



## **Capital Point Financial Group, Ltd.**

### **Form ADV Part 2A – Disclosure Brochure**

**Effective: March 29, 2021**

This Form ADV Part 2A ("Disclosure Brochure") provides information about the qualifications and business practices of Capital Point Financial Group, Ltd. ("Capital Point Financial Group" or the "Advisor"). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (847) 635-8435 or by email at [john.selzer@jpl.com](mailto:john.selzer@jpl.com).

Capital Point Financial Group is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Capital Point Financial Group to assist you in determining whether to retain the Advisor.

Additional information about Capital Point Financial Group and its Advisory Persons is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 171867.

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## **Item 2 – Material Changes**

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Capital Point Financial Group. For convenience, the Advisor has combined these documents into a single disclosure document.

Capital Point Financial Group believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Capital Point Financial Group encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

### Material Changes

The following material changes have been made since the last filing and distribution to Clients:

- The Advisor offers to place Client assets in a wrap fee program. Please see Item 4D and Appendix 1 for additional information.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

You may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 171867. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (847) 635-8435 or by email at [john.selzer@lpl.com](mailto:john.selzer@lpl.com).

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## **Item 4 – Advisory Services**

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### **A. Firm Information**

Capital Point Financial Group, Ltd. (“Capital Point Financial Group” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). Capital Point Financial Group was organized as a Corporation under the laws of the State of Illinois in May 2002. Capital Point Financial Group is owned and operated by John Selzer, Jr. (Principal and Chief Compliance Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Capital Point Financial Group.

### **B. Advisory Services Offered**

Capital Point Financial Group offers wealth management services to individuals, high net worth individuals, trusts and estates and charitable organizations (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Capital Point Financial Group’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Wealth Management Services

Capital Point Financial Group provides Clients with wealth management services, which generally includes a broad range of comprehensive financial planning and consulting strategies as well as non-discretionary management of investment portfolios.

This service is achieved through continuous personal Client contact and interaction while providing non-discretionary investment management and related advisory services. Capital Point Financial Group works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Capital Point Financial Group will then construct a portfolio, consisting of low-cost, diversified mutual funds to achieve the Client’s investment goals. The Advisor may also utilize individual stocks, bonds and/or exchange-traded funds (“ETFs”) to meet the needs of its Clients. The Advisor may retain certain types of investments based on portfolio fit and/or tax considerations.

The Advisor generally recommends portfolios consisting of mutual funds offered by Dimensional Fund Advisors LP (“DFA”). DFA mutual funds follow a passive asset class investment philosophy with low holdings turnover. The DFA fund fees are generally lower than fees and expenses charged by other fund providers. The Advisor is under no obligation to recommend DFA funds to Clients and the Advisor does so only when the Advisor believe they are in a Client’s best interest.

Capital Point Financial Group’s investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Capital Point Financial Group will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Capital Point Financial Group evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Capital Point Financial Group may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

At no time will Capital Point Financial Group accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

As part of the Wealth Management Services, the Advisor will typically provide a variety of financial planning and consulting services, which are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

#### Financial Planning Services

Capital Point Financial Group will typically provide a variety of financial planning services to Clients, pursuant to a written financial planning agreement or as a part of its wealth management services. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives. Generally, such financial planning services involve preparing a formal financial plan based on the Client's financial goals and objectives. This planning may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs, and other areas of a Client's financial situation.

A financial plan developed for the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

Capital Point Financial Group may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### **C. Client Account Management**

Prior to engaging Capital Point Financial Group to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Capital Point Financial Group, in connection with the Client, will develop a strategy that seeks to achieve the Client's investment goals and objectives.
- Asset Allocation – Capital Point Financial Group will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Capital Point Financial Group will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.

- Investment Management and Supervision – Capital Point Financial Group will provide investment management and ongoing oversight of the Client's investment portfolio.

#### **D. Wrap Fee Programs**

Depending on the anticipated transactions to manage Client assets, Capital Point Financial Group may offer its Wrap Fee Program to Clients. Capital Point Financial Group includes securities transaction costs and custody fees (herein "Covered Costs") together with its investment advisory fees. Including these fees into a single asset-based fee is considered a "Wrap Fee Program". The Advisor customizes its investment management services for its Clients. The Advisor sponsors the Capital Point Financial Group Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client's account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Please see Appendix 1 – Wrap Fee Program Brochure, which is included as a supplement to this Disclosure Brochure.

#### **E. Assets Under Management**

As of December 31, 2020, Capital Point Financial Group manages \$336,901,106 in Client assets, all of which are managed on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

### **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more agreements with the Advisor.

#### **A. Fees for Advisory Services**

##### Wealth Management Services

Wealth management fees are paid quarterly, at the end of each calendar quarter, pursuant to the terms of the wealth management agreement. Wealth management fees are based on the following schedule:

<b>Assets Under Management (\$)</b>	<b>Annual Rate (%)</b>
Up to \$500,000	1.65 %
\$500,000 to \$1,000,000	1.45 %
\$1,000,000 to \$2,000,000	1.25 %
\$2,000,000 and over	0.85 %

Fees may vary from the above fee schedule depending on the nature and complexity of each Client's circumstances, or with the inclusion of financial planning or other services, pursuant to the terms of the wealth management agreement.

