

Client Brochure Disclosure Statement

Winning Points Advisors, LLC

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Form ADV Part 2A

March 15, 2016

This brochure provides information about the qualifications and business practices of Winning Points Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 800.950.9112. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Winning Points Advisors, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARDICRD number for Winning Points Advisors, LLC is 118077.

Winning Points Advisors, LLC is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

ITEM 2 - MATERIAL CHANGES

Form ADV Part 2A requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since our last updating amendment dated January 6, 2016, there are no material changes to report.

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Item: 4 Advisory Business

Introduction

Winning Points Advisors, LLC is an investment advisory firm based in Boca Raton, Florida. We are organized as a limited liability company under the laws of the State of Florida. We have been providing investment advisory services since 1990. Charles S. Stoll is the principal owner of the firm.

Description of Services and Fees

Winning Points Advisors, LLC ("WPA") offers the following types of investment advisory services:

- A. Portfolio Management Service
- B. Asset Management Services
- C. Financial Planning Services
- D. Selection of Other Advisers

A. Portfolio Management Services

We provide portfolio management services for WP Large Cap Income Plus Fund, WP Smaller Companies Income Plus Fund, WP International Companies Income Plus Fund, and WP Income Plus Fund ("Funds"). These advisory services include the investment and reinvestment of the assets of the Funds; selection of portfolio securities to be purchased, retained or sold; and the ongoing review and supervision of the Fund's investment program and related option trading strategies.

WPA is paid an annual investment advisory fee up to a maximum of 1.35%, based upon the average daily net assets of the Funds.

WPA may recommend our clients' invest in mutual funds where WPA, serves as the investment manager which may create a potential conflict of interest. As a result, WPA receives management fees paid by the mutual funds. WPA does not charge clients any advisory fees on the value of the shares of the Funds held by the client. The level of management fees paid by the Funds to WPA may be higher or lower than the rate of management fees paid by the client. The Funds, that WPA manages, will have different and potentially higher internal costs compared to other mutual funds in the marketplace. We believe the potential features and benefits of these Funds are not available from other mutual funds and make the Funds we manage more valuable and hence

potentially worth the cost difference.

B. Asset Management Services

Our firm provides discretionary and non-discretionary asset management services where the investment advice provided is custom tailored to meet the client's financial needs and investment objectives. WPA will select investments and provide ongoing account supervision and re-balancing of the portfolio as changes in market conditions and individual circumstances may require.

The client may specify investment guidelines, or impose certain conditions and investment parameters. For example, investments in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry or security.

Clients with discretionary accounts may also select the following investment program designed by WPA:

Option Writing Program

Our Option Writing Program is a propriety "rules based" process of writing options for the client with the expectation of generating income. This is not a trading system. This investment strategy is designed to function in all types of markets, and is not dependent on specific market conditions. The net account value will likely underperform during periods of large price changes; however, the program is designed to increase account performance over time as the underlying option contracts approach their expiration date. Additional information about this program, including risk disclosures are provided to clients prior to investing.

Calculation of Advisory Fees

Our fee is calculated on the total assets we manage for the client and is generally billed quarterly in arrears, based on the ending monthly values. To come to that total ending monthly value, we add the value of the securities or products we manage, adding back any debit balances and short options positions.

In calculating the ending monthly values, the value of any shares that the client holds in Funds managed by WPA are excluded from of ending monthly values and no additional WPA fees are charged on those invested dollars.

This Fee Schedule is subject to negotiation, depending on a number of factors including, but not limited to, the size, nature and the scope of complexity of a relationship.

