

Kirk Henderson
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BROCHURE SUPPLEMENT
Advisor Resume

Additional information is available on the SEC's Web site at www.adviserinfo.sec.gov.¹

This ADV Part II supplement provides information about your advisor that supplements the American Portfolios Advisors, Inc. ADV Part II. You should have received a copy of that ADV Part II. Please contact the advisory services department at 631.870.8207 if you did not receive American Portfolios Advisors, Inc.'s ADV Part II, or if you have any questions about the contents of this supplement.

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Educational Background and Business Experience

Advisor name: Kirk Henderson

Year of birth: 1956

Formal education after high school:

(University or college, degree, major, year of graduation or dates of attendance)

- College of Financial Planning 1991- 1994

Business background for the previous five years

- American Portfolios Registered Representative April 2008 to Present

Certifications:

(Name of certification/designation, explanation of minimum qualifications)

- Series 65: The minimum passing criteria for the Uniform Investment Advisor Law Examination has been established.

Disciplinary Information

A. A criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the advisor:

1. was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting or extortion; or (c) a conspiracy to commit any of these offenses. Yes No N/A

2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion or a conspiracy to commit any of these offenses; or any other offenses that are pending or under investigation. Yes No N/A

3. was found to have been involved in a violation of an investment-related statute or regulation.
Yes No N/A

4. was the subject of any order, judgment or decree permanently or temporarily enjoining, or otherwise limiting, the advisor from engaging in any investment-related activity, or from violating any investment-related statute, rule or order. Yes No N/A

B. An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority in which the advisor:

1. was found to have caused an investment-related business to lose its authorization to do business.
Yes No N/A

2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority. Yes No N/A

(a) denying, suspending or revoking the authorization of the advisor to act in an investment-related business. Yes No N/A

(b) barring or suspending the advisor’s association with an investment-related business.
Yes No N/A

(c) otherwise significantly limiting the advisor’s investment-related activities. Yes No N/A

(d) imposing a civil money penalty of more than \$2,500 on the advisor. Yes No N/A

C. A self-regulatory organization (SRO) proceeding in which the advisor:

1. was found to have caused an investment-related business to lose its authorization to do business.
Yes No N/A

2. was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500. Yes No N/A

D. Any other proceeding in which a professional attainment, designation or license of the advisor was revoked or suspended because of a violation of rules relating to professional conduct. If the advisor resigned (or otherwise relinquished his attainment, designation or license) in anticipation of such a proceeding (and the advisor knows, or should have known, of such resignation or relinquishment), disclose the event.
Yes No N/A

Use the provided space below to add explanation of any disclosures:

Other Business Activities

- A.** If the advisor is actively engaged in any investment-related business or occupation—including if the advisor is registered or has an application pending to register as a broker/dealer, registered representative of a broker/dealer, futures commission merchant (FCM), commodity pool operator (CPO), commodity trading advisor (CTA) or an associated person of an FCM, CPO or CTA—disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

Yes No N/A

- B.** If a relationship between the advisory business and the advisor's other financial industry activities creates a material conflict of interest with clients, describe the nature of the conflict and generally how you address it. Yes No N/A

- C.** If the advisor receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker/dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, disclose this fact. If this compensation is not cash, explain what type of compensation the advisor receives. Explain that this practice gives the advisor an incentive to recommend investment products based on the compensation received, rather than on the client's needs.

Yes No N/A

I receive commissions and other compensation based on the sale of securities or other investment products. This practice potentially gives me an incentive to recommend investment products based on the compensation received, rather than on the client's needs.

- D.** If the advisor is actively engaged in any business or occupation for compensation not discussed in response to item A, above, and the other business activity or activities provide a substantial source of the advisor's income or involve a substantial amount of the advisor's time, disclose this fact and describe the nature of that business. If the other business activities represent less than 10 percent of the advisor's time and income, you may presume that they are not substantial. Yes No N/A

Additional Compensation

If someone who is not a client provides an economic benefit to the advisor for providing advisory services, generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include the advisor's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals or new accounts should be considered an economic benefit, but other regular bonuses should not. Yes No N/A

Use the provided space below to add any explanations:

Supervision

Explain how you supervise the advisor, including how you monitor the advice the advisor provides to clients. Provide the name, title and telephone number of the person responsible for supervising the advisor's advisory activities on behalf of your firm. N/A

Supervisor's name: Richard Gerepka
Supervisor's address: 2741 Ravella Way, Palm Beach Gardens, FL, 33410
Supervisor's phone number: 561-625-1611

Portfolio Construction and Analysis

This section is required to effectively describe the management style of the client portfolios and provide a detailed description of the management of portfolio selections and risk tolerance, as well as suitability for individual client models. Please answer the following questions in the provided space below:

- Describe the due-diligence process performed for portfolio construction.
- How is the research done?
- How are the portfolios constructed?
- How are the portfolios monitored?
- How often do you communicate and report to the client (i.e. client meetings, reviews, etc.)?
- What are the tools used, if any (i.e. Morningstar Workstation, Sungard, Emoney, Money Guide Pro, etc.)?
- How often is the client's portfolio reviewed and/or rebalanced?

After reviewing each client's needs, risk tolerance, short term and long term goals, portfolios are constructed in the following way.

For Third- Party Managers --- Manager selection is based upon listed returns and /or analytical databases conducted by me as the introducing advisor/solicitor of record. Portfolio construction, monitoring and trading the portfolio with discretion is conducted by outside third-party manager. During an annual review, the client and I will determine whether or not the management style and portfolio are still suitable for their risk tolerance.

For self-directed business—Portfolio construction may be achieved by custodian links to outside databases and/ or other independent research providers that are available to me online or through subscription. Portfolio monitoring is achieved through Albridge and communicated to the client on an annual basis through a performance report I send to each client. I may also grant access of Albridge to a client so that they may review their account at any time. Additionally, if I have discretion over the account(s), an Investment Policy Statement (IPS) is created for each individual client.