The wealth management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Capital Point Financial Group will be independently valued by the Custodian. Capital Point Financial Group will not have the authority or responsibility to value portfolio securities.

For Client assets not placed in a Wrap Fee Program, the Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

##### Financial Planning Services

Capital Point Financial Group offers financial planning services at an hourly rate ranging from up to \$400. Fees may be negotiable based on the on the nature and complexity of the services to be provided and the overall relationship

with the Advisor. An estimate for total hours and overall costs will be provided to the Client prior to engaging for these services.

## **B. Fee Billing**

### Wealth Management Services

Wealth management fees are calculated by the Custodian and deducted from the Client's account[s]. The Client shall instruct the Custodian to automatically deduct the investment advisory fee from the Client's account[s] for each billing period and pay the investment advisory fee[s] to the Advisor. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Capital Point Financial Group at the end of each quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Capital Point Financial Group directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

### Financial Planning Services

Financial planning fees are invoiced by the Advisor and are due upon completion of the agreed upon deliverable[s].

## **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than Capital Point Financial Group, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, if applicable. The investment advisory fee charged by Capital Point Financial Group is separate and distinct from these custody and execution fees. For Client assets placed in the Advisor's Wrap Fee Program Capital Point Financial Group includes transactions security costs and custody fees as part of its overall wealth management fee through the Capital Point Financial Group Wrap Fee Program. Securities transaction fees for Client-directed trades may be charged back to the Client. Please see Item 4.D above as well as Appendix 1 – Wrap Fee Program Brochure.

In addition, all fees paid to Capital Point Financial Group for wealth management services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Capital Point Financial Group, but would not receive the services provided by Capital Point Financial Group which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Capital Point Financial Group to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

## **D. Advance Payment of Fees and Termination**

### Wealth Management Services

Capital Point Financial Group is compensated for its services at the end of the quarter after wealth management services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

### Financial Planning Services

Capital Point Financial Group is compensated for its services upon completion of the engagement deliverable[s]. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing

the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

#### **E. Compensation for Sales of Securities**

Capital Point Financial Group does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the wealth management fees noted above. However, certain advisory persons may earn additional compensation as described below.

##### Broker-Dealer Affiliation

Advisory Persons of Capital Point Financial Group are also registered representatives of LPL Financial LLC ("LPL Financial"), a securities broker-dealer, and a member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). In one's separate capacity as a registered representative of LPL Financial, the Advisory Person will implement securities transactions under LPL Financial and not through Capital Point Financial Group. In such instances, an Advisory Person will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by an Advisory Person in one's capacity as a registered representative is separate and in addition to Capital Point Financial Group's advisory fees. This practice presents a conflict of interest because Advisory Persons who are registered representatives may have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on the Client's needs. This conflict is mitigated in two ways. First, Clients are under no obligation, contractually or otherwise, to purchase securities products through one of Capital Point Financial Group's Advisory Persons. Second, Capital Point Financial Group will not charge an ongoing wealth management fee on any assets implemented in the separate capacity of one of Capital Point Financial Group's Advisory Persons. Please see Item 10 – Other Financial Industry Activities and Affiliations.

##### Insurance Agency Affiliations

Advisory Persons may also be licensed as independent insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with Capital Point Financial Group. Insurance commissions earned by these persons are separate and in addition to advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the Advisor who are insurance agents have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on the Client's needs. However, Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with the Advisor. Please see Item 10 – Other Financial Industry Activities and Affiliations.

#### **Item 6 – Performance-Based Fees and Side-By-Side Management**

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Capital Point Financial Group does not charge performance-based fees for its wealth management services. The fees charged by Capital Point Financial Group are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Capital Point Financial Group does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

#### **Item 7 – Types of Clients**

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Capital Point Financial Group offers wealth management services to individuals, high net worth individuals and charitable organizations. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. Capital Point Financial Group generally does not impose a minimum size for establishing a relationship.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

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### **A. Methods of Analysis**

Capital Point Financial Group primarily employs a combination of fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Capital Point Financial Group is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

*Fundamental analysis* utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

*Technical analysis* involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Capital Point Financial Group will be able to accurately predict such a reoccurrence.

As noted above, Capital Point Financial Group generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Capital Point Financial Group will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Capital Point Financial Group may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

### **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Capital Point Financial Group will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

Following are some of the risks associated with the Advisor's investment approach:

#### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

#### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

#### Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

### **Item 9 – Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving Capital Point Financial Group or any of its Supervised Persons.** Capital Point Financial Group and its Advisory Persons value the trust you place in the Advisor. The Advisor encourages you to perform the requisite due diligence on any advisor or service provider with whom you partner. The backgrounds are on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 171867.

### **Item 10 – Other Financial Industry Activities and Affiliations**

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#### Broker-Dealer Affiliation

As noted in Item 5, Advisory Persons are also registered representatives of LPL Financial. In one's separate capacity as a registered representative, an Advisory Person will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Advisor or its Advisory Persons. Neither the Advisor nor Advisory Persons will earn ongoing wealth management fees in connection with any services implemented in an Advisory Persons' separate capacity as a registered representative.

#### Insurance Agency Affiliations

As noted in Item 5, Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with Capital Point Financial Group. As an insurance professional, an Advisory Person will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Advisory Persons are not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Person or the Advisor.

