

Arbor Point Advisors
Advisor Brochure Supplement
(Part 2B of Form ADV)

This brochure supplement provides information about Todd Kimpel that supplements the brochure for Arbor Point Advisors. (APA). You should have received a copy of that brochure. Please contact Adrian Headen if you did not receive APA's brochure or if you have any questions about the contents of this supplement. This Supplement has not been reviewed or approved by the U.S. Securities & Exchange Commission, any state regulatory agency or self-regulatory organization.

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

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12325 Port Grace Blvd
La Vista, NE 68128

www.arborpointadvisors.com

888-777-1992

Brochure Supplement (Part 2B of Form ADV)

Item 2. Educational Background and Business Experience

Year of Birth: 1958

Educational Background:

Your financial advisor has graduated from the following institution(s):

Institution Name: West Liberty University

Date Completed: 12/1/1981

Degree Earned: BS

Area of Study: Business

Business/Employment Experience (for past five years):

Your financial advisor the following employment background:

Employer Name: Arbor Point Advisors, LLC.

Start Date: 6/1/2017

End Date: Present

Title: Investment Advisor Representative

Address: 12325 Port Grace Blvd., La Vista, NE 68128

Type of Business: Registered Investment Advisor

Employer Name: Securities America, Inc.

Start Date: 6/1/2017

End Date: Present

Title: Registered Representative

Address: 12325 Port Grace Blvd., La Vista, NE 68128

Type of Business: Broker/Dealer

Employer Name: Commonwealth Financial Services, LLC

Start Date: 9/10/2010

End Date: 7/6/2017

Title: Registered Investment Advisor

Address: 225 College Parkway, Suite 101, Parkersburg, WV 26104

Type of Business: Registered Investment Advisor

Employer Name: LPL Financial LLC

Start Date: 4/1/2003

End Date: 6/1/2017

Title: Registered Representative

Address: 75 State Street, 22nd Floor, Boston, MA 02109

Type of Business: Broker/Dealer

Professional Designations

Chartered Financial Consultant (ChFC): To be a ChFC, one must:

- Have three years of full-time business experience within the five years preceding the awarding of the designation
- Six core and two elective courses
- Successfully complete the final proctored exam for each course
- Complete 30 continuing education credits every two years

Chartered Life Underwriter (CLU): To be a CLU, one must:

- Have three years of full-time business experience within the five years preceding the awarding of the designation
- Successfully complete five core and three elective courses
- Successfully complete the final proctored exam for each course
- Complete 30 hours of continuing education every two years

Item 3. Disciplinary History

None

Item 4. Other Business Activities

Your financial advisor may recommend the purchase and sale of securities products in their separate capacity as a registered representative with Securities America, Inc., a full service broker/dealer, member FINRA/SIPC. Securities America, Inc. and Arbor Point Advisors, LLC. are affiliated entities. A portion of the financial advisor's time each week is dedicated to securities and securities sales. Your financial advisor may receive commissions when offering securities products to clients.

In addition to his work with Securities America, Inc., the financial advisor is engaged in offering insurance and insurance products as an insurance agent. A portion of his time each week is dedicated to insurance and insurance sales, and he can earn commissions when acting in this separate capacity.

Conflicts of interest may arise in the course of your relationship with your financial advisor between providing investment management services and your financial advisor's other business activities. These potential conflicts of interest are described below. To the extent we are unable to prevent actual or potential conflicts, we will take reasonable steps to mitigate them and, at a minimum, your financial advisor will disclose them to you. Arbor Point Advisors ("APA") is an affiliate of Securities America Inc. ("SAI"), a full service broker-dealer and member of FINRA and SIPC. SAI offers securities

products and Arbor Point Advisors services. Your financial advisor is a representative of both the investment adviser and broker-dealer and may also have separate SAI brokerage relationships with investment advisory clients. As an investment advisor representative, your financial advisor owes clients a heightened standard of fiduciary care when providing investment advice than when acting as a broker-dealer registered representative.

As an investment advisor representative, your financial advisor receives a portion of the advisory fee paid by you (please refer to your advisory agreement for further detail). Participating in wrap fee programs or other advisory programs may cost you more or less than if you were to implement the strategy in a SAI brokerage account. Some factors that might impact the total costs to you include the frequency of trading activity, rate of commissions, other transaction-related compensation, or whether account fees, transaction fees or similar charges would be incurred.

As a SAI registered representative, your financial advisor offers brokerage services separately from any investment advisory services. When providing brokerage services, your financial advisor receives a portion of commissions for effecting transactions. Transaction based compensation may create a financial incentive for your financial advisor to recommend investment products based on the compensation received. In addition to commissions, some investment products may offer additional service fees (sometimes referred to as 12b-1 fees), typically based on asset value under management, related to personal services for investors and/or the maintenance of shareholder accounts. Your financial advisor may receive a portion of these service fees. For investment products offering additional asset-based payments, there may be a financial incentive to recommend those products over other investment products that pay less or do not make such payments.

Item 5. Additional Compensation

The financial advisor may have an incentive to join or remain with Securities America, Inc. through compensation arrangements over and above the compensation that may be received for selling products and services through Securities America, Inc. These arrangements may include bonuses, enhanced pay-outs, forgivable loans, business transition loans, and other forms of cash/non-cash compensation for meeting certain production levels.

With respect to investment advisory, brokerage, and insurance services, your financial advisor may receive bonuses or non-cash compensation relating to the promotion or sale of a program sponsor's products or services. These program sponsors may pay for training, education, or prospecting events such as seminars, for due diligence and travel expenses to these events, and occasionally they may provide business entertainment or gifts of nominal value to financial advisors.

Your financial advisor may receive referral fees for referring a client or prospective client to APA or a third party investment advisor.

While such compensation is typically limited and governed by SAI policy and industry rules, receipt of such compensation may give the financial advisory an incentive to recommend investment products.

Item 6. Supervision

Your financial advisor's activities are supervised by their OSJ Branch Manager and/or a member of APA's supervision team. The supervisor provides ongoing training and support to your financial advisor and answers questions about financial planning or providing investment advice to clients. The supervisor also reviews the financial advisor's activities through APA's client relationship management system, business submission reviews, email monitoring, and correspondence reviews. The person responsible for supervising the financial advisor's advisory activities, Adrian Headen, Regional Sales Supervision Principal, can be reached at 800-747-6111.