

## BrokerCheck Report

**NICHOLE DEMETRIA RAFTOPOULOS**

CRD# 2685964

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Broker Qualifications	2 - 5
Registration and Employment History	7 - 8



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](http://brokercheck.finra.org)



For additional information about the contents of this report, please refer to the User Guidance or [www.finra.org/brokercheck](http://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](http://www.finra.org).



## NICHOLE D. RAFTOPOULOS

CRD# 2685964

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

**IA NVEST FINANCIAL, LLC**  
TWO INTERNATIONAL DRIVE  
SUITE 110  
PORTSMOUTH, NH 03801  
CRD# 128868  
Registered with this firm since: 02/06/2008

**B PURSHE KAPLAN STERLING INVESTMENTS**  
2 International Drive  
Suite 110  
Portsmouth, NH 03801  
CRD# 35747  
Registered with this firm since: 08/01/2025

## 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
- 18 U.S. states and territories

**This broker has passed:**

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

### Registration History

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

- B COMMONWEALTH FINANCIAL NETWORK**  
CRD# 8032  
KENNEBUNK, ME  
06/2003 - 07/2025
- IA COMMONWEALTH FINANCIAL NETWORK**  
CRD# 8032  
WALTHAM, MA  
06/2003 - 02/2022
- B EDWARD JONES**  
CRD# 250  
ST. LOUIS, MO  
01/1999 - 06/2003

### 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? **No**



## 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 18 U.S. states and territories through his or her employer.**

### Employment 1 of 2

Firm Name: **NVEST FINANCIAL, LLC**  
 Main Office Address: **TWO INTERNATIONAL DRIVE  
 SUITE 110  
 PORTSMOUTH, NH 03801**  
 Firm CRD#: **128868**

	U.S. State/ Territory	Category	Status	Date
IA	Maine	Investment Adviser Representative	Approved	02/06/2008
IA	Massachusetts	Investment Adviser Representative	Approved	01/04/2021
IA	New Hampshire	Investment Adviser Representative	Approved	03/19/2012
IA	Texas	Investment Adviser Representative	Approved	08/03/2022

### Branch Office Locations

TWO INTERNATIONAL DRIVE  
 SUITE 110  
 PORTSMOUTH, NH 03801

69 York Street  
 Suite 1  
 Kennebunk, ME 04043

222 Rosewood Drive  
 Suite 310  
 Danvers, MA 01923

## Broker Qualifications



### Employment 1 of 2, continued

254 Commercial Street  
Suite 245  
Portland, ME 04101

### Employment 2 of 2

Firm Name: **PURSHE KAPLAN STERLING INVESTMENTS**

Main Office Address: **80 STATE STREET  
ALBANY, NY 12207**

Firm CRD#: **35747**

	SRO	Category	Status	Date
B	FINRA	General Securities Principal	Approved	08/01/2025
B	FINRA	General Securities Representative	Approved	08/01/2025

	U.S. State/ Territory	Category	Status	Date
B	California	Agent	Approved	08/01/2025
B	Connecticut	Agent	Approved	08/01/2025
B	District of Columbia	Agent	Approved	08/01/2025
B	Florida	Agent	Approved	08/01/2025
B	Georgia	Agent	Approved	08/01/2025
B	Illinois	Agent	Approved	08/01/2025
B	Maine	Agent	Approved	08/01/2025
B	Maryland	Agent	Approved	08/01/2025
B	Massachusetts	Agent	Approved	08/01/2025
B	Michigan	Agent	Approved	08/01/2025
B	New Hampshire	Agent	Approved	08/01/2025
B	New York	Agent	Approved	08/01/2025



Broker Qualifications

Employment 2 of 2, continued

	U.S. State/ Territory	Category	Status	Date
B	Ohio	Agent	Approved	08/04/2025
B	Oregon	Agent	Approved	08/01/2025
B	Pennsylvania	Agent	Approved	08/01/2025
B	Texas	Agent	Approved	08/01/2025
B	Vermont	Agent	Approved	08/01/2025
B	Wisconsin	Agent	Approved	08/01/2025

