

**BROCHURE SUPPLEMENT**

**Robert T. Dignan, CFP®, AIF®**

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

**(262) 303-4503**

**February 1, 2015**

**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 Daniel W. Wilson, 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](http://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™
Accredited Investment Fiduciary®	2013	Designation	Accredited Investment Fiduciary®

*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	Chief Executive 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 do not provide a substantial source of income and do not involve 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*

Daniel Wilson, Chief Compliance Officer, conducts supervision and oversight of the activities conducted through CedarPoint. Daniel Wilson can be contacted at (262) 303-4503. Daniel Wilson reviews and participates in the investment committee decisions. Additionally, Daniel Wilson 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 Daniel Wilson. Daniel Wilson has procedures in place to be aware of any outside business activities engaged in by Robert Dignan, oversee communications with the public, and review personal trading activities of Robert Dignan as well as in any account over which Robert Dignan has direct or indirect beneficial interest.

#### *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**

**February 1, 2015**

**This brochure supplement provides information about Daniel W. Wilson that supplements the CedarPoint Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Daniel W. Wilson, 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 Daniel W. Wilson is available on the SEC's website at [www.adviserinfo.sec.gov](http://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	Chief Compliance Officer, Chief Operating Officer, 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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engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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- 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 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 do not provide a substantial source of income and do not involve 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*

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

Daniel Wilson reviews and participates in the investment committee decisions. Additionally, Daniel Wilson 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 Daniel Wilson. Daniel Wilson 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, Robert Dignan will oversee all of Daniel Wilson'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  
Delafield, WI 53018**

**(262) 303-4503**

**February 1, 2015**

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**Additional information about Terrence L. Dignan is available on the SEC's website at [www.adviserinfo.sec.gov](http://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 do not provide a substantial source of income and do not involve 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*

Daniel W. Wilson, Chief Compliance Officer, conducts supervision and oversight of the activities conducted by Terrence L. Dignan through CedarPoint. Daniel W. Wilson can be contacted at (262) 303-4503. Daniel Wilson can be contacted at (262) 303-4503. Daniel Wilson reviews and participates in the investment committee decisions. Additionally, Daniel Wilson 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 Daniel Wilson. Daniel Wilson 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*

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**

**Anna M. Jaeger**

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

**(262) 303-4503**

**June 1, 2015**

**This brochure supplement provides information about Anna M. Jaeger that supplements the CedarPoint Investment Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Daniel W. Wilson, 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 Anna M. Jaeger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Anna M. Jaeger

### *Educational Background and Business Experience*

*Year of Birth:* 1991

#### *Education:*

Name of School	Year Graduated	Degree	Major
University of Wisconsin-Whitewater	2013	BBA	Finance with Emphasis in Financial Planning; Minor in Music

#### *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	Investment Advisor Representative	05/2013 to Present

#### *Disciplinary Information*

There is no disciplinary information required to be reported.

#### *Other Business Activities*

Anna M. Jaeger is insurance licensed. As an insurance agent she offers various insurance products and services for which the firm will receive a commission. Clients are under no obligation to purchase insurance products through her. The commissions for the sale of insurance products and services do not provide a substantial source of income and do not involve a substantial amount of time.

#### *Additional Compensation*

There is no additional compensation required to be reported.

#### *Supervision*

Daniel W. Wilson, Chief Compliance Officer, conducts supervision and oversight of the activities conducted by Anna M. Jaeger through CedarPoint. Daniel W. Wilson can be contacted at (262) 303-4503. Daniel W. Wilson reviews and participates in the investment committee decisions. Additionally, Daniel W. Wilson oversees the activities of Anna M. Jaeger 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 Daniel W. Wilson. Daniel W. Wilson has procedures in place to be aware of any outside business activities engaged in by Anna M. Jaeger, oversee communications with the public, and review personal trading

activities of Anna M. Jaeger as well as in any account over which Anna M. Jaeger has direct or indirect beneficial interest.

*Requirements for State-Registered Advisers*

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