UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

SCHEDULE 14A

Proxy Statement Pursuant to Section 14(a) of the Securities Exchange Act of 1934

Filed by the Registrant \boxtimes

Check the appropriate box:

- Preliminary Proxy Statement
- □ Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))
- Definitive Proxy Statement
- ☑ Definitive Additional Materials
- □ Soliciting Material Pursuant to § 240.14a-12

ARBOR REALTY TRUST, INC.

(Name of Registrant as Specified in its Charter)

Payment of Filing Fee (Check the appropriate box):

- No fee required.
- **G** Fee paid previously with preliminary materials.

Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a-6(i)(1) and 0-11.

As filed with the Commission on April 18, 2024

ANNUAL MEETING OF STOCKHOLDERS OF

ARBOR REALTY TRUST, INC.

May 22, 2024

PROXY VOTING INSTRUCTIONS

INTERNET • Access "www.voteproxy.com" and follow the on-screen instructions or scan the QR code with your smartphone. Have your proxy card available when you access the web page.

TELEPHONE - Call toll-free 1-800-PROXIES (1-800-776-9437) in the United States or 1-201-299-4446 from foreign countries from any touch-tone telephone and follow the instructions. Have your proxy card available when you call.

Vate anline/phane until 11:59 PM EST the day before the meeting.

 $\underline{\textbf{MAIL}}$ - Sign, date and mail your proxy card in the envelope provided as soon as possible.

<u>VIRTUALLYAT THE MEETING</u>. The company will be hosting the meeting live via the Internet this year. To attend the meeting via the Internet, please visit https://web.lumiconnect.com/286720334 (password: arbor2024) and be sure to have your control number available.

GO GREEN - e-Consent makes it easy to go paperless. With e-Consent, you can quickly access your proxy material, statements and other eligible documents online, while reducing costs, clutter and paper waste. Enroll today via https://equiniti.com/us/ast-access to enjoy online access.

•ו	
四次带	
18 84	

COMPANY NUMBER ACCOUNT NUMBER

NOTICE OF INTERNET AVAILABILITY OF PROXY MATERIAL:

The notice of meeting, proxy statement and proxy card

are available at http://www.arbor.com

🛉 Please detach along perforated line and mail in the envelope provided I<u>F</u> you are not voting via telephone or the Internet. 🛊

00000333303003030000 7	052224			
AN	MMENDS A VOTE "FOR" ALL NOMINEES LISTED IN PROPOSAL 1 D "FOR" PROPOSALS 2, 3 AND 4. OSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK IN	K AS SHOWN HERE 🗵		
	The Board of Directors recommends a vote FOR all nominees is	The Board of Directors recommends a vote FOR all nominees listed in Proposal 1.		
	Proposal 1. Election of directors to serve on the Board of Directo	rs of Arbor Reality Trust, Inc.		
	NOW INCES:	FOR AGAINST ABSTAIN		
	ta. Garrie Wilkens			
	tis. Kenneth J. Bacon			
	ta William G. Green			
	td. Elliot Schwartz			
	The Board of Directors recommends a vote FOR Proposals 2	The Board of Directors recommends a vote FOR Proposals 2, 3 and 4.		
	Proposal 2. Approval of an amendment and restatement to Realty Trust, Inc. 2020 Amended Ormibus Stoc Plan (the "Plan") to authorize an additional 5,000, of common stock of Arbork Realty Trust, Inc. fo under the Plan and to extend the Plan until May 2	k Incentive └─┘ └─┘ └─┘ ,000 shares rr issuance		
	Proposal 3. Raffication of the appointment of Einst & Young independent registered public accounting firm of A Trust, line, for 2024.			
	Proposal 4. Advisory vote to approve the compensation of A Trust, Inc.'s named executive officers as disclo proxy statement.			
ndicate your new address in the address space above. Please note that thanges to the registered name(s) on the account may not be submitted via	Proposal 5. To vote and otherwise represent the undersign property comes before the meeting or any adjourn in the discretion of the proxy holder.			
Sanah mend Stratholder	Sanah re of Stockholder	Opter		
Note: Please sign exactly as your name or names appear on this Provy. When shares a	Proposal 5. To vole and otherwise represent the undersign property comes before the meeting or any adjourn	Cate:		