

BrokerCheck 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.

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.

**TIMOTHY L. SMITH**

CRD# 1407004

Currently employed by and registered with the following Firm(s):

IA AURORA PRIVATE WEALTH, INC.
 100 ENTERPRISE DRIVE
 SUITE 504
 ROCKAWAY, NJ 07866
 CRD# 281604
 Registered with this firm since: 10/29/2015

B APW CAPITAL, INC.
 1990 Main Street, Suite 750
 Sarasota, FL 34236
 CRD# 43814
 Registered with this firm since: 02/09/1998

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 registered with:**

- 1 Self-Regulatory Organization
- 23 U.S. states and territories

This broker has passed:

- 4 Principal/Supervisory Exams
- 5 General Industry/Product Exams
- 2 State Securities Law Exams

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

- IA COMPREHENSIVE CAPITAL MANAGEMENT, INC.**
 CRD# 119890
 ROCKAWAY, NJ
 02/2005 - 02/2021
- IA FIRST ADVISORS FINANCIAL GROUP, LLC**
 CRD# 106396
 PARSIPPANY, NJ
 02/2005 - 12/2006
- IA COMPREHENSIVE ASSET MANAGEMENT AND SERVICING, INC.**
 CRD# 43814
 PARSIPPANY, NJ
 09/1998 - 08/2004

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



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 individual is currently registered with 1 SRO and is licensed in 23 U.S. states and territories through his or her employer.

Employment 1 of 2

Firm Name: **APW CAPITAL, INC.**

Main Office Address: **100 ENTERPRISE DRIVE, SUITE 504
ROCKAWAY, NJ 07866**

Firm CRD#: **43814**

	SRO	Category	Status	Date
B	FINRA	Financial and Operations Principal	Approved	02/09/1998
B	FINRA	General Securities Principal	Approved	02/09/1998
B	FINRA	General Securities Representative	Approved	02/09/1998
B	FINRA	Invest. Co and Variable Contracts	Approved	02/09/1998
B	FINRA	Introducing BD/Finan Operation Principal	Approved	06/15/1998
B	FINRA	Investment Co./Variable Contracts Prin	Approved	06/15/1998
B	FINRA	Operations Professional	Approved	10/05/2012

	U.S. State/ Territory	Category	Status	Date
B	Arkansas	Agent	Approved	11/19/2009
B	California	Agent	Approved	12/18/2020
B	Connecticut	Agent	Approved	02/01/1999
B	District of Columbia	Agent	Approved	05/13/2003
B	Florida	Agent	Approved	08/31/1998
B	Georgia	Agent	Approved	08/18/2017



Broker Qualifications

Employment 1 of 2, continued

	U.S. State/ Territory	Category	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

APW CAPITAL, INC.
 1990 Main Street, Suite 750
 Sarasota, FL 34236



Broker Qualifications

Employment 2 of 2

Firm Name: AURORA PRIVATE WEALTH, INC.
Main Office Address: 100 ENTERPRISE DRIVE
SUITE 504
ROCKAWAY, NJ 07866
Firm CRD#: 281604

	U.S. State/ Territory	Category	Status	Date
IA	Florida	Investment Adviser Representative	Approved	04/21/2017
IA	New Jersey	Investment Adviser Representative	Approved	10/29/2015

Branch Office Locations

100 ENTERPRISE DRIVE
SUITE 504
ROCKAWAY, NJ 07866

1990 Main Street
Suite 750
Sarasota, FL 34236



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. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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
B Introducing Broker/Dealer Financial Operations Principal Examination	Series 28	01/02/2023
B Investment Company Products/Variable Contracts Principal Examination	Series 26	01/02/2023
B Financial and Operations Principal Examination	Series 27	10/20/1997
B General Securities Principal Examination	Series 24	10/06/1997

General Industry/Product Exams

Exam	Category	Date
B Operations Professional Examination	Series 99TO	01/02/2023
B Investment Company Products/Variable Contracts Representative Examination	Series 6TO	01/02/2023
B Securities Industry Essentials Examination	SIE	10/01/2018
B Futures Managed Funds Examination	Series 31	08/24/2009
B General Securities Representative Examination	Series 7	11/16/1985

State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination	Series 65	08/12/1996
B Uniform Securities Agent State Law Examination	Series 63	09/02/1986

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



Industry Exams this Broker has Passed, continued



Broker Qualifications

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 and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
IA 02/2005 - 02/2021	COMPREHENSIVE CAPITAL MANAGEMENT, INC.	119890	ROCKAWAY, NJ
IA 02/2005 - 12/2006	FIRST ADVISORS FINANCIAL GROUP, LLC	106396	PARSIPPANY, NJ
IA 09/1998 - 08/2004	COMPREHENSIVE ASSET MANAGEMENT AND SERVICING, INC.	43814	PARSIPPANY, NJ
B 11/1985 - 06/1996	SUMMIT EQUITIES, INC.	11039	PARSIPPANY, NJ
B 01/1988 - 04/1990	MML INVESTORS SERVICES, INC.	10409	SPRINGFIELD, MA
B 06/1987 - 01/1988	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	2682	

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
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 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.



Registration and Employment History

Other Business Activities, continued

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; 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; 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

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.
 -
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



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:	Broker
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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