

BROCHURE SUPPLEMENT

Robert T. Dignan, CFP®

**CedarPoint Investment Advisors, Inc.
524 Milwaukee Street
Suite 300
Delafield, WI 53018**

(262) 303-4503

January 3, 2012

This brochure supplement provides information about Robert T. Dignan that supplements the CedarPoint Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Robert T. Dignan, Chief Compliance Officer if you did not receive CedarPoint Investment Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert T. Dignan is available on the SEC's website at www.adviserinfo.sec.gov.

Robert T. Dignan, CFP®

Educational Background and Business Experience

Year of Birth: 1969

Education:

| Name of School | Year Graduated | Degree | Major |
|---|----------------|-------------|------------------------------|
| University of Wisconsin-Madison | 1992 | BS | Natural Science |
| Certified Financial Planner™ Board of Standards, Inc. | 2008 | Designation | Certified Financial Planner™ |

Business Background:

| Name of Employer | City/State of Employment | Type of Business | Title | Period of Employment |
|--------------------------------------|--------------------------|--------------------------------------|--|----------------------|
| CedarPoint Investment Advisors, Inc. | Delafield, WI | Advisory and Financial Planning Firm | President, Chief Compliance Officer, Advisory Representative | 01/2009 to Present |
| Capital Financial Services, Inc. | Delafield, WI | Broker/Dealer Firm | Registered Representative | 08/1997 to 12/2011 |
| Cardinal Investment Services Inc. | Milwaukee, WI | Financial Services Firm/OSJ | Insurance Agent/Partner | 02/2000 to 05/2009 |
| Charter Investment Services Inc. | Wauwatosa, WI | Financial Services Firm/OSJ | Insurance Agent | 08/1997 to 02/2000 |
| McSherry Associates | Lake Geneva, WI | Investment Advisory Firm | Advisory Representative | 06/2006 to 05/2007 |

CFP® Certification Explanation Statement

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 62,000 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, administered in 10 hours over a two-day period, 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:

- 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
- 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.

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Robert Dignan is insurance licensed. As an insurance agent he offers various insurance products and services for which the firm will receive a commission. Clients are under no obligation to purchase insurance products through him. The commissions for the sale of insurance products and services may be a substantial source of income and take a substantial amount of time.

Additional Compensation

Robert Dignan does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Supervision and oversight of the activities conducted through CedarPoint is conducted by Robert Dignan, President and Chief Compliance Officer. However, in the absence of Robert Dignan, Dan Wilson will be responsible for supervision and oversight. Robert Dignan and Dan Wilson can be contacted at (262) 303-4503. Additionally, Dan Wilson will oversee Robert Dignan's advisory activities so that there is a checks and balances system.

Robert Dignan reviews and participates in the investment committee decisions. Additionally, Robert Dignan oversees the activities of CedarPoint's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through Robert Dignan. Robert Dignan has procedures in place to be aware of any outside business activities engaged in by the Advisory Representatives of CedarPoint, oversee communications with the public, and review personal trading activities of Advisory Representatives as well as in any account over which Advisory Representative has direct or indirect beneficial interest. As stated above, in an effort to provide a checks and balances system, Dan Wilson will oversee all of Robert Dignan's advisory activities.

Requirements for State-Registered Advisers

This is not applicable to CedarPoint. CedarPoint is registered with the Securities and Exchange Commission ("SEC"). Being registered with the SEC does not imply a certain level of skill or training.

BROCHURE SUPPLEMENT

Daniel W. Wilson, CFP®

**CedarPoint Investment Advisors, Inc.
524 Milwaukee Street
Suite 300
Delafield, WI 53018**

(262) 303-4503

January 3, 2012

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Additional information about Daniel W. Wilson is available on the SEC's website at www.adviserinfo.sec.gov.

Daniel W. Wilson

Educational Background and Business Experience

Year of Birth: 1969

Education:

| Name of School | Year Graduated | Degree | Major |
|---|----------------|-------------|--|
| University of Wisconsin-Stout | 1992 | BS | Business Administration and Construction Engineering |
| Certified Financial Planner™ Board of Standards, Inc. | 2012 | Designation | Certified Financial Planner™ |

Business Background:

| Name of Employer | City/State of Employment | Type of Business | Title | Period of Employment |
|--------------------------------------|--------------------------|--------------------------------------|---|----------------------|
| CedarPoint Investment Advisors, Inc. | Delafield, WI | Advisory and Financial Planning Firm | Vice President, Advisory Representative | 08/2009 to Present |
| Capital Financial Services, Inc. | Delafield, WI | Broker/Dealer | Registered Representative | 09/2009 to 06/2010 |
| J.P. Morgan Securities, Inc. | Madison, WI | Broker/Dealer | Registered Representative | 07/2006 to 02/2008 |
| Voyager Capital Management, LLC | Lake Geneva, WI | Investment Advisory Firm | Investment Advisor Representative | 02/2008 to 08/2009 |
| Banc One Securities Corporation | Madison, WI | Broker/Dealer | Registered Representative | 09/1998 to 07/2006 |

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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 62,000 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, administered in 10 hours over a two-day period, 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:

- 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
- 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.