Assets Under Management	Fee Schedule*
Less than \$1,000,000	2.00%
\$1,000,000 to \$5,000,000	1.50%
\$5,000,000 to \$7,500,000	1.00%
Greater than \$7,500,000	0.85%

*Related Accounts may be aggregated for fee calculations, to the extent permitted by law. In our sole discretion, we may allow accounts of members of the same household to be aggregated for the purpose of determining the advisory fee. We may allow such aggregation, for example, where we service accounts on behalf of minor children of current Clients, individual and joint accounts for a spouse, smaller accounts attached to a larger Client relationship, and other types of related accounts. This consolidation practice is designed to allow you the benefit of an increased asset total, which could potentially cause the account to be assessed a reduced advisory fee based on the breakpoints available in our fee schedule as previously stated.

Payment of Fees

The qualified, independent custodian holding your funds and securities can be authorized to make fee payments on your behalf, subject to the following requirements and conditions.

1. Client must provide prior written authorization to the custodian to pay fees from the account. Our firm does not have access to your funds for payment of fees without your consent in writing.
2. WPA will submit an invoice directly to the custodian, which only indicates the fee payment amount.
3. The custodian agrees to send the Client a statement, at least quarterly, indicating all amounts dispersed from the account including the amount of the advisory fee paid.
4. The custodian does not verify the fee calculation, therefore it is the Client's responsibility to review and confirm the accuracy of the fee payment.

Termination of Services

Either party, upon 30-day written notice to the other, may terminate the management agreement. The management fee will be pro-rated for the quarter in which the cancellation notice was given, inclusive of the 30-day notice period and any earned, unpaid fees will be due and payable.

C. Financial Planning Services

Our firm engages in broad-based and structured financial planning. Such planning services typically involve providing a variety of services, principally advisory in nature, to you regarding the management of your financial resources based upon an analysis of your individual needs.

We also use a macro-economic approach to financial planning with a graphical overview. By incorporating multiple areas of finances into one system, we enable you to view how each area of personal finances works in conjunction with the other areas of personal finances. When viewed from this approach, inefficiencies may be determined. Individual areas of the planning process may be improved and as a result, you are better served. By combining this graphical overview approach with improved methods of saving, distributing and conserving assets, our planning process may lead to an overall increase in efficiency and effectiveness concerning money decisions for you, your family and heirs.

The process typically begins with an initial complementary consultation during which the various services provided by our firm are explained. If during or after the initial consultation, you decide to engage us for financial planning services, pertinent information about your personal and financial circumstances and objectives is collected. As required, we will conduct follow-up interviews for the purpose of reviewing and/or collecting financial data. Once such information has been studied and analyzed, a written financial plan--designed to achieve your expressed financial goals and objectives-- is produced and presented to you.

In some cases, you may only require advice on a single aspect of the management of your financial resources. If that is the case we offer financial plans in a modular format that address only those specific areas of interest or concern, depending on your unique circumstances.

Financial planning services may be rendered in the areas of retirement planning, financial planning, personal tax and cash flow planning, estate planning, insurance planning, divorce planning, college planning, and compensation and benefits planning, among others.

Our firm utilizes the following financial planning and consulting fee schedule:

- **Fixed Fees** - We charge a fixed fee for broad based and structured financial planning services that ranges between \$350 and \$3,500. One-half of the estimated fee is payable upon signing the financial planning agreement with the balance due on completion of the contracted services. In no event will we charge \$500 or more six or more months in advance of services rendered.
- **Hourly Fees** - We charge an hourly fee of up to \$350 for individual consulting related services.

The entire fee is payable at the end of the consultation. After a consultation has been conducted, the fee will not be refundable.

When the scope of the financial planning and/or consulting services has been agreed upon, a determination will be made as to applicable fee. The final fee, subject to negotiation, is directly dependent upon the facts and circumstances of your financial situation and the complexity of the financial plan or consulting service(s) requested.

Financial plans are based on your financial situation at the time the plan is presented and are based on financial information disclosed by you to our firm. You are advised that certain assumptions may be made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. We cannot offer any guarantees or promises that your financial goals and objectives will be met. If and when your financial situation, goals, objectives, or needs change, you must notify us promptly.

