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American Portfolios Launches its Nine Points Investment Management Web Site Geared Toward Investment Professionals and their Clients

HOLBROOK, N.Y. (Oct. 3, 2017) — American Portfolios Financial Services, Inc. (APFS), a privately-held, independent broker/dealer which provides business solutions and support to financial advisors throughout the country, has officially launched a public-facing, FINRA-approved Web site introducing Nine Points Investment Management (NPIM) to the financial advisor community, as well as to existing and prospective clients. NPIM is the investment management division of American Portfolios Advisors, Inc. (APA), the firm's registered investment advisor (RIA), and manages a suite of asset allocation portfolios tailored to client risk tolerance, exclusively for APA-affiliated financial advisors.

"The philosophy of NPIM holds firm to an investor-focused discipline, which is rooted in the belief that Americans place more faith in ideas than institutions," states President of APA Gary Gordon of the advisory offering that was initially rolled out in 2016 and has since achieved $100 million in assets under management (AUM). "The first step in a successful investment program is to understand the level of risk that is appropriate for each investor. It's imperative that a financial advisor be in alignment with their clients in order to determine the level of risk that they are willing to take."

Director of Investment Research Jessica Skolnick, CFA, elaborates on the platform, which now includes Impact Portfolios—socially responsible investing (SRI) options based on Economic, Social and Governance (ESG) criteria. "Not putting all your eggs in one basket is a simple, yet sound, idea that applies to all things in life—including not putting one's financial future into a single type of asset. Individual asset classes can be volatile as standalone investments. Being diversified may provide stability within a portfolio, but diversification cannot eliminate the risk of investment losses or market risk. Fear and losses can drive investors out of the market at the worst times. Good days often cluster around bad days, and missing the best days in the market can significantly lower returns. By exercising patience, staying invested and managing assets in accordance with established objectives to a consistent point of reference, investors are more likely to realize the growth necessary to meet their goals."

As an asset manager and fund strategist, among others, within the Nine Points Advisory Services Platform—but exclusive to AP's affiliated advisors and their clients—NPIM applies a disciplined and consistent approach to asset allocation portfolio design. NPIM combines a straightforward cost structure and systematic investment process with the human interaction and transparent relationship of a trusted financial professional. It provides an alternative to traditional packaged advisory products, with a commitment to unbiased recommendations and personalized service. Nine Points hinges on a series of nine interconnected values for wealth management: 1) the **alignment** between a financial advisor and their client; 2) **uncompromised advice** to managing assets; 3) a **consistent** objective to meet client goals; 4) using historical levels of **measurable risk** and return to build optimized portfolios; 5) ongoing discussions of changing market conditions and new managers that seek to create **efficiencies** for advisors and clients alike; 6) **accessibility** to a wide selection of tactical or strategic investments; 7) monitoring and **managing portfolio performance**, and updating the macroeconomic outlook; 8) asset allocation arrangements based on risk levels, asset types and asset classes—all offered in a fee-based structure with straight-forward and **comprehensible costs**; and 9) providing **transparency** through reporting holdings and asset allocations on a recurring basis.

The NPIM Investment Committee is a seven-person team comprised of investment and advisory services professionals with more than 140 years of combined experience. The diverse backgrounds of the committee members, which always include one advisor representative, provide unique perspectives to see past the noise of today's markets and strive for the best long-term investment decisions for clients. NPIM's portfolios provide asset allocation solutions for clients across the spectrum of risk tolerance. Each model is offered in mutual fund, ETF and Impact (SRI) versions, with minimums as low as $10,000. Model performance, market commentary and additional customer-facing information can be found at www.NPIM.com.

About American Portfolios

Headquartered in Holbrook, N.Y., American Portfolios Financial Services, Inc. (APFS) is a full-service, independent broker/dealer and member firm of FINRA and SIPC, offering a complete range of financial services, including personal financial and retirement planning, securities trading, mutual funds, access to investment research, long-term care planning, insurance products and tax-free investing. Fee-based asset management is offered through its sister subsidiary, American Portfolios Advisors, Inc., (APA), an SEC Registered Investment Advisor. Both entities, along with technology entity American Portfolios Advisory Solutions, LLC, collectively reside under the legal entity American Portfolios Holdings, Inc. (APH). Full-service securities brokerage is available through a clearing firm relationship with Pershing, LLC, a BNY Mellon firm, the securities of which are held on a fully disclosed basis. The company currently serves 794 independent investment professionals located in 363 branch locations throughout the nation. It was named Broker-Dealer of the Year* (Division III) by *Investment Advisor* magazine in 2015, 2016 and 2017, as well as one of the top five Best Small/Mid-Size Company to Work for in the state of New York for 2016 and 2017 by the New York State Society for Human Resources Management (NYS-SHRM) and the Best Companies Group (BCG).

