

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

This Brochure Supplement provides information about James Towarnicky that supplements the Disclosure Brochure for Arbor Point Advisors, LLC (APA). You should have received a copy of that Disclosure Brochure. Please contact Roman Zharov if you did not receive APA's Disclosure 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 any self-regulatory organization.

Phone: 304-422-3531

Fax: 304-428-6222

E-Mail: james.towarnicky@securitiesamerica.com

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

October 08, 2019



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: 1959

Educational Background:

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

Institution Name: Ohio Valley College

Date Completed: 5/3/2008

Degree Earned: BS

Area of Study: Business Administration

Business/Employment Experience (for past five years):

Your financial advisor the following employment background:

Employer Name: Arbor Point Advisors, LLC.

Start Date: 11/15/2018

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: 11/15/2018

End Date: Present

Title: Registered Representative

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

Type of Business: Broker/Dealer

Employer Name: LPL Financial LLC

Start Date: 5/5/1999

End Date: 11/15/2018

Title: Investment Advisor Representative

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

Type of Business: Registered Investment Advisor

Employer Name: LPL Financial LLC

Start Date: 5/5/1999

End Date: 11/15/2018

Title: Registered Representative

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

Type of Business: Broker/Dealer

Professional Designations

None

Item 3. Disciplinary History

None

Item 4. Other Business Activities

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.

Your financial advisor may also be 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. In this separate capacity, your financial advisor may recommend to clients the purchase and sale of securities products and receive commissions when doing so. A portion of your financial advisor's workweek is dedicated to securities and securities sales.

In addition to the advisory fees disclosed along with your client agreement, your financial advisor may receive compensation, including bonuses and non-cash compensation, for selling certain securities or other investment products. As a result, certain incentives and conflicts of interest may exist for your financial advisor if you buy certain recommended products or services.

Conflicts of interest may arise in the course of providing investment management services to you and the financial advisor's other financial industry activities. These potential conflicts of interest are described in this Supplemental Brochure. To the extent we cannot prevent actual or potential conflicts, we will take reasonable steps to mitigate them and, at a minimum, disclose them to you.

Item 5. Additional Compensation

The financial advisor may have an incentive to join and remain with Securities America, Inc. and/or Arbor Point Advisors, LLC through certain compensation arrangements which could include bonuses, enhanced pay-outs, forgivable loans and/or business transaction loans. There can be production goals associated with your financial advisor recommending a transaction, and receiving compensation from a recommendation can be considered a conflict of interest. Clients are encouraged to read the Arbor Point Advisors, LLC Form ADV Part 2A Disclosure Brochure and discuss any potential conflicts of interest with their financial advisor.

Securities America can issue payments in the form of loans to its representatives which can be forgivable based on years of service or production. This practice can create a conflict of interest because the representative can have a financial incentive to recommend clients engage Arbor Point

Advisors, LLC for advisory services in order for the loan to be forgiven. Your financial advisor will obtain financial data from you and assist you in setting appropriate investment objectives. Arbor Point Advisors, LLC periodically reviews advisory accounts to ensure suitability and adherence to client investment objectives. Clients are encouraged to consult with their financial advisor if they have questions regarding this issue.

The financial advisor can 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 prospective events such as seminars, for due diligence and travel expenses to these events and can occasionally provide business entertainment or gifts of nominal value to financial advisors

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

Incentive programs and cash/non-cash compensation are strictly regulated by the SEC, FINRA and Securities America compliance policies.

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 one or more individuals working in the financial advisor's office and/or a member of APA's supervision team. The supervisor provides ongoing training and support to your financial advisor and answers questions about providing financial planning or investment advice to clients. The supervisor also reviews the financial advisor's activities through APA's client relationship management system, business submission reviews, e-mail monitoring and correspondence reviews. The person responsible for supervising the financial advisor's advisory activities, Roman Zharov, Regional Sales Supervision Principal, can be reached at 800-747-6111.