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## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics**

Capital Point Financial Group has implemented a Code of Ethics (the “Code”) that defines the Advisor’s fiduciary commitment to each Client. This Code applies to all persons associated with Capital Point Financial Group (“Supervised Persons”). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor’s duties to the Client. Capital Point Financial Group and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Capital Point Financial Group’s Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (847) 635-8435.

### **B. Personal Trading with Material Interest**

Capital Point Financial Group allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Capital Point Financial Group does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Capital Point Financial Group does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

Capital Point Financial Group allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Capital Point Financial Group by thorough review and reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer (“CCO”) or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

### **D. Personal Trading at Same Time as Client**

While Capital Point Financial Group allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Capital Point Financial Group, or any Supervised Person of Capital Point Financial Group, transact in any security to the detriment of any Client.**

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## **Item 12 – Brokerage Practices**

### **A. Recommendation of Custodian[s]**

Capital Point Financial Group does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the “Custodian”) to safeguard Client assets and authorize Capital Point Financial Group to direct trades to the Custodian as agreed upon in the wealth management agreement. Further, Capital Point Financial Group does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Capital Point Financial Group does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. As its Advisory Persons are also registered representatives of LPL Financial, Capital Point Financial Group and its Advisory Persons are limited in the Custodian[s] in which they can recommend to Clients. Typically, Capital Point Financial Group will recommend that Clients establish their accounts at LPL Financial, where Capital Point Financial Group has access to LPL Financial’s systems, back office support, research and other benefits. While Capital Point

Financial Group receives these economic benefits from LPL Financial, Capital Point Financial Group believes LPL Financial provides quality execution and related services for Clients at competitive prices. Price is not the sole factor Capital Point Financial Group considers in evaluating best execution and the recommendation of a custodian. Capital Point Financial Group also considers the quality of the brokerage services provided by LPL Financial, including the firm's reputation, execution capabilities, commission rates, and responsiveness to Clients and the Advisor's firm. Clients are free to use whatever broker-dealer/custodian they choose to implement financial planning recommendations. For wealth management services, Capital Point Financial Group would be required to obtain permission to use a custodian other than LPL Financial due to the oversight role LPL Financial assumes over the Advisory Persons. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **Capital Point Financial Group does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor does receive certain economic benefits from LPL Financial. Please see Item 14 below.**

**2. Brokerage Referrals** - Capital Point Financial Group does not receive any compensation from any third party in connection with the recommendation for establishing an account.

**3. Directed Brokerage** - All Clients are serviced on a "directed brokerage basis," where Capital Point Financial Group will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s] at the Custodian. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). Capital Point Financial Group will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Capital Point Financial Group will execute its transactions through the Custodian as authorized by the Client. The Advisor generally does not block trades for accounts managed on a non-discretionary basis due to differences in the timing of approval from the Clients.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by John Selzer, Jr., Chief Compliance Officer of Capital Point Financial Group. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A. above, each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Capital Point Financial Group if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 – Client Referrals and Other Compensation**

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### **A. Compensation Received by Capital Point Financial Group**

#### Participation in Institutional Advisor Platform

Capital Point Financial Group has established institutional relationship with LPL Financial (the "Custodian") to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support as part of its relationship with LPL Financial. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of the Custodian over one that does not furnish similar software, systems support, or services. Additionally, the Advisor receives the following benefits from LPL Financial: reimbursement to Clients for transfer costs to the platform/custodian; financing services, receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

### **B. Client Referrals from Solicitors**

Capital Point Financial Group may engage and compensate unaffiliated third-party referral sources (a "solicitor") for Client referrals. Clients will not pay a higher fee to Capital Point Financial Group as a result of such payments to a solicitor. The Advisor shall enter into an agreement with the solicitor, which requires that the solicitor provide full disclosure of the compensation and other conflicts to the prospective client.

## **Item 15 – Custody**

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Capital Point Financial Group does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct Capital Point Financial Group to utilize the Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Capital Point Financial Group to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

## **Item 16 – Investment Discretion**

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Capital Point Financial Group does not have discretion over the selection and amount of securities to be bought or sold in Client accounts or the selection of unaffiliated managers without obtaining prior approval from the Client. The Advisor will contact the Client and obtain approval prior to executing trades or allocating investment assets. The Client will be required to enter into a discretionary investment management agreement with the unaffiliated money manager[s] and/or investment platform[s] recommended by the Advisor.

## **Item 17 – Voting Client Securities**

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Capital Point Financial Group does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

## **Item 18 – Financial Information**

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Neither Capital Point Financial Group, nor its management, have any adverse financial situations that would reasonably impair the ability of Capital Point Financial Group to meet all obligations to its Clients. Neither Capital Point Financial Group, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Capital Point Financial Group is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.



## **Capital Point Financial Group, Ltd.**

### **Form ADV Part 2A – Appendix 1 ("Wrap Fee Program Brochure")**

**Effective: March 29, 2021**

This Form ADV2A - Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices for Capital Point Financial Group, Ltd. ("Capital Point Financial Group" or the "Advisor") services when offering services pursuant to a wrap program. This Wrap Fee Program Brochure shall always be accompanied by the Capital Point Financial Group Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete Capital Point Financial Group Disclosure Brochure or you have any questions about the contents of this Wrap Fee Program Brochure or the Capital Point Financial Group Disclosure Brochure, please contact us at (847) 635-8435 or by email at [john.selzer@jpl.com](mailto:john.selzer@jpl.com).

