Introduction

Advisor Resource Council is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer services to retail and institutional clients. ***Accounts*****:** We service retail nonqualified and qualified accounts as well as all manner of institutional accounts. ***Investments*****:** We use mutual funds, exchange traded funds, stocks, bonds, options, fee-based variable annuities, unit investment trusts, structured products, and in some cases limited partnerships to construct portfolios.

Monitoring: We monitor portfolios and securities in accounts on an ongoing basis. We also meet with you at least annually, depending on your needs. ***Investment Authority:*** We provide our services on a perpetual discretionary and nondiscretionary basis as requested. We execute investment recommendations and specific transactions, in accordance with your investment objectives, with or without your prior approval, based upon discretionary or nondiscretionary account management status. Our engagement will continue until you notify us otherwise in writing. ***Limited Investment Offerings:*** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. ***Account Minimums and Other Requirements:*** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7– Types of Clients of our Form ADV Part 2A.

Conversation Starters

- *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 these qualifications mean?*

What fees will I pay?

You will pay an ongoing asset-based fee. This fee will be collected in a manner of the client's choosing at the beginning of each quarter, the end of the quarter, the end of a semi-annual period, or the end of the year and is calculated as a percentage of the value of the cash and investments in your account[s] that we manage. ***Conflicts of Interest:*** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. ***Other Fees and Costs:*** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, third party management fees and other transactional fees. Clients may also be subject to either fixed or hourly Financial Planning, Financial Consulting or Retirement Plan Consulting Fees. Participants in our WRAP program may select between account types which may include or exclude transaction charges for certain investment options.

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.

For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

Conversation Starters

- *Help me understand how these fees and costs might 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?*

What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else 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 interests 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. We require that you open your account with LPL Financial, TD Ameritrade, or Charles Schwab & Co. where we have an institutional relationship and receive certain economic benefits, which may include transition assistance. In addition, our firm owns a majority position of ARC Insurance Ventures (which subsequently owns 50% of ARC Insurance Consultants), which may incentivize representatives of the firm to utilize the company for selling life and health insurance as well as merchant services, as well as property and casualty insurance. Certain IARs of our firm are also Registered Representatives of LPL LLC Financial ("LPL"), an SEC registered broker-dealer and investment advisor. Your financial professional may offer you brokerage services through LPL or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, LPL, charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing www.lpl.com/disclosures.html and having a discussion with your financial professional.

We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

Conversation Starters

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

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated based on a percentage of revenue from the account they directly manage, directly billed fees for service, revenue-sharing agreements with other advisors or outside referral sources, and in some cases insurance and annuity sales. Additionally, they receive compensation based on the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of current clients.

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

Yes. You can visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters

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

Additional Information

You can find additional information about our investment advisory services by visiting www.sec.gov/or brokercheck.finra.org and searching with our CRD #164109 or by visiting advisorresourcecouncil.com. You can request up to date information and a copy of our client relationship summary by contacting us at RIAcompliance@thearcfirm.com or (972) 421-1360.

Conversation Starters

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