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Daniel Wilson receives \$300 per month for his role as town supervisor of Lagrange, Wisconsin. This is not an investment related business, and it does not involve a substantial amount of his time.

Additionally, Daniel Wilson is insurance licensed. As an insurance agent he offers various insurance products and services for which the firm will receive a commission. Clients are under no obligation to purchase insurance products through him. The commissions for the sale of insurance products and services may be a substantial source of income and take a substantial amount of time.

Additional Compensation

Daniel Wilson does not receive economic benefit (i.e. sales awards and other prizes) from anyone for providing advisory services.

Supervision

Supervision and oversight of the activities conducted through CedarPoint is conducted by Robert Dignan, President and Chief Compliance Officer. Robert Dignan can be contacted at (262) 303-4503. Robert Dignan reviews and participates in the investment committee decisions. Additionally, Robert Dignan oversees the activities of CedarPoint's advisory representatives by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through Robert Dignan. Robert Dignan has procedures in place to be aware of any outside business activities engaged in by Daniel Wilson, oversee communications with the public, and review personal trading activities of Daniel Wilson as well as in any account over which Daniel Wilson has direct or indirect beneficial interest.

In an effort to provide a checks and balances system, Daniel Wilson will oversee Robert Dignan's advisory activities.

Requirements for State-Registered Advisers

This is not applicable to CedarPoint. CedarPoint is registered with the Securities and Exchange Commission ("SEC"). Being registered with the SEC does not imply a certain level of skill or training.

BROCHURE SUPPLEMENT

Terrence L. Dignan

**CedarPoint Investment Advisors, Inc.
524 Milwaukee Street
Suite 300
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(262) 303-4503

January 3, 2012

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Additional information about Terrence L. Dignan is available on the SEC's website at www.adviserinfo.sec.gov.

Terrence L. Dignan

Educational Background and Business Experience

Year of Birth: 1942

Education:

| Name of School | Year Graduated | Degree | Major |
|----------------------------|----------------|---------|--------------------|
| University of Minnesota | 1964 | BS | Business Education |
| St. Cloud State University | 1969 | Masters | Business Education |

Business Background:

| Name of Employer | City/State of Employment | Type of Business | Title | Period of Employment |
|--------------------------------------|--------------------------|---------------------------------|---------------------------|----------------------|
| CedarPoint Investment Advisors, Inc. | Delafield, WI | Advisory and Financial Planning | Advisory Representative | 04/2009 to Present |
| Capital Financial Services, Inc. | Delafield, WI | Broker/Dealer | Registered Representative | 04/1986 to 12/2011 |
| Cardinal Investment Services Inc. | Milwaukee, WI | Financial Services Firm/OSJ | Insurance Agent | 02/2000 to 07/2010 |
| McSherry Associates | Lake Geneva, WI | Investment Adviser | Advisory Representative | 06/2006 to 05/2007 |
| Charter Investment Services Inc. | Wauwatosa, WI | Financial Services Firm/OSJ | Insurance Agent | 10/1981 to 02/2000 |

Disciplinary Information

There is no disciplinary information required to be reported.

Other Business Activities

Terrence L. Dignan is insurance licensed. As an insurance agent he offers various insurance products and services for which he will receive a commission. Clients are under no obligation to purchase insurance products through him. The commissions for the sale of insurance products and services may be a substantial source of income and take a substantial amount of time.

Additional Compensation

Terrence L. Dignan does not receive economic benefit (i.e. sales awards and other prizes) from any other source for providing advisory services.

Supervision

Supervision and oversight of the activities conducted by Terrence L. Dignan through CedarPoint is conducted by Robert Dignan, President and Chief Compliance Officer. Robert Dignan can be contacted at (262) 303-4503. Robert Dignan reviews and participates in the investment committee decisions. Additionally, Robert Dignan oversees the activities of Terrence L. Dignan by having the ability to see all transactions and activity occurring in clients' accounts. Further, all account information required to establish an account for a client must flow through Robert Dignan. Robert Dignan has procedures in place to be aware of any outside business activities engaged in by the Terrence L. Dignan, oversee communications with the public, and review personal trading activities of Terrence L. Dignan as well as in any account over which Terrence L. Dignan has direct or indirect beneficial interest.

Requirements for State-Registered Advisers

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