwarranted claims regarding its business operations and objectives. Additionally, the email contained a forward-looking prediction estimating the per share value of the company's stock.

Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	05/26/2020
Sanctions Ordered:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
If the regulator is the SEC, CFTC, or an SRO, did the action result in a finding of a willful violation or failure to supervise?	No



(1) willfully violated any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board, or to have been unable to comply with any provision of such Act, rule or regulation?

(2) willfully aided, abetted, counseled, commanded, induced, or procured the violation by any person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any of such Acts, or any of the rules of the Municipal Securities Rulemaking Board? or



(3) failed reasonably to supervise another person subject to your supervision, with a view to preventing the violation by such person of any provision of the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Advisers Act of 1940, the Investment Company Act of 1940, the Commodity Exchange Act, or any rule or regulation under any such Acts, or any of the rules of the Municipal Securities Rulemaking Board?

Sanction 1 of 1

Sanction Type:	Suspension
Capacities Affected:	All capacities
Duration:	Nine months
Start Date:	06/01/2020
End Date:	02/28/2021

Monetary Sanction 1 of 1

Monetary Related Sanction:	Civil and Administrative Penalty(ies)/Fine(s)
Total Amount:	\$8,500.00
Portion Levied against individual:	\$8,500.00
Payment Plan:	Deferred
Is Payment Plan Current:	
Date Paid by individual:	
Was any portion of penalty waived?	No

Amount Waived:



Reporting Source:	Broker
Regulatory Action Initiated By:	Financial Industry Regulatory Authority
Sanction(s) Sought:	Civil and Administrative Penalty(ies)/Fine(s) Suspension
Date Initiated:	05/26/2020
Docket/Case Number:	2017056036301
Employing firm when activity occurred which led to the regulatory action:	Ameriprise Financial Services, LLC
Product Type:	Other: Private securities
Allegations:	FINRA alleged Mr. Korzik participated and solicited firm customers to invest in private securities transactions without prior written firm approval. This alleged event is the only undisclosed private securities transaction that Mr. Korzik has engaged in during his career. He was not compensated, nor did he expect to be compensated. The investors when given the option of exiting the investment, affirmatively chose to remain invested.
Current Status:	Final
Resolution:	Acceptance, Waiver & Consent(AWC)
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:	05/26/2020
Sanctions Ordered:	Suspension
Sanction 1 of 1	
Sanction Type:	Suspension
Capacities Affected:	Association with any FINRA-regulated broker-dealer in any capacity
Duration:	9 Months
Start Date:	05/26/2020



End Date: 02/26/2021

Broker Statement

The referenced event is the only undisclosed private-securities transaction Mr Korzik has engaged in over the course of his career. He was not compensated, nor did he expect to be compensated. The investors, when given the option of exiting the investment, affirmatively chose to remain invested.



Employment Separation After Allegations

This type of disclosure event involves a situation where the broker voluntarily resigned, was discharged, or was permitted to resign after being accused of (1) violating investment-related statutes, regulations, rules or industry standards of conduct; (2) fraud or the wrongful taking of property; or (3) failure to supervise in connection with investment-related statutes, regulations, rules, or industry standards of conduct.

Disclosure 1 of 1

Reporting Source:	Firm
Employer Name:	Ameriprise Financial
Termination Type:	Discharged
Termination Date:	10/12/2017
Allegations:	The registered representative was terminated for company policy violations related to private securities investments.
Product Type:	No Product

End of Report



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