We reserve the right to determine whether the financial planning and/or consulting fees will be waived or offset by the advisory fees and/or additional compensation earned in the implementation process.

You are free to act on our recommendations by placing securities transactions with any brokerage firm of your choice. You are under no obligation to act on our financial planning recommendations. Moreover, if you elect to act on any of the recommendations, you are under no obligation to implement the financial plan through an Associated Person of our firm.

Either party may terminate the agreement by providing written notice to the other. Upon termination, any prepaid fees will be prorated to the date of termination and unearned fees will be returned to you.

D. Recommendation of Independent Advisors

We may refer you to various third-party investment money managers ("TPMM") for asset management services. All TPMMs to whom we may refer are registered investment advisers with the Securities and Exchange Commission or the appropriate state agencies.

After gathering information about your financial situation and investment objectives, WPA will assist you in selecting a particular third-party adviser/program. We may have a financial incentive to recommend a particular TPMM and thus create a conflict of interest. WPA is required to exercise a fiduciary duty in all matters and to act in the best interest of our clients. Therefore, we do not consider compensation paid to us in our referral recommendations.

We do not charge you a separate fee for the selection of other advisers. We will share in the advisory fee you pay directly to the TPMM. Fees paid by you to TPMMs are

established and payable in accordance with the Form ADV Part 2 or other equivalent disclosure document provided by each TPMM to whom we refer you to, and may or may not be negotiable. If you are referred to a TPMM you will receive full disclosure, including services rendered and fee schedules, at the time of the referral, by delivery of a copy of the relevant TPMM's Form ADV Part 2 or equivalent disclosure document. In addition, if the investment program recommended to you is a wrap fee program, you will also receive the Appendix 1 or equivalent wrap fee brochure provided by the sponsor of the program. Our firm or the TPMM will provide to you all appropriate disclosure statements as required by the Securities and Exchange Commission Rule 206(4)-3.

You may be required to sign investment advisory agreements with both our firm and directly with the TPMM of the program selected. You, our firm or TPMM, in accordance with the provisions of those agreements, may terminate the advisory relationship.

Types of Investments

We may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

Assets Under Management

As of March 15, 2016, WPA had approximately \$144,000,000 in discretionary assets under management.

Item 5: Fees and Compensation

Refer to the Advisory Business section above for additional disclosures on our fees and compensation.

Additional Fees and Expenses

As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange traded funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through which your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. So you fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm,

and others. For information on our brokerage practices, please refer to the "Brokerage Practices" section of this Disclosure Brochure.

WPA may recommend our clients' invest in mutual funds where WPA serves as the investment manager. As a result, WPA receives management fees paid by the Funds. WPA does not charge clients any advisory fees on the value of the shares of the Funds held by the client.

Compensation for the Sale of Other Investment Products

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 6: Performance Based Fees and Side-By-Side Management

WPA does not charge performance-based fees or participate in side-by-side management.

Performance-Based Fees are fees that are based on a share of capital gains or capital appreciation of the assets of a client's account. Side-By-Side Management refers to the practice of charging accounts a performance-based fee arrangement while charging other accounts under a different fee arrangement.

Item 7: Types of Clients

WPA offers investment advisory services to individuals, investment companies, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

WPA does not require a minimum account size to establish or maintain an advisory account, however we reserve the right to terminate accounts we believe are too small to be effectively managed.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

WPA may use one or more of the following methods of analysis or investment strategies when providing investment advice:

- Charting Analysis - involves the gathering and processing of price and volume information for a particular security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which is used to predict future price movements based on price patterns and trends.
- Fundamental Analysis - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.
- Long Term Purchases - securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.
- Short Term Purchases - securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short-term price fluctuations.
- Option Writing - a securities transaction that involves selling an option. An option is the right, but not the obligation, to buy or sell a particular security at a specified price before the expiration date of the option. When an investor sells a call option, he or she must deliver to the buyer of the option a specified number of shares if the buyer exercises the option. The seller receives a premium (the market price of the option at a particular time) in exchange for writing the option.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Custodians will default to the FIFO accounting method for calculating the cost basis of your investments. You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax advisor believes another accounting method is more advantageous, please provide written notice to our firm immediately and we will alert your account custodian of your individually selected accounting method. Please note that decisions about cost basis accounting methods will need to be made before trades settle, as the cost basis method may not be changed after settlement.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines.

