



**Form ADV Part 2B – Individual Disclosure Brochure**

**Gavin J. Ugone**

Investment Adviser Representative  
CRD #7352007

Novem Group  
7 Grove Street, Ste 301  
Topsfield, MA 01983  
[gugone@topsfieldfinancial.com](mailto:gugone@topsfieldfinancial.com)  
978-887-6778

Updated: 01/01/2025

*This document provides information about Gavin J. Ugone that supplements the Novem Group Firm Brochure, which you should have received a copy of. Please contact Amanda R. Esteves, Chief Compliance Officer of Novem Group, if you did not receive a copy of the Firm Brochure or if you have any questions on the contents of this document. Additional information on Gavin J. Ugone is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## Personal Information

Name: Gavin J. Ugone  
Born: 1994  
Education: Trinity College  
Bachelor of Arts in Economics, May 2017

## Business Background (past 5 years)

1/2024 – Present	Certified Financial Planner Novem Group
7/2021 – 1/2024	Investment Adviser Representative Novem Group
3/2021 – 10/2024	Non-Registered Assistant American Portfolios Financial Services, Inc.
3/2021 – 7/2021	Non-Registered Assistant Novem Group
1/2020 – 3/2021	Senior Financial Analyst American Renal Associates
6/2017 – 1/2020	Financial Analyst American Renal Associates

## Certifications

Series 65 – Uniform Investment Adviser Law Examination

## Designations

### CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 83,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services and attain a bachelor’s degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning

and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.**

#### **Other Business Activities**

Gavin J. Ugone is an employee of Topsfield Financial Group.

#### **Additional Compensation**

Gavin J. Ugone does not receive any economic benefit from any person, company, or organization, other than Novem Group, in exchange for providing clients advisory services through Novem Group.

#### **Supervision**

Gavin J. Ugone works closely with their supervisor and all advice provided to clients and account-related transactions are reviewed by their supervisor. Gavin J. Ugone adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm’s Written Supervisory Procedures manual, including the Code of Ethics, and regulatory requirements.

#### **Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this representative’s business.