Capital Point Financial Group is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information about Capital Point Financial Group to assist you in determining whether to retain the Advisor.

Additional information about Capital Point Financial Group and its advisory persons are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD# 171867.

## **Item 2 – Material Changes**

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Form ADV 2A - Appendix 1 provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. In particular, this Wrap Fee Program Brochure discusses Wrap Fee Programs offering by the Advisor.

### Material Changes

This is a newly drafted Wrap Fee Brochure to clarify the services rendered by the Advisor.

### Future Changes

From time to time, we may amend this Wrap Fee Program Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure (along with the complete Capital Point Financial Group Disclosure Brochure) or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Capital Point Financial Group.

At any time, you may view this Wrap Fee Program Brochure and the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD# 171867. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (847) 635-8435 or by email at [john.selzer@lpl.com](mailto:john.selzer@lpl.com).

## **Item 3 – Table of Contents**

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## **Item 4 – Services Fees and Compensation**

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### **A. Services**

Capital Point Financial Group provides customized investment advisory services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the Capital Point Financial Group Disclosure Brochure (Form ADV 2A). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting Capital Point Financial Group as your investment advisor.

As part of the investment advisory fees noted in Item 5 of the Disclosure Brochure, Capital Point Financial Group includes normal securities transaction fees (herein “Covered Costs”) as part of the overall investment advisory fee. Securities regulations often refer to this combined fee structure as a “Wrap Fee Program”. The Advisor sponsors the Capital Point Financial Group Wrap Fee Program.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of securities transaction fees into the single “bundled” investment advisory fee. This Wrap Fee Program Brochure references back to the Capital Point Financial Group Disclosure Brochure in which this Wrap Fee Program Brochure serves as an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on Capital Point Financial Group’s investment philosophy and related services.**

### **B. Program Costs**

Advisory services provided by Capital Point Financial Group are offered in a wrap fee structure whereby normal securities transaction costs are included in the overall investment advisory fee paid to Capital Point Financial Group. As the level of trading in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than engaging for advisory services where the transactions costs are borne separately by the Client. The cost of the Wrap Fee Program varies depending on services to be provided to each Client, however, the Client is not charged more if there is higher trading activity in the Client’s account[s]. A Wrap Fee structure has a potential conflict of interest as the Advisor may have an incentive to limit the number of trades placed in the Client’s account[s]. **Please see Item 5 – Fees and Compensation of the Disclosure Brochure for complete details on fees.**

### **C. Fees**

Wealth management fees are paid quarterly, at the end of each calendar quarter, pursuant to the terms of the wealth management agreement. The wealth management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client’s fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by Capital Point Financial Group will be independently valued by the Custodian. Capital Point Financial Group will not have the authority or responsibility to value portfolio securities.

Wealth management fees are calculated by the Custodian and deducted from the Client’s account[s]. The Client shall instruct the Custodian to automatically deduct the investment advisory fee from the Client’s account[s] for each billing period and pay the investment advisory fee[s] to the Advisor. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with Capital Point Financial Group at the end of each quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian’s brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Capital Point Financial Group directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

As noted above, the Wrap Fee Program includes normal securities trading costs incurred in connection with the discretionary investment management services provided by Capital Point Financial Group.

#### **D. Compensation**

Capital Point Financial Group is the sponsor and portfolio manager of this Wrap Fee Program. Capital Point Financial Group receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the Custodian for the costs associated with the normal trading activity in the Client's account[s].

#### **Item 5 – Account Requirements and Types of Clients**

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Capital Point Financial Group offers investment advisory services to individuals, high net worth individuals and charitable organizations. Capital Point Financial Group generally does not impose a minimum account size for establishing a relationship. Please see Item 7 – Types of Clients in the Disclosure Brochure for additional information.

#### **Item 6 – Portfolio Manager Selection and Evaluation**

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##### **Portfolio Manager Selection**

Capital Point Financial Group serves as sponsor and as portfolio manager for the services under this Wrap Fee Program.

##### **Related Persons**

Capital Point Financial Group personnel serve as portfolio managers for this Wrap Fee Program. Capital Point Financial Group does not serve as a portfolio manager for any third-party Wrap Fee Programs.

##### **Performance-Based Fees**

Capital Point Financial Group does not charge performance-based fees for its wealth management services. The fees charged by Capital Point Financial Group are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

##### **Supervised Persons**

Capital Point Financial Group Advisory Persons serve as portfolio managers for all accounts, including the services described in this Wrap Fee Program Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

##### **Methods of Analysis**

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

##### **Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Capital Point Financial Group will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

Following are some of the risks associated with the Advisor's investment approach:

#### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

#### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

#### Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure for details on investment risks.**

#### Proxy Voting

Capital Point Financial Group does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

### **Item 7 – Client Information Provided to Portfolio Managers**

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Capital Point Financial Group is the sponsor and sole portfolio manager for the Program. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program. Please also see the Capital Point Privacy Policy (included after this Wrap Fee Program Brochure).

