

FROELICH FINANCIAL GROUP, LTD

900 Highway 71
Spring Lake Heights, NJ 07762

A New Jersey Registered Advisory Firm¹

Supervised Person(s)

Thomas Froehlich

BROCHURE SUPPLEMENT, MARCH 2018

This brochure supplement provides information about the investment advisory representatives that supplements Froehlich Financial Group, LTD (“Froehlich Financial Group”) brochure. You should have received a copy of that brochure. Please contact Froehlich Financial Group at (732) 974-3770 if you did not receive Froehlich Financial Group’s brochure or if you have any questions about the content of this supplement.

Additional information about the above-referenced Supervised Persons is available on the SEC’s website at www.adviserinfo.sec.gov.

¹ SEC or State registration does not and should not imply any certain level of skill or training.

Item 2. Educational Background and Business Experience

Born 1957

Post-Secondary Education

Glassboro State University | Coursework in Music

Recent Business Background

Froehlich Financial Group, LTD. | Owner | January 2007 – Present

American Portfolios Advisors, Inc. | Investment Adviser Representative | July 2005 -- Present

Professional Designation

Thomas C. Froehlich holds the professional designations of Certified Investment Management Analyst (“CIMA®”) and Certified Investment Management Consultant (“CIMC”).

The CIMA® certification is an asset management credential administered through the Investment Management Consultants Association (“IMCA”) to individuals who meet its experience, ethical, education and examination requirements. Prerequisites for the CIMA® designation include three years of financial services experience and an acceptable regulatory history. In order to obtain the CIMA® certification, candidates must successfully complete a one-week classroom education program at an accredited university business school and pass an online certification examination. CIMA® designees are further required to adhere to the IMCA’s Code of Professional Responsibility and Standards of Practice on an ongoing basis. CIMA® designees must also report 40 hours of continuing education credits, including two ethics hours, on a biannual basis in order to maintain the certification.

The CIMC designation is an investment management credential that was formerly awarded to qualifying financial professionals up until December 2003. Preexisting CIMC designees are able to maintain the designation through the IMCA by adhering to its Code of Professional Responsibility and Standards of Practice and maintaining an acceptable regulatory history. CIMC holders are also required to report 40 hours of continuing education credits, including two ethics hours, on a biannual basis. For additional information about any of these credentials, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Froehlich Financial Group is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client’s evaluation of Thomas C. Froehlich. Froehlich Financial Group has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Froehlich Financial Group is required to disclose information regarding any investment-related business or occupation in which Thomas C. Froehlich is actively engaged.

Registered Representative of a Broker-Dealer

Thomas C. Froehlich is a registered representative of American Portfolios, Inc. (“*American Portfolios*”), an SEC registered broker-dealer and member of FINRA. In this capacity, Thomas C. Froehlich may provide securities brokerage services and implement securities transactions under a commission based arrangement. Thomas C. Froehlich may be entitled to a portion of the brokerage commissions paid to *American Portfolios*. He may also be entitled to a portion of any ongoing distribution or service (“trail”) fees from the sale of mutual funds.

A conflict of interest exists to the extent that Thomas C. Froehlich recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice gives him an incentive to recommend investment products based on compensation received rather than on the client's needs. Froehlich Financial Group has procedures in place to ensure that any recommendations made by Thomas C. Froehlich are in the best interest of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that Froehlich Financial Group, in its sole discretion deems appropriate), Froehlich Financial Group provides investment advisory services on a fee-offset basis. In this scenario, Froehlich Financial Group may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Thomas C. Froehlich in his individual capacity as a registered representative of *American Portfolios*.

Dually-Registered Investment Adviser Representative

Thomas C. Froehlich is dually-registered as an investment adviser representative of *American Portfolios*, which is also an SEC registered investment adviser. Froehlich Financial Group generally recommends that the firm's clients engage Thomas C. Froehlich, in his capacity as a representative of *American Portfolios*, to provide ongoing asset management services. A conflict of interest exists to the extent Froehlich Financial Group recommends these services to clients and he receives additional compensation as a result. The firm has procedures in place to ensure that all such recommendations are made in its clients' best interests, regardless of any related economic incentives.

Licensed Insurance Agent

Thomas C. Froehlich is a licensed insurance agent with various insurance companies and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Froehlich Financial Group recommends the purchase of insurance products where Thomas C. Froehlich receives insurance commissions or other additional compensation. Froehlich Financial Group has procedures in place to ensure that any recommendations made by Thomas C. Froehlich are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Froehlich Financial Group is required to describe any arrangement under which Thomas C. Froehlich receives an economic benefit for providing advisory services from someone that is not a client of Froehlich Financial Group. Froehlich Financial Group has no information to disclose for this Item.

Item 6. Supervision

Thomas C. Froehlich, as the owner of Froehlich Financial Group, is generally responsible for his own supervision. Thomas C. Froehlich monitors his advice in an effort to ensure that investments are suitable for his individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Froehlich Financial Group's clients.

Item 7. Requirements for State-Registered Advisers

Froehlich Financial Group is required to disclose the material facts regarding Thomas C. Froehlich's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. Froehlich Financial Group has no information to disclose in relation to this Item.