We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

As disclosed under the "Advisory Business" section in this Brochure, we recommend all types of securities and we do not necessarily recommend one particular type of security over another. Since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

Item 9: Disciplinary Information

WPA is not aware of any legal or reportable disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities and Affiliations

Persons providing investment advice on behalf of our firm maybe licensed as insurance agents. These persons may earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate from our advisory fees. Refer to the Fees and Compensation section in this Brochure for more information on the compensation received by insurance agents who are affiliated with our firm.

Charles S. Stoll is also the sole owner of Fortune Press Publishers, Inc., a Florida corporation, which publishes books, some of which Mr. Stoll has authored or co-authored, and offers on a wide range of topics. Fortune Press Publishers' office is located within the offices of our firm in Boca Raton, Florida.

Charles S. Stoll receives compensation as author of those books. We may receive compensation in part due to the sale of the books and/or the implementation of the ideas or concepts as delineated therein.

As disclosed above, WPA is the investment advisor to Funds. As such, WPA receives management fees paid to it by the fund. WPA may make more or less in fees from the fund than it would from the clients, depending on the size and fee for the client accounts. The Fund may provide additional benefits to the clients, which may or may not outweigh any positive fee difference paid to WPA. Such additional benefits if realized might outweigh other funds costs as well. There is no guarantee that any benefit will be realized. WPA does not participate, share or materially benefit, in any of the other costs to operate or manage the mutual fund, including commissions. WPA does not charge clients any advisory fees on the value of the shares of the Funds held by the client.

We may recommend that you use a third party money manager ("TPMM") based on your needs and suitability.

These compensation arrangements present a conflict of interest because we have a financial incentive to recommend the services of the third party adviser. You are not obligated, contractually or otherwise, to use the services of any TPMM we recommend.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Representatives. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Representatives are expected to adhere strictly to these guidelines. Our Code of Ethics also requires that Representatives associated with our firm submit reports of their personal account holdings and transactions to a qualified representative of our firm who will review these reports on a periodic basis. Representatives associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Our Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting Charles S. Stoll at 561.367.9111.

Participation or Interest in Client Transactions

Neither our firm nor any of our Representatives have any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal Trading Practices

Our firm or Representatives with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To eliminate this conflict of interest, it is our policy that neither WPA nor our Representatives shall have priority over your account in the purchase or sale of securities.

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account. If a trade error results in a profit, you will keep the profit.

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will never sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact us at 561.367.9111, if you have any questions regarding this policy.

Item 12: Brokerage Practices

WPA relies upon the brokerage services of TD Ameritrade, Inc., Jefferson National and Interactive Brokers Group, Inc. ("Broker-Dealers") to execute our client transactions. The lowest possible commission, while very important, is not the only consideration. Generally, to achieve best execution, we also consider the following factors in selecting brokerage services: execution capability, availability of accurate information comparing

markets, quality of research received from the broker-dealer, financial responsibility of the broker-dealer, confidentiality of client information, reputation and integrity, responsiveness, available technology, and the ability to address current market conditions.

WPA is able to receive research and other brokerage services from Broker-Dealers as a result of the commissions generated from trade executions on behalf of our clients. In recognition of the value of the research and other brokerage services we receive from Broker-Dealers, the client may pay higher commissions and/or trading costs than those that may be available elsewhere. As part of our fiduciary duties, we endeavor at all times to put the clients' interest

in receiving most favorable execution. However, the receipt of economic benefits by WPA does create a conflict of interest that may indirectly influence our selection of Broker-Dealers for brokerage and custody services.