**Based on a poll of registered representatives conducted by Investment Advisor magazine. Broker/dealers rated highest by their representatives are awarded "Broker/Dealer (B/D) of the Year."*

About the Nine Points Investment Management (NPIM) Team

Gary Gordon

President, American Portfolios Advisors, Inc.

As the president of American Portfolios Advisors, Inc. (APA), Gary Gordon manages and oversees the investment advisory division of American Portfolios, which includes promoting the corporate RIA platform, selecting managers for the firm's separately managed account (SMA) program, developing portfolio management tools, researching financial planning and reviewing selling agreements for new third-party management firms. He also oversees the day-to-day operations of APA business and stays current with SEC regulatory requirements for an RIA. Gordon has more than 20 years of financial services industry experience at companies such as New York Life and Prudential Investments, serving as the vice president of business development at AXA Advisors and director of fee-based sales at Prudential. He holds a bachelor's degree in political science and government from the University of Maryland College Park.

Jessica Skolnick, CFA®
Portfolio Manager, NPIM Models
Director of Investment Advisory Research, American Portfolios Advisors, Inc.
As the director of investment advisory research at American Portfolios Advisors, Inc. (APA), Jessica Skolnick is the lead portfolio manager of the Nine Points Investment Management (NPIM) model portfolios. She developed the NPIM process and philosophy to provide a solution for AP's affiliated advisors, building upon more than a decade of experience in the financial services industry. Prior to joining AP, she was the associate vice president of research at Ladenburg Thalmann, where she was involved with their proprietary model portfolio and separately managed account (SMA) program. She holds a bachelor's degree in economics from Dartmouth College and is a CFA Charterholder.

Kenneth Aulbach
Vice President of Sales, American Portfolios
As vice president of sales, Kenneth Aulbach serves as the primary liaison for American Portfolios' (AP) strategic partner relationships, identifying key stakeholders, and building relationships and credibility within the firm's partner organizations. A featured subject in Investment News and Investment Advisor Magazine, Aulbach is a regular panelist at industry-related events, including the Morningstar Investment Conference, the National Association of Independent Broker/Dealers (NAIBD), the Pershing Partnership Conference and the Financial Advisor Symposium, where he has covered such topics as portfolio construction, transitioning to fee-based business, self-directed account management versus third-party managers and recruiting. Prior to joining AP, he was the managing director of sales and marketing for Investors Capital Corporation. In addition, he maintained the Investment Committee Chairperson position, running five model portfolios representing $150 million of client AUM on behalf of advisors. He earned his bachelor's degree in economics and psychology from Boston University.

Ed Morrison, CFA®
NPIM Investment Committee Member
Ed Morrison is an American Portfolios Holdings, Inc. (APH) board member and formerly served as AP's executive vice president and chief strategy officer. He is also a managing director at Roche Financial Partners. Morrison's more than 20 years of financial services industry experience includes serving as a TrustFort advisory board member and the chief

operations officer at Albridge, where he worked closely with the CEO and management team to establish the company as a market leader. He holds a bachelor's degree in mechanical engineering from North Carolina State University, a master's degree in finance and strategy from Indiana University, and is a CFA Charterholder.

Tom Wirtshafter

Director of Supervision, American Portfolios

Tom Wirtshafter is an American Portfolios Holdings, Inc. (APH) board member. His nearly 40 years of experience in the financial services industry includes senior management positions at American Portfolios, Nathan & Lewis Securities and AXA Advisors. He also has a long history of working with FINRA, serving as the vice chairman of the District 10 Business Conduct Committee, and currently sits on its Uniform Practice Code Committee. He holds a bachelor's degree in history from Wittenberg University and a master's degree in business administration from New York University.

Marge Larson, CFP®

Financial Advisor, Certified Consulting Services

Marge Larson, an affiliated investment professional with AP who serves on the firm's advisor council (APAC), is the founder of Certified Consulting Services. Larson's more than 35 years of experience in the financial services industry includes serving as a stockbroker for EF Hutton and Company. She obtained her Certified Financial Planner (CFP®) in 1987 and formed Certified Consulting Services the same year. Her career has evolved from transactional business to helping clients coordinate all aspects of their finances through financial planning.

David Dziekanski

Investment Consultant, Advisory Services

David Dziekanski works alongside Director of Investment Advisory Research Jessica Skolnick as an investment consultant for AP's advisory services area, and is also a portfolio manager with Toroso Investments. Before joining Toroso, Dziekanski served as vice president and portfolio strategist at Ladenburg Thalmann Asset Management (LTAM). His previous professional background includes positions in wealth management, fixed income and securities trading at Morgan Stanley, Bear Stearns, AIM Securities and Smith Barney. He holds a master's degree in finance from Washington University Olin School of Business, and a bachelor's degree in applied mathematics, finance and economics from Washington University College of Arts and Sciences.

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