

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
April 2020**

**Thomas J. Costigan**



**2395 S Huron Pkwy Suite 101  
Ann Arbor, MI 48104**

**[www.arborfi.com](http://www.arborfi.com)**

**Firm Contact:  
Kate Slocum  
Chief Compliance Officer**

This brochure supplement provides information about Mr. Costigan that supplements our brochure. You should have received a copy of that brochure. Please contact Kate Slocum at 734-345-6980 if you did not receive ArborFi Advisors, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Costigan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #6464996.

## Item 2: Educational Background & Business Experience

**Thomas J. Costigan**

**Year of Birth:** 1981

**Educational Background:**

- 2003: Michigan State University; Bachelors in Finance

**Business Background:**

- 09/2019 – Present ArborFi Advisors, LLC; Managing Member
- 09/2006 –09/2019 Exchange Capital Management, Inc.; Lead Adviser

**Exams, Licenses & Other Professional Designations:**

- 10/2010: CERTIFIED FINANCIAL PLANNER™, CFP®

**CERTIFIED FINANCIAL PLANNER™, CFP®**

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### Item 3: Disciplinary Information<sup>1</sup>

Mr. Costigan has not been involved in any of the following:

- A criminal or civil action in a domestic, foreign or military court;
- An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority;
- A self-regulatory organization (SRO) proceeding or
- Any other hearing or formal adjudication in which a professional attainment, designation or license was revoked or suspended.

### Item 4: Other Business Activities

Mr. Costigan does not have any outside business activities to report.

### Item 5: Additional Compensation

Mr. Costigan does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### Item 6: Supervision

Kate Slocum, Chief Compliance Officer, supervises and monitors Mr. Costigan's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Kate Slocum if you have any questions about Mr. Costigan's brochure supplement at 734-345-6980.

### Item 7: Requirements for State-Registered Advisers

Mr. Costigan has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

---

<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.