



Form CRS: Customer Relationship Summary

Introduction

Arbor Point Advisors, LLC ("APA", "we", "our", or "us") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our services include, but are not limited to, discretionary and non-discretionary investment advisory services (including investment portfolio monitoring, financial counseling, review of accounts, and securities research), "wrap fee" programs (an account where no separate transaction charges apply and a single fee is paid for advisory services and trading costs), third-party advisory services, retirement plan consulting services and products, consulting services, and financial planning. As part of these services, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account, meeting with you at least annually.

For our discretionary services, you give your financial professional or an investment manager you select the authority to buy and sell securities, either absolutely or subject to certain restrictions, without having to obtain your prior consent to each transaction. For our non-discretionary services, you make the ultimate decision regarding the purchase and sale of investments in your account. Investment advice may be provided to you regarding asset allocation, investment portfolio construction, investment selection, or other services as agreed upon by both parties, and there may be limitations on investment offerings based on the advisory program you select. The advisory services may also have account/investment minimums, which are further detailed in APA's Form ADV, Part 2A Brochure.

Our investment advice only covers investments that are allowed according to the terms of each advisory program. Other firms could provide advice on a wider range of investment choices, some of which might have lower costs.

For Additional Information

Visit arborpointadvisors.com/disclosures or see APA's Form ADV, Part 2A brochures (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1) and other applicable documents.

Conversation Starters

Ask your financial professional:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

For most advisory services, you will pay an ongoing fee based on the value of cash and investments in your advisory account. The greater the value of cash and securities in your advisory account, the more you will pay in fees, and APA therefore has an incentive to encourage you to increase the assets in your account. The amount paid to APA and shared with your financial professional does not vary based on the type of investments selected on your behalf. The asset-based fee will be deducted from your account and thus reduces the value of your account.

For wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees are typically higher than non-wrap advisory fees. For non-wrap fee programs, you will pay asset-based fees for investment advice, but separate transaction fees.

Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. For financial planning and consulting services, the fees will be agreed upon between you and your financial professional.

Some fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the value of assets in your account.

For additional details on how fees are calculated, refer to your investment advisory agreement, APA's Form ADV, Part 2A brochure and other applicable disclosures specific to your advisory account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

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Conversation Starters

Ask your financial professional:

- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When acting as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- **Indirect Compensation and Revenue Sharing** occurs for certain investments where a manager or sponsor of those investments shares with APA some of the revenue it earns on those investments. Compensation is derived from packaged products, retirement plan partners, third party managers, and collateralized lending partners ("Strategic Partners"). Please see arborpointadvisors.com/disclosures for additional detail on these sources of compensation and the associated conflicts of interest.
- Products or services which provide revenue to APA could indirectly provide incentives to financial professionals to recommend such products over similar products or services which do not provide revenue to APA or your financial professional.

It is important to note that while we will take reasonable care in developing and making recommendations to you, securities involve risk, and you may lose money. There is no guarantee that you will meet your investment goals, or that any investment strategy recommended by your financial professional, APA will perform as anticipated. Please consult any available offering documents for any security APA recommends for a discussion of risks associated with the product. We can provide those documents to you or help you to find them.

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Conversation Starters

Ask your financial professional:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals can offer various types of advisory programs, platforms and services, and can earn more or less, depending on the type of service, program or platform we recommended and that you select. Our financial professionals are also compensated in a variety of ways, and the compensation can be based on factors such as: the value of client assets they service; the time and complexity required to meet a client's needs; or revenue APA earns from the financial professional's advisory services.

In their day-to-day businesses, it is not uncommon for financial professionals to face decisions about whether a particular action or circumstance constitutes a conflict of interest. While many conflicts can be avoided, there are some conflicts that are unavoidable. Since financial professionals are compensated for the services they provide, this presents an inherent conflict of interest.

Financial professionals have conflicts of interest beyond those described above, including the potential to receive loans, expense reimbursement, and incentives for adding assets to our platforms, and those financial professionals will disclose, when appropriate, any additional material conflicts of interest no later than the time of a recommendation to you.

Do you or your financial professionals have legal or disciplinary history?

Yes. Visit investor.gov/crs for a free and simple search tool to research us and our financial professionals.

Conversation Starters

Ask your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our services, please visit investor.gov, BrokerCheck (brokercheck.finra.org), our website (arborpointadvisors.com), and, if applicable, your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on investor.gov, or on our website (arborpointadvisors.com/disclosures), and any brochure supplement your financial professional provides. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling us at (833) 204-5524.

To report a problem to the SEC, visit investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call (301) 590-6500. If you have a problem with your investments, account or financial professional, contact us in writing at Arbor Point Advisors, LLC., 12325 Port Grace Blvd, LaVista, NE 68128.

Conversation Starters

Ask your financial professional:

- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Investment advisory services are offered through Arbor Point Advisors LLC, registered investment adviser. Securities America, Inc. and Arbor Point Advisors LLC are independent and separately owned from other entities and/or marketing names, products, or services referenced here.

Exhibit A

Form CRS – Customer Relationship Summary

Arbor Point Advisors, LLC

March 28, 2024

Summary of Material Changes

We have prepared a separate Form CRS relationship summary for Arbor Point Advisors, LLC (“APA”). Previously we provided a combined Form CRS containing information about APA, with our affiliates Securities America, Inc., and Securities America Advisors, Inc. No changes have been made to any substantive information regarding APA, the services, fees, conflicts and standard of conduct applicable to our advisory services.