

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

This Brochure Supplement provides information about Neal Watson that supplements the 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 self-regulatory organization.

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Additional information about Neal Watson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

July 14, 2021



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12325 Port Grace Blvd  
La Vista, NE 68128  
[www.arborpointadvisors.com](http://www.arborpointadvisors.com)  
800-747-6111

# Brochure Supplement (Part 2B of Form ADV)

## Item 2. Educational Background and Business Experience

Year of Birth: 1971

Educational Background:

Your financial advisor has graduated from the following institution:

Institution Name: Ohio State University

Date Completed: 03-1993

Degree Earned: BS

Area of Study: Business Management

Business/Employment Experience (for past five years):

Your financial advisor has the following employment background:

Employer Name: Arbor Point Advisors, LLC

Start Date: 07/06/2021

End Date: Present

Title: Investment Advisor Representative

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

Type of Business: Registered Investment Advisor

Employer Name: Fleming Watson Financial Advisors, LLC

Start Date: 08/15/2016

End Date: 07/02/2021

Title: Investment Advisor Representative

Address: 512 Third Street, Marietta, OH 45750

Type of Business: Registered Investment Advisor

Employer Name: Miai, Inc.

Start Date: 08/11/2004

End Date: 08/12/2016

Title: Investment Advisor Representative

Address: 12222 Merit Drive, Suite 1390, Dallas, TX 75251

Type of Business: Registered Investment Advisor

Employer Name: Maplewood Investments, Inc.  
Start Date: 08/11/2004  
End Date: 08/12/2016  
Title: Registered Representative  
Address: 12222 Merit Drive, Suite 1390, Dallas, TX 75251  
Type of Business: Broker/Dealer

## Professional Designations

Certified Financial Planner™ (CFP®): To be a CFP®, one must:

- Hold a bachelor's degree from an accredited college or university
- Complete financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net))
- Successfully complete the 10-hour CFP® certification exam
- Obtain 3 years of qualifying full-time work experience
- Successfully pass the Candidate Fitness Standards and background check
- Complete 30 hours of continuing education every 2 years

## 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 time each week is dedicated to insurance and insurance sales, and the financial advisor can earn commissions when acting in this separate capacity.

In addition to the advisory fees disclosed in your advisory 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 products or services recommended by your financial advisor.

Conflicts of interest may arise in the course of providing investment management services and your financial advisor's other financial industry activities. These potential conflicts of interest are described in this brochure. To the extent we are unable to 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 or remain with Arbor Point Advisors, LLC through compensation arrangements which could include bonuses, enhanced pay-outs, forgivable loans and/or business transition 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 with their financial advisor.

The firm 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 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.

Incentive programs and cash/noncash compensation are strictly regulated by the SEC, FINRA, and APA compliance policies.

While such compensation is typically limited and governed by APA 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 someone 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 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, Roman Zharov, Regional Sales Supervision Principal, can be reached at 800-747-6111.