### **Item 8 – Client Contact with Portfolio Managers**

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Capital Point Financial Group is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at Capital Point.

### **Item 9 – Additional Information**

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#### **A. Disciplinary Information and Other Financial Industry Activities and Affiliations**

**There are no legal, regulatory or disciplinary events involving Capital Point Financial Group or any of its Supervised Persons.** Capital Point Financial Group and its Advisory Persons value the trust you place in the Advisor. The Advisor encourages you to perform the requisite due diligence on any advisor or service provider with whom you partner. The backgrounds are on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 171867.

Please see Item 9 of the Capital Point Financial Group Disclosure Brochure as well as Item 3 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background of the Advisor and its Advisory Persons.

#### Other Financial Activities and Affiliations

Please see Items 10 and 14 of the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### **B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information**

Capital Point Financial Group has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to Capital Point Financial Group's compliance program (our "Supervised Persons"). Complete details on the Capital Point Financial Group Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

#### Review of Accounts

Investments in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Capital Point Financial Group under the supervision of the Chief Compliance Officer ("CCO"). Details of the review policies and practices are provided in Item 13 of the Form ADV Part 2A – Disclosure Brochure.

#### Other Compensation

##### Participation in Institutional Advisor Platform

Capital Point Financial Group has established institutional relationship with LPL Financial (the "Custodian") to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support as part of its relationship with LPL Financial. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of the Custodian over one that does not furnish similar software, systems support, or services. Additionally, the Advisor receives the following benefits from LPL Financial: reimbursement to Clients for transfer costs to the platform/custodian; financing services, receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

Please see Item 14 – Other Compensation in the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on additional compensation that may be received by Capital Point Financial Group or its Advisory Persons. Each Advisory Person's Brochure Supplement (also included with this Wrap Fee Program Brochure) provides details on any outside business activities and the associated compensation.

#### Client Referrals from Solicitors

Capital Point Financial Group may engage and compensate unaffiliated third-party referral sources (a "solicitor") for Client referrals. Clients will not pay a higher fee to Capital Point Financial Group as a result of such payments to a solicitor. The Advisor shall enter into an agreement with the solicitor, which requires that the solicitor provide full disclosure of the compensation and other conflicts to the prospective client.

#### Financial Information

Neither Capital Point Financial Group, nor its management, have any adverse financial situations that would reasonably impair the ability of Capital Point Financial Group to meet all obligations to its Clients. Neither Capital Point Financial Group, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. Capital Point Financial Group is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**John M. Selzer, Jr., CFP®  
Principal and Chief Compliance Officer**

**Effective: March 29, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of John M. Selzer, Jr., CFP® (CRD# 1490797) in addition to the information contained in the Capital Point Financial Group, Ltd. ("Capital Point Financial Group" or the "Advisor", CRD# 171867) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Capital Point Financial Group Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (847) 635-8435.

Additional information about Mr. Selzer is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1490797.

## Item 2 – Educational Background and Business Experience

John M. Selzer, Jr., CFP®, born in 1961, is dedicated to advising Clients of Capital Point Financial Group as the Principal and Chief Compliance Officer. Mr. Selzer earned a Bachelor of Arts degree in Business from the University of Wisconsin - Stout in 1985. Additional information regarding Mr. Selzer's employment history is included below.

### Employment History:

Principal and Chief Compliance Officer, Capital Point Financial Group, Ltd.	09/2004 to Present
Registered Representative, LPL Financial LLC	09/2004 to Present

### CERTIFIED FINANCIAL PLANNER™ ("CFP®")

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 71,000 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 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.

### Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Selzer.*** Mr. Selzer has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Selzer.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Selzer.*** The Advisor encourages you to independently view the background of Mr. Selzer on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1490797.

### Item 4 – Other Business Activities

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#### Broker-Dealer Affiliation

Mr. Selzer is also a registered representative of LPL Financial LLC (“LPL Financial”). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Selzer’s separate capacity as a registered representative, Mr. Selzer will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Selzer. Neither the Advisor nor Mr. Selzer will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Selzer’s separate capacity as a registered representative.

#### Insurance Agency Affiliations

Mr. Selzer is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Selzer’s role with Capital Point Financial Group. As an insurance professional, Mr. Selzer will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Selzer is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Selzer or the Advisor.

### Item 5 – Additional Compensation

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Mr. Selzer has additional business activities where compensation is received that are detailed in Item 4 above.

### Item 6 – Supervision

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Mr. Selzer serves as the Principal and Chief Compliance Officer of Capital Point Financial Group. Mr. Selzer can be reached at (847) 635-8435.

Capital Point Financial Group has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Capital Point Financial Group. Further, Capital Point Financial Group is subject to regulatory oversight by various agencies. These agencies require registration by Capital Point Financial Group and its Supervised Persons. As a registered entity, Capital Point Financial Group is subject to examinations by regulators, which may be announced or unannounced. Capital Point Financial Group is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Matthew J. Fountain, CFP®  
Financial Planner**

**Effective: March 29, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Matthew J. Fountain, CFP® (CRD# 3004010) in addition to the information contained in the Capital Point Financial Group, Ltd. (“Capital Point Financial Group” or the “Advisor”, CRD# 171867) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Capital Point Financial Group Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (847) 635-8435.

Additional information about Mr. Fountain is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3004010.

