

Introduction

Three Points Financial, Inc. ("TPF") is an investment advisory firm registered with the Securities and Exchange Commission (SEC). It is important for you to understand how advisory and brokerage services and fees differ to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/crs which also provides educational materials about investment advisers, broker-dealers and investing.

What types of investment services and advice can you provide me?

Our investment advisory services include: a comprehensive service that combines financial planning and portfolio management; and, a limited-scope financial planning service.

In our comprehensive plan, we will monitor your investments; however, we do not monitor your investments in our limited-scope financial planning service.

For clients who choose our comprehensive service, we take non-discretionary authority in your accounts, which means we need to obtain your approval when buying or selling in your accounts. We do not place trades on behalf of our limited-scope financial planning clients.

We do not have minimum account sizes or investments.

Additional information about our advisory services is discussed in Items 4 and 7 of our Firm Brochure which is available at: <https://adviserinfo.sec.gov/firm/summary/132897>

Questions to Ask Us:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications?
- What do those qualifications mean?

What fees and costs will I pay?

For our comprehensive service, you will pay a fixed fee quarterly, in advance. For the limited-scope financial planning service, you will also pay a fixed fee which will be either quarterly in advance or due in full at the beginning of the engagement depending on the scope of the service. The differences in the fees are in their duration. Comprehensive and some limited-scope services, and thusly fees, continue until terminated by you or us whereas some limited-scope services may be limited to projects or limited in time.

The custodian that holds your assets can charge you a transaction fee when they buy or sell an investment for you. These transaction fees are in addition to your advisory fee for investment advisory service.

You could also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional information about fees and other costs is discussed in Item 5 of our Firm Brochure. Our Firm Brochure is available at: <https://adviserinfo.sec.gov/firm/summary/132897>

Questions to Ask Us:

- Help me understand how these fees and costs will affect my investments.
- If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?
- How do you determine what fee I will be charged?

What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. An example of a conflict of interest is that individuals associated with TPF may buy and sell some of the same securities for their own accounts that TPF buys and sells for its clients.

The firm's revenue is from the advisory fees we collect directly from clients each quarter.

Additional information about our conflicts of interest is discussed under Items 10, 11, and 12 in our Firm Brochure which is available at: <https://adviserinfo.sec.gov/firm/summary/132897>

Questions to Ask Us:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are employees of the firm and are paid a fixed monthly salary plus bonus based on profitability of the firm. Owners receive profit distributions based on the percentage of ownership. The firm is a fee-only firm and does not receive referral fees, commissions, or any other third-party compensation.

Do you or your financial professionals have legal or disciplinary history?

No.

Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #132897. You may also contact our firm at 719-495-7163 and talk to any one of our investment professionals for up-to-date information or to request a copy of the relationship summary.

Questions to Ask Us:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

Appendix – Summary of Changes

Summary of Changes

In the previous version of this document, the following sections read as follows:

What types of investment services and advice can you provide me?

As an SEC-registered investment adviser, Three Points Financial offers its investment advisory services to clients for an ongoing fixed fee based on the complexity of your financial planning engagement and investment net worth. Our advisory services include investment analysis, strategies, and recommendations, retirement planning, tax and estate planning, risk management, business development, rental analysis, and more. If you begin a relationship with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. We are a comprehensive, fee-only firm. Based on what we learn, we will provide recommendations that include a portfolio of investments, reviewed at least annually, and if necessary, rebalanced to meet your changing needs and stated goals and objectives.

Our accounts are managed on a non-discretionary basis which means we need to call you or obtain approval when buying or selling in your accounts. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship.

And;

What fees and costs will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged a fixed fee that is specified in your agreement based on the complexity of your planning services and investment net worth. Our fee schedule ranges from \$5,000 to \$75,000. The fees will be collected quarterly. Fees vary and are not negotiable.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when they buy or sell an investment for you. The broker-dealer's transaction fees are in addition to your advisory fee for investment advisory service.

You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

The language was revised in this updated version to the following:

What types of investment services and advice can you provide me?

Our investment advisory services include: a comprehensive service that combines financial planning and portfolio management; and, a limited-scope financial planning service.

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