



Arbor Investment Management

Arbor Investment Management, LLC
Registered Investment Adviser
Client Relationship Summary ("Form CRS")
June 16, 2024

Introduction: Arbor Investment Management, LLC ("Arbor") is registered with the States of Michigan, Alaska, Washington, Colorado and Texas, and has applied for registration with the U.S. Securities and Exchange Commission as an investment adviser. This document summarizes the types of services we provide and how you pay us. You can ask us for more information, including some of the example questions included in this document. *There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisors, broker-dealers, and investing.*

What types of investment services and advice can you provide me?

Our primary responsibility is providing continuous oversight and management of the accounts and assets we directly manage for you. Your dedicated Arbor portfolio manager will construct and manage a diversified, personalized portfolio that matches your goals, investment time horizons, and that is working in concert with your other invested assets in your 401k, or other outside accounts. We provide quarterly portfolio holdings and performance reports in addition to the monthly statement from your account custodian (e.g. Charles Schwab & Co.). In addition, your personal Arbor portfolio manager will be readily available to discuss any aspects of your direct-managed portfolio. Our client accounts are managed on a discretionary basis, which means you authorize us to monitor and trade in your accounts on your behalf without needing to approve each investment trade in advance. Prior to making any investments, we will meet with you to discuss your financial goals, time horizons, and risk tolerance to recommend an appropriate asset allocation for your investment portfolio. We also provide ongoing financial forecasts and reviews of your total investment allocation and can provide advice on a wide range of financial issues at no additional cost to our investment management clients.

Questions to Ask Us:

- *Given my financial situation, should I choose an investment advisory service? 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 those qualifications mean?*

What fees and costs will I pay?

Fees and costs affect the value of your account over time. Arbor charges an ongoing management fee based on the amount and type of assets in your investment portfolio. Our negotiable fee rates vary between 0.50% and 1.50% annualized with equities being charged at higher rates and all fixed income, including bonds and cash investments, are at the lower rate of 0.50% annualized. Though the fee rate varies depending on the amount of assets and the specific investments in your specific portfolio, the average fee rate on assets under management at Arbor currently is between 0.85% and 0.90% annualized. We structure portfolios primarily with individual stocks and individual fixed income positions so there are not significant ongoing fees apart from the Arbor management fees. We occasionally purchase mutual funds for client portfolios in cases where it is the best way to achieve diversification for

the portfolio and those mutual funds will have additional internal costs. Also, the custodian (e.g. Charles Schwab & Co.) does charge an internal management fee on certain Purchasable Money Market Funds that it offers as a way for our clients to earn higher rates on cash. Given that Arbor is ultimately paid based on assets under management, we are motivated to minimize fees and costs that would reduce the value of your portfolio. More information on our fees are available in our advisory contract and in our firm disclosure brochure which is available on request or online at <https://advisorinfo.sec.gov>

Questions to Ask Us:

- *Help me understand how these fees and costs will affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs and how much will be investment for me?*
- *How do you determine what fee I will be charged?*

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act 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. Our sole source of income is the management fee we charge on assets under management for each ongoing investment management client. We do not sell or represent any investment or other products for other firms. The primary conflict of interest we have would be recommending that a client move assets to us to manage when it would be better for the client to leave those assets where they are for now. As an example, if a client retires after age 55 they generally can withdraw 401k (or similar plan) assets without the additional 10% federal tax penalty for early withdrawal, therefore we would not recommend moving those assets until age 59.5 when the early withdrawal penalty would be expire and those asset could be accessed without penalty wherever they are managed. As part of our relationship, it is our responsibility to have full discussions about what makes sense for you and to be able to explain why.

Questions to Ask Us:

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

How do your financial professionals make money?

Our employees are paid a salary that is based on the management fees paid by clients and therefore varies with assets under management and the level of normal corporate expenses. Our asset-based fee model means we are motivated to grow and preserve the value of our clients' assets under our management.

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

No, our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Additional Information

You can find additional information about or firm's investment advisory services on the SEC's website at <https://advisorinfo.sec.gov> by searching CRD#154735. You may visit our website at www.arborim.com or contact us at 734-645-3622 for Stan Learman or 303-506-8046 for Matthew Fahrney.

Questions to Ask Us:

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