## Item 2 – Educational Background and Business Experience

Matthew J. Fountain, CFP®, born in 1971, is dedicated to advising Clients of Capital Point Financial Group as a Financial Planner. Mr. Fountain earned a Bachelor of Science degree in Political Science from Michigan State University in 1994. Additional information regarding Mr. Fountain's employment history is included below.

### Employment History:

Financial Planner, Capital Point Financial Group, Ltd.	04/2016 to Present
Registered Representative, LPL Financial LLC	09/2015 to Present
Investment Advisor Representative, Gaines Financial Group	10/2015 to 07/2016
Financial Planner/Registered Representative, Ameriprise Financial Services, Inc.	10/2009 to 09/2015
Vice Chariman, Babe Weiller YMCA Board of Directors	08/2006 to 03/2012
Financial Planner/Registered Representative, H & R Block Financial Advisors, Inc.	03/1998 to 10/2009

### CERTIFIED FINANCIAL PLANNER™ ("CFP®")

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 71,000 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 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.

### Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Fountain.*** Mr. Fountain has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Fountain.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Fountain.*** The Advisor encourages you to independently view the background of Mr. Fountain on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3004010.

### Item 4 – Other Business Activities

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#### Broker-Dealer Affiliation

Mr. Fountain is also a registered representative of LPL Financial LLC (“LPL Financial”). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Fountain’s separate capacity as a registered representative, Mr. Fountain will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Fountain. Neither the Advisor nor Mr. Fountain will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Fountain’s separate capacity as a registered representative.

#### Insurance Agency Affiliations

Mr. Fountain is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Fountain’s role with Capital Point Financial Group. As an insurance professional, Mr. Fountain will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Fountain is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Fountain or the Advisor.

### Item 5 – Additional Compensation

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Mr. Fountain has additional business activities where compensation is received that are detailed in Item 4 above.

### Item 6 – Supervision

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Mr. Fountain serves as a Financial Planner of Capital Point Financial Group and is supervised by John Selzer, the Chief Compliance Officer. Mr. Selzer can be reached at (847) 635-8435.

Capital Point Financial Group has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Capital Point Financial Group. Further, Capital Point Financial Group is subject to regulatory oversight by various agencies. These agencies require registration by Capital Point Financial Group and its Supervised Persons. As a registered entity, Capital Point Financial Group is subject to examinations by regulators, which may be announced or unannounced. Capital Point Financial Group is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Donald B. Furlong, CFP®  
Financial Planner**

**Effective: March 29, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Donald B. Furlong CFP® (CRD# 1280435) in addition to the information contained in the Capital Point Financial Group, Ltd. ("Capital Point" or the "Advisor", CRD# 171867) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Capital Point Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (847) 635-8435.

Additional information about Mr. Furlong is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1280435.

## Item 2 – Educational Background and Business Experience

Donald B. Furlong, born in 1953, is dedicated to advising Clients of Capital Point as a Financial Planner. Mr. Furlong earned a Bachelor's in Business Administration from Florida Southern College in 1975. Additional information regarding Mr. Furlong's employment history is included below.

### Employment History:

Financial Planner, Capital Point Financial Group, Ltd.	05/2016 to Present
Registered Representative, LPL Financial, LLC	06/2013 to Present
Investment Advisor Representative, LPL Financial, LLC	06/2013 to 09/2016
Financial Advisor, New England Securities Corp	10/1984 to 06/2013

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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 71,000 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 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.

### Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Furlong.*** Mr. Furlong has never been involved in any regulatory, civil or criminal action. There have been no, lawsuits, arbitration claims or administrative proceedings against Mr. Furlong.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Furlong.***

However, the Advisor encourages you to independently view the background of Mr. Furlong on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1280435.

### Item 4 – Other Business Activities

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#### Broker-Dealer Affiliation

Mr. Furlong is also a registered representative of LPL Financial LLC (“LPL Financial”). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Furlong’s separate capacity as a registered representative, Mr. Furlong will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Furlong. Neither the Advisor nor Mr. Furlong will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Furlong’s separate capacity as a registered representative.

#### Insurance Agency Affiliations

Mr. Furlong is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Furlong’s role with Capital Point. As an insurance professional, Mr. Furlong will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Furlong is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Furlong or the Advisor.

#### Real Estate

Mr. Furlong is a licensed real estate agent. Mr. Furlong may receive additional compensation for the sale of real estate property. Clients are not obligated to engage Mr. Furlong at this activity. Mr. Furlong spends less than 10% of his time during trading hours at this activity.

### Item 5 – Additional Compensation

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Mr. Furlong has additional business activities where compensation is received that are detailed in Item 4 above.

### Item 6 – Supervision

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Mr. Furlong serves as a Financial Planner of Capital Point and is supervised by John Selzer, the Chief Compliance Officer. Mr. Selzer can be reached at (847) 635-8435.

Capital Point has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Capital Point. Further, Capital Point is subject to regulatory oversight by various agencies. These agencies require registration by Capital Point and its Supervised Persons. As a registered entity, Capital Point is subject to examinations by regulators, which may be announced or unannounced. Capital Point is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Patrick A. Gill  
Financial Planner**

**Effective: March 29, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Patrick A. Gill (CRD# 4440151) in addition to the information contained in the Capital Point Financial Group, Ltd. (“Capital Point Financial Group” or the “Advisor”, CRD# 171867) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Capital Point Financial Group Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (847) 635-8435.