We receive the following brokerage and investment services at no cost from Broker-Dealers: research tools and reports, direct access to the trading desk, access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers, block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client account, duplicate account statements, business related consulting services, and discounts on marketing, technology, and practice management products or services provided to our firm by third party vendors.

These brokerage and investment services will generally be used in servicing all of our clients' accounts and are not limited to only accounts generating commissions for Broker-Dealers.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

We routinely recommend that you direct our firm to execute transactions through Broker-Dealers. As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services.

Block Trades

We combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will

then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Accounts are reviewed periodically by determining price actions and other information, which may affect securities prices. Additional account reviews may be provided upon request, or due to significant changes such as employment status, financial situation or other personal events.

We encourage periodic reviews of your progress with your financial plan. Updates to the written financial plan may be provided in conjunction with the review. These reviews and updates may be subject to our then current hourly rate. You will receive trade confirmations and monthly or quarterly statements from your account custodian(s).

Item 14: Client Referrals and Other Compensation

We may directly compensate non-employee (outside) consultants, individuals, and/or entities (Solicitors) for client referrals. In order to receive a cash referral fee from our firm, Solicitors must comply with the requirements of the jurisdictions in which they operate. If a Solicitor referred you to our firm, you should have received a copy of this brochure along with the Solicitor's disclosure statement at the time of the referral. If you become a client, the Solicitor that referred you to our firm will receive a percentage of the fees WPA receives for as long as you are a client with our firm, or until such time as our agreement with the Solicitor expires or a one-time, flat referral fee upon your signing an advisory agreement with our firm. You will not pay additional fees because of this referral arrangement. Referral fees paid to a Solicitor are contingent upon your entering into an advisory agreement with our firm. Therefore, a Solicitor has a financial incentive to recommend our firm to you for advisory services. This creates a conflict of interest; however, you are not obligated to retain our firm for advisory services. Comparable services and/or lower fees may be available through other firms.

Solicitors that refer business to more than one investment adviser may have a financial incentive to recommend advisers with more favorable compensation arrangements. We request that our Solicitors disclose to you whether multiple referral relationships exist and that comparable services may be available from other advisers for lower fees and/or where the Solicitor's compensation is less favorable.

Item 15: Custody

WPA does have "limited" custody of client assets, only in our authority to debit the account for the payment of advisory fees.

WPA does not take actual custody of client assets. Rather, our client assets are held at financial institutions such as trust companies and broker-dealers that offer independent custodian services. The custodian will provide an account statement directly to the client on a monthly and/or quarterly basis indicating the advisory fees deducted.

The client should carefully review the account activity for accuracy. If there are any questions or concerns about the account activity, or an account statement was not received, please contact Charles S. Stoll, Managing Member of WPA at 561.367.9111 to review the matter.

Item 16: Investment Discretion

WPA provides discretionary investment advisory services. Our clients grant discretion, which allows us to manage portfolios and make investment decisions without client consultation or approval regarding the securities and other assets that are bought or sold for the account.

All clients are required to enter into a written investment advisory agreement with us prior to the establishment of an advisory relationship. In some instances, clients may seek to limit or restrict our discretionary authority on these matters by imposing investment guidelines or restrictions on their account.

Item 17: Voting Client Securities

Clients may elect to have WPA exercise proxy voting authority over the account. We have a fiduciary duty to vote proxies in a timely manner and make voting decisions that are in our clients' best interest. Clients may also elect to retain their responsibility to vote proxies as the shareholder.

WPA, and the custodian will not assume any responsibility, nor render advice regarding materials and/or other types of communications received, relating to any class action lawsuits involving a security held in their account. Should WPA or the custodian receive materials relating to a class action lawsuit the information will be forwarded directly to the client.

