

Form CRS

Item 1 – Introduction

Arbor Investment Advisors, LLC (“we”, “us” or “our”) is registered with the U.S. Securities Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services, including discretionary and or non-discretionary investment management and financial planning services to individuals, trusts and estates (our “retail investors”).

When a retail investor engages us to provide investment management services we shall monitor, on a continuous basis (no less than quarterly), the investments in the account(s) over which we have authority as part of our investment management service. Furthermore, when engaged on a discretionary basis we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. You may also engage us on a non-discretionary basis, where we cannot effect any account(s) transactions without obtaining your prior consent. Our authority over your account(s) shall continue until our engagement is terminated. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

We also offer financial planning services as part of our investment advisory engagements and on a stand-alone basis. When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service.

Additional Information: For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service please See Items 4 and 7, respectively in our ADV Part 2A.

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 these qualifications mean?

Item 3 – Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

We provide our investment advisory services on a fee basis. When engaged to provide investment management services we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable but generally ranges from 0.40% to 1.25%. We typically require a minimum asset level of \$1,000,000 to provide investment management services. We typically deduct our AUM Fee from one or more of your account(s), in advance on a quarterly basis based upon value of the asset on the last business day of the previous quarter. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account(s), the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in account(s) we manage.

We offer our Financial Planning services on a stand-alone flat fee basis generally ranging from \$3,000 to \$7,000. If you choose to renew the financial planning engagement in subsequent years the annual renewal fee will be

determined at the time of reengagement.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and fixed income security transaction fees certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). 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.

Additional Information: For more detailed information about our fees and costs related to our management of your account(s), please See Item 5 in our ADV Part 2A.

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 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. As an example, we may recommend a particular custodian to custody your assets and we may receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account(s) while a portion may be for the benefit of our firm. We may also recommend that you rollover your retirement plan assets into an account(s) managed by us and which we may earn new or an increase in current compensation as a result of the rollover.

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

Additional Information: For more detailed information about our conflicts of interest, please review our ADV Part 2A.

How do your financial professionals make money?

Our financial professionals are compensated based upon the amount of assets serviced and managed by each investment adviser representative. Also, our financial professionals, based upon their ownership interest in our firm, will receive a profit distribution. Thus, our advisers are incentivized to increase the amount of assets that we manage. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional to inquire about us:

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

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone (336) 777-1677.

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