Additional information about Mr. Gill is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4440151.

## Item 2 – Educational Background and Business Experience

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Patrick A. Gill, born in 1976, is dedicated to advising Clients of Capital Point Financial Group as a Financial Planner. Mr. Gill also earned a Bachelor of Science degree from the University of Illinois in 2000. Additional information regarding Mr. Gill's employment history is included below.

### Employment History:

Financial Planner, Capital Point Financial Group, Ltd.	12/2016 to Present
Financial Advisor, LPL Financial LLC	08/2012 to Present
Sr. Wealth Manager, Level Four Advisory Services	04/2014 to 12/2016
Financial Advisor, LaSalle St. Securities, L.L.C.	02/2006 to 04/2014

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Gill.*** Mr. Gill has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Gill.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Gill.*** However, the Advisor encourages you to independently view the background of Mr. Gill on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4440151.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Gill is also a registered representative of LPL Financial LLC ("LPL Financial"). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Gill's separate capacity as a registered representative, Mr. Gill will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Gill. Neither the Advisor nor Mr. Gill will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Gill's separate capacity as a registered representative.

### Insurance Agency Affiliations

Mr. Gill is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Gill's role with Capital Point Financial Group. As an insurance professional, Mr. Gill will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Gill is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Gill or the Advisor.

## Item 5 – Additional Compensation

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Mr. Gill has additional business activities where compensation is received that are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Gill serves as a Financial Planner of Capital Point Financial Group and is supervised by John Selzer, the Chief Compliance Officer. Mr. Selzer can be reached at (847) 635-8435.

Capital Point Financial Group has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Capital Point Financial Group. Further,

Capital Point Financial Group is subject to regulatory oversight by various agencies. These agencies require registration by Capital Point Financial Group and its Supervised Persons. As a registered entity, Capital Point Financial Group is subject to examinations by regulators, which may be announced or unannounced. Capital Point Financial Group is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Brendan M. Krah**  
**Licensed Assistant**

**Effective: March 29, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Brendan M. Krah (CRD# 6194297) in addition to the information contained in the Capital Point Financial Group, Ltd. ("Capital Point" or the "Advisor", CRD# 171867) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Capital Point Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (847) 635-8435.

Additional information about Mr. Krah is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6194297.

## Item 2 – Educational Background and Business Experience

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Brendan M. Krah, born in 1986, is dedicated to advising Clients of Capital Point as a Licensed Assistant. Mr. Krah earned a Bachelor of Science degree in Marketing Management from Roosevelt University in 2010. Additional information regarding Mr. Krah's employment history is included below.

### Employment History:

Licensed Assistant, Capital Point Financial Group, Ltd.	11/2015 to Present
Registered Representative, LPL Financial LLC	12/2015 to Present
Manager, Naperville Pool & Spa	06/2015 to 11/2015
Sales, UpRight Law	02/2015 to 06/2015
Investment Representative, Northwestern Mutual Investment Services	01/2014 to 12/2014
Agent, Northwestern Mutual Life Insurance	05/2013 to 12/2014
Business Development Director, Oakton Pavillion	03/2010 to 05/2015

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Krah.*** Mr. Krah has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Krah.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Krah.***

However, the Advisor encourages you to independently view the background of Mr. Krah on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6194297.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Krah is also a registered representative of LPL Financial LLC ("LPL Financial"). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Krah's separate capacity as a registered representative, Mr. Krah will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Krah. Neither the Advisor nor Mr. Krah will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Krah's separate capacity as a registered representative.

### Insurance Agency Affiliations

Mr. Krah is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Krah's role with Capital Point. As an insurance professional, Mr. Krah will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Krah is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Krah or the Advisor.

## Item 5 – Additional Compensation

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Mr. Krah has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Krah1 serves as a Licensed Assistant of Capital Point and is supervised by John Selzer, the Chief Compliance Officer. John Selzer can be reached at (847) 635-8435.

Capital Point has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Capital Point. Further, Capital Point is subject to regulatory oversight by various agencies. These agencies require registration by Capital Point and its Supervised Persons. As a registered entity, Capital Point is subject to examinations by regulators, which may be announced or unannounced. Capital Point is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**David W. Chadwick, CFP®  
Wealth Advisor**

**Effective: March 29, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of David W. Chadwick, CFP® (CRD# 3112314) in addition to the information contained in the Capital Point Financial Group, Ltd. ("Capital Point" or the "Advisor", CRD# 171867) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Capital Point Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (847) 635-8435.

Additional information about Mr. Chadwick is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3112314.

## Item 2 – Educational Background and Business Experience

David W. Chadwick, CFP®, born in 1974, is a Wealth Advisor for Capital Point. Mr. Chadwick earned a Master of Business Administration from the Saint Joseph's University in 2002. Mr. Chadwick also earned a Bachelor of Science in Business Administration - Finance from the Shippensburg University in 1997. Additional information regarding Mr. Chadwick's employment history is included below.