Item 18: Financial Information

WPA does not require the prepayment of more than \$1,200 in fees and for more than six months in advance; does not take custody of client funds or securities and does not have a financial condition that is likely to impair our ability to meet our commitments to our clients.

Charles S. Stoll, CPA, CFP®, PFS

CRD # 704129

Winning Points Advisors, LLC

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Boca Raton, Florida 33431

Telephone: 800.950.9112

March 15, 2016

FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about Charles S. Stoll that supplements the Winning Points Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at 800.950.9112 if you did not receive Winning Points Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Charles S. Stoll is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Charles Sutcliffe Stoll, CPA, CFP®, PFS

Year of Birth: 1955

- Stetson University, DeLand, FL, B.B.A in Accounting. 1977.

Business Background for the Previous Five Years:

- Winning Points Advisors, LLC, Managing Member, 08/1989 to Present.
- LPL Financial Corporation, Registered Representative, 09/2009 - 05/2011
- Mutual Service Corporation, Registered Representative, 06/1989 to 09/2009. • Fortune Press Publishers, Inc., Owner/Author, 04/1996 to Present.

Certifications:

- Certified Public Accountant - CPA: Education Requirements: A Degree in Accounting from an accredited University is required along with passing a CPA examination. Mr. Stoll does not currently practice as a CPA.

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.

- Personal Financial Specialist ['PFS']: This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to

holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified 'life-long learning' activities every three years.

Item 3: Disciplinary Information

Mr. Stoll does not have any reportable disciplinary disclosure.

Item 4: Other Business Activities

Mr. Stoll is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Stoll for insurance related activities. This presents a conflict of interest because Mr. Stoll may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. Advisory fees may be offset to the extent that commissions are earned from the sale of insurance products.

Item 5: Additional Compensation

Refer to the Other Business Activities section above for disclosures on Mr. Stoll's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Winning Points Advisors, LLC's firm brochure for additional disclosures on this topic.

Item 6: Supervision

Charles S. Stoll, is a Principal and the Managing Member of Winning Points Advisors, LLC. As such he is responsible for supervising the activities of our firm. Our firm has developed Written Supervisory Policies and Procedures, which we follow that address his supervisory responsibilities including periodically reviewing investment recommendations, trades and communications with clients. Mr. Stoll can be reached at 800.950.9112.

John T. Brandt CRD# 28925

Winning Points Advisors, LLC

**129 NW 13th Street Suite D - 26
Boca Raton, Florida 33431**

Telephone: 800.950.9112

March 15, 2016

FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about John Brandt that supplements the Winning Points Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at 800.950.9112 if you did not receive Winning Points Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about John Brandt is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience John T. Brandt

Year of Birth: 1943

Formal Education after High School:

- Notre Dame University, Notre Dame, Indiana, BBA, 1965.

Business Background for the Previous Five Years:

- Winning Points Advisors, LLC, Investment Adviser Representative, 02/2000 to Present.
- LPL Financial Corporation, Registered Representative, 09/2009 - 05/2011.
- Mutual Service Corporation, Registered Representative, 02/2000 to 09/2009.

Item 3: Disciplinary Information

Mr. Brandt does not have any reportable disciplinary disclosure.

Item 4: Other Business Activities

Mr. Brandt does not receive any additional compensation for providing advisory services beyond the compensation he receives through Winning Points Advisors, LLC.

Item 5: Additional Compensation

Refer to the Other Business Activities section above for disclosures on Mr. Brandt's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Winning Points Advisors, LLC's firm brochure for additional disclosures on this topic.

Item 6: Supervision

Charles S. Stoll, is a Principal and the Managing Member of Winning Points Advisors, LLC. As such he is responsible for supervising the activities of our firm. Our firm has developed Written Supervisory Policies and Procedures, which we follow that address his supervisory responsibilities including periodically reviewing investment recommendations, trades and communications with clients. Mr. Stoll can be reached at 800.950.9112.