Branch Office Locations

PURSHE KAPLAN STERLING INVESTMENTS

80 STATE STREET  
ALBANY, NY 12207

PURSHE KAPLAN STERLING INVESTMENTS

2 International Drive  
Suite 110  
Portsmouth, NH 03801



## 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 1 principal/supervisory exam, 2 general industry/product exams, and 2 state securities law exams.**

### Principal/Supervisory Exams

Exam	Category	Date
<b>B</b> General Securities Principal Examination	Series 24	05/08/2006

### General Industry/Product Exams

Exam	Category	Date
<b>B</b> Securities Industry Essentials Examination	SIE	10/01/2018
<b>B</b> General Securities Representative Examination	Series 7	02/09/1996

### State Securities Law Exams

Exam	Category	Date
<b>IA</b> Uniform Investment Adviser Law Examination	Series 65	03/01/1996
<b>B</b> Uniform Securities Agent State Law Examination	Series 63	02/16/1996

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/](http://www.finra.org/brokerqualifications/registeredrep/).



## 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
<b>B</b> 06/2003 - 07/2025	COMMONWEALTH FINANCIAL NETWORK	8032	KENNEBUNK, ME
<b>IA</b> 06/2003 - 02/2022	COMMONWEALTH FINANCIAL NETWORK	8032	KENNEBUNK, ME
<b>B</b> 01/1999 - 06/2003	EDWARD JONES	250	ST. LOUIS, MO
<b>B</b> 02/1996 - 01/1999	MERRILL LYNCH, PIERCE, FENNER & SMITH INCORPORATED	7691	NEW YORK, NY

### 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
08/2025 - Present	Nvest Financial, LLC	CEO/COO	Y	Portsmouth, NH, United States
08/2025 - Present	PKS Investments	Registered Representative	Y	Albany, NY, United States
06/2003 - 08/2025	COMMONWEALTH FINANCIAL NETWORK	REGISTERED REPRESENTATIVE	Y	WALTHAM, MA, United States
06/2003 - 08/2025	NVEST FINANCIAL, LLC	Principal and Advisor	Y	Portsmouth, NH, 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.

1. Nvest Financial, LLC. Investment related. At registered location. RIA. CEO/COO. Start date: 08/2025. 160 hrs/month; all during trading hours. I am the CEO and Lead Advisor. I manage the day-to-day operations and oversee compliance, technology, HR, also with work directly with the other advisors and staff to make sure they can carry out their relationships/tasks.

## Registration and Employment History



### Other Business Activities, continued

2. Fixed Insurance. Investment related. At registered location. Fixed/Traditional Insurance. Agent. Start date: 08/2025. 5 hrs/month; all during trading hours. Provide insurance advice based on the needs of client(s).

3. Nikoletta, LLC. Not investment related. 69 York Street, Kennebunk, ME 04043. Real estate rental. LLC Member. Start date: 02/2007. 1 hr/month; not during trading hours. Entity created to own our commercial condo.

4. Operation Love From Home. Not investment related. 2 International Drive, Suite 110, Portsmouth, NH 03801. Non-profit. Owner. Start date: 03/2022. 2 hrs/month; 1 during trading hours. Co-founder and President. Collect donations of goods or money to gift to those in need including Food Insecurity, Pet Support, helping active military/veteran's and families.

5. Deep Blue C Studio Orchestra. Not investment related. 26 Signature Drive, Rye, NH 03870. Musician. Singer. Start date: 07/2019. 10 hrs/month; none during trading hours. I am a singer with this stage orchestra. We perform about 10-15 concerts per year and rehearse once per month on average.

6. Kennebunk Savings Bank. Not investment related. 7 Alewife Park, West Kennebunk, ME 04043. Board of Directors. Board Member. Start date: 07/2024. 8 hrs/month; 6 during trading hours. I am a Board of Director with Kennebunk Savings Bank. We set policy for the bank, review bank audits, oversee management, etc.

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## End of Report



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