### Employment History:

Wealth Advisor, Capital Point Financial Group, Ltd.	08/2018 to Present
Registered Representative, LPL Financial LLC	06/2018 to Present
Investment Advisor Representative and Registered Representative, Hancock Investment Services, Inc.	03/2015 to 06/2018
Private Banker, Hancock Bank	03/2015 to 06/2018
Private Advisor and Registered Representative, BB&T Investment Services, Inc.	08/2011 to 03/2015
Private Banker, BB&T Bank	08/2011 to 03/2015
Financial Advisor and Registered Representative, M&I Financial Advisors, Inc.	09/2008 to 07/2011
Personal Business Manager, Asset Management Partners	03/2004 to 08/2008
Financial Advisor and Registered Representative, NFP Securities, Inc.	03/2004 to 08/2008

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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 71,000 individuals have obtained CFP® certification in the United States.

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- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination 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.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Chadwick.*** Mr. Chadwick has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Chadwick.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Chadwick.***

However, the Advisor encourages you to independently view the background of Mr. Chadwick on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 3112314.

### **Item 4 – Other Business Activities**

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#### Broker-Dealer Affiliation

Mr. Chadwick is also a registered representative of LPL Financial LLC ("LPL Financial"). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Chadwick's separate capacity as a registered representative, Mr. Chadwick will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Chadwick. Neither the Advisor nor Mr. Chadwick will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Chadwick's separate capacity as a registered representative.

#### Insurance Agency Affiliations

Mr. Chadwick is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Chadwick's role with Capital Point. As an insurance professional, Mr. Chadwick will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Chadwick is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Chadwick or the Advisor.

### **Item 5 – Additional Compensation**

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Mr. Chadwick has additional business activities where compensation is received that are detailed in Item 4 above.

### **Item 6 – Supervision**

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Mr. Chadwick serves as a Wealth Advisor of Capital Point and is supervised by John Selzer, the Chief Compliance Officer. Mr. Selzer can be reached at (847) 635-8435.

Capital Point has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Capital Point. Further, Capital Point is subject to regulatory oversight by various agencies. These agencies require registration by Capital Point and its Supervised

Persons. As a registered entity, Capital Point is subject to examinations by regulators, which may be announced or unannounced. Capital Point is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**David S. Hogaboom**  
**Investment Advisor Representative**

**Effective: March 29, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of David S. Hogaboom (CRD# 1589043) in addition to the information contained in the Capital Point Financial Group, Ltd. ("Capital Point" or the "Advisor", CRD# 171867) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Capital Point Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (847) 635-8435.

Additional information about Mr. Hogaboom is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1589043.

## Item 2 – Educational Background and Business Experience

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David S. Hogaboom, born in 1964, is dedicated to advising Clients of Capital Point as an Investment Advisor Representative. Mr. Hogaboom earned a Master of Business Administration degree from Loyola Quinlan Graduate School in 1989. Mr. Hogaboom also earned a Bachelor's degree in Finance from Eastern Illinois University in 1986. Additional information regarding Mr. Hogaboom's employment history is included below.

### Employment History:

Investment Advisor Representative, Capital Point Financial Group, Ltd.	11/2018 to Present
Registered Representative, LPL Financial LLC	08/2018 to Present
Managing Partner, Guidant Wealth Advisors-LPL	05/2017 to 06/2018
National Sales Manager, NorthStar Securities	02/2012 to 04/2017
Managing Director, Wholesaler, Destra Capital Investments	01/2011 to 02/2012

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Hogaboom.*** Mr. Hogaboom has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Hogaboom. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Hogaboom.*** However, the Advisor encourages you to independently view the background of Mr. Hogaboom on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1589043.

## Item 4 – Other Business Activities

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### Broker-Dealer Affiliation

Mr. Hogaboom is also a registered representative of LPL Financial LLC ("LPL Financial"). LPL Financial is a registered broker-dealer (CRD# 6413), member FINRA, SIPC. In Mr. Hogaboom's separate capacity as a registered representative, Mr. Hogaboom will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Hogaboom. Neither the Advisor nor Mr. Hogaboom will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Hogaboom's separate capacity as a registered representative.

## Item 5 – Additional Compensation

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Mr. Hogaboom has additional business activities where compensation is received that are detailed in Item 4 above.

## Item 6 – Supervision

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Mr. Hogaboom serves as an Investment Advisor Representative of Capital Point and is supervised by John Selzer, the Chief Compliance Officer. Mr. Selzer can be reached at (847) 635-8435.

Capital Point has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Capital Point. Further, Capital Point is subject to regulatory oversight by various agencies. These agencies require registration by Capital Point and its Supervised Persons. As a registered entity, Capital Point is subject to examinations by regulators, which may be announced or unannounced. Capital Point is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## Privacy Policy

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Effective: March 29, 2021

### Our Commitment to You

Capital Point Financial Group, Ltd. ("Capital Point Financial Group" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Capital Point Financial Group (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Capital Point Financial Group does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

### What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

### How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting. Capital Point Financial Group shares Client information with LPL Financial LLC ("LLC"). This sharing is due to the oversight LPL has over certain Supervised Persons of the Advisor. You may also contact us at any time for a copy of the LPL Privacy Policy.	Yes	No
<b>Marketing Purposes</b> Capital Point Financial Group does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Capital Point Financial Group or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b>	No	Not Shared
<b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
<b>Information About Former Clients</b> Capital Point Financial Group does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

### Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (847) 635-8435.