Robert Gearing CRD# 873841

Winning Points Advisors, LLC

**129 NW 13th Street Suite D - 26
Boca Raton, Florida 33431**

Telephone: 800.950.9112

March 15, 2016

FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about Robert Gearing that supplements the Winning Points Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at 800.950.9112 if you did not receive Winning points Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Gearing is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience Robert Edward Gearing II

Year of Birth: 1957

Formal Education after High School:

- Rutgers University, New Brunswick, N.J., B.A, History, 1979.

Business Background for the Previous Five Years:

- Winning Points Advisors, LLC, Investment Adviser Representative, 04/2010 to Present.
- LPL Financial Corporation, Registered Representative, 05/2010 - 05/2011.
- Kiley Partners, Inc., Registered Representative, 10/2009 - 12/2009.

Item 3: Disciplinary Information

Mr. Gearing does not have any reportable disciplinary disclosure.

Item 4: Other Business Activities

Mr. Gearing does not receive any additional compensation for providing advisory services beyond the compensation he receives through Winning Points Advisors, LLC.

Item 5: Additional Compensation

Refer to the Other Business Activities section above for disclosures on Mr. Gearing's receipt of additional compensation as a result of his activities as licensed insurance agent.

Refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Winning Points Advisors, LLC's firm brochure for additional disclosures on this topic.

Item 6: Supervision

Charles S. Stoll, is a Principal and the Managing Member of Winning Points Advisors, LLC. As such he is responsible for supervising the activities of our firm. Our firm has developed Written Supervisory Policies and Procedures, which we follow that address his supervisory responsibilities including periodically reviewing investment recommendations, trades and communications with clients. Mr. Stoll can be reached at 800.950.9112

Douglas D. Alden CRD# 1029891

Winning Points Advisors, LLC

**129 NW 13th Street Suite D - 26
Boca Raton, Florida 33431**

Telephone: 800.950.9112

March 15, 2016

FORM ADV PART 2B

BROCHURE SUPPLEMENT

This brochure supplement provides information about Douglas Alden that supplements the Winning Points Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at 800.950.9112 if you did not receive Winning Points Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Douglas Alden is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Douglas D. Alden

Year of Birth: 1945

Formal Education after High School:

- Western Michigan University, B.S., Group Social Science, 1972.

Business Background for the Previous Five Years:

- Winning Points Advisors, LLC, Investment Adviser Representative, 07/2015 to Present.
- Liberated Investor Advisors, LLC, Investment Adviser Representative, 03/2007 to Present.
- Alden Agency, Inc., President, 07/1992 to Present.

Item 3: Disciplinary Information

Mr. Alden does not have any reportable disciplinary disclosure.

Item 4: Other Business Activities

Mr. Alden is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Alden for insurance related activities. This presents a conflict of interest because Mr. Alden may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. Advisory fees may be offset to the extent that commissions are earned from the sale of insurance products.

Mr. Alden is also separately registered as an investment advisor representative with Liberated Investor Advisors, LLC. In this capacity he may offer his clients investment advisory services under a separate agreement with Liberated Investor Advisors, LLC, which not affiliated with our firm.

Item 5: Additional Compensation

Refer to the Other Business Activities section above for disclosures on Mr. Alden's receipt of additional compensation as a result of his activities as a licensed insurance agent and as an investment advisor representative with Liberated Investor Advisors, LLC.

Refer to the Fees and Compensation section and the Client Referrals and Other Compensation section of Winning Points Advisors, LLC's firm brochure for additional disclosures on this topic.

Item 6: Supervision

Charles S. Stoll, is a Principal and the Managing Member of Winning Points Advisors, LLC. As such he is responsible for supervising the activities of our firm. Our firm has developed Written Supervisory Policies and Procedures, which we follow that address his supervisory responsibilities including periodically reviewing investment recommendations, trades and communications with clients. Mr. Stoll can be reached at 800.950.9112.