

**Item 1: Cover Page**

**BLUEPRINT FINANCIAL PLANNING LLC**

**Form ADV, Part 2**

**Firm Brochure**

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**This brochure provides information about the qualifications and business practices of Blueprint Financial Planning LLC. If you have any questions about the contents of this brochure, please contact us at (201) 222-9930. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

**Additional information about Blueprint Financial Planning LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Registration as an investment adviser, or any reference to the firm being "registered", or any use of the word "registered", does not imply a certain level of skill or training.**

## **Item 2: Material Changes**

This Disclosure Brochure presents information about the company's business and operations. In the future, this Item 2 will present information about material changes to this Disclosure Brochure.

**Item 3:**  
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## **Item 4: Advisory Business**

### **A. The Firm and its Owners.**

Blueprint Financial Planning LLC (“Blueprint”) is a Delaware limited liability company that was formed in September 2008 and submitted its initial application for registration as an investment adviser with the United States Securities and Exchange Commission in April 2012. The owners of Blueprint’s membership interests are Victoria Larson Fillet and Richard Harold Konrad, who each own 80 and 20 percent respectively. Ms. Fillet also serves as the firm’s Chief Compliance Officer and Managing Member.

### **B. The Firm’s Services.**

As discussed below in this Disclosure Brochure, Blueprint offers financial planning and consulting services.

Blueprint provides its clients with a broad range of financial planning and consulting services (such as cash flow planning, disability planning, estate planning, retirement planning, education planning).

Financial planning is the process of a client meeting their life goals through the proper management of their finances. Life goals can include buying a home, saving for a child’s education or planning for retirement.

Both principals of Blueprint Financial Planning LLC are Certified Financial Planners (CFP®) and as such have a fiduciary responsibility to adhere to the best practices established by the Certified Financial Planner Board of Standards in providing advice to their clients.

The financial planning process consists of six steps that help each client take a "big picture" look at where they are financially. Using these six steps, a client can work out where they are now, what they may need in the future and what they must do to reach their goals.

The financial planning process consists of six steps:

1. Establishing and defining the client-planner relationship

We explain to each client the services to be provided and define both our and their responsibilities. The scope of financial planning can range from advice for a single transaction to comprehensive planning including, retirement planning, estate planning, tax planning, investment management, insurance, and charitable giving.

2. Gathering client data, including goals.

We ask each client for information about their financial situation. We mutually define their personal and financial goals, understand their time frame for results and discuss, if relevant, how they feel about risk. We gather all the necessary documents before giving clients the advice they need.

3. Analyzing and evaluating a client's financial status

We analyze each client's information to assess their current situation and determine what they must do to meet their goals. Depending on what services are requested, this could include analyzing client's assets, liabilities and cash flow, current insurance coverage, investments and tax strategies.

4. Developing and presenting financial planning recommendations and /or alternatives.

We will offer financial planning recommendations that address a client's goals, based on the information that client provides. We review the recommendations with the client to help them understand those recommendations so that they can make informed decisions. We will listen to any concerns they may have and make revisions as appropriate.

5. Implementing the financial plan

At this point we agree on how the recommendations will be carried out. We may carry out the recommendations or serve as the client's advisor coordinating the whole process with the client and other professions such as attorneys and accountants.

6. Monitoring the plan recommendations

With the client's consent, we will monitor their progress towards their goals, and report to them periodically to review their situation and adjust recommendations, if needed, as life changes.

Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion, but the client may elect to implement such recommendations through Blueprint's affiliated registered investment adviser Value Architects Asset Management, LLC (see Item 10 for further discussion concerning Value Architects Asset Management, LLC).

Typically the financial plan is presented to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

**C. Miscellaneous Information About the Firm's Services.**

In connection with the provision of Blueprint' services, (1) Blueprint tailors its services to the client's individual needs, (2) clients may impose reasonable restrictions on Blueprint' services, (3) the client retains absolute discretion over all implementation decisions and is free to accept or reject any recommendation from Blueprint, (4) Blueprint is authorized to rely on any and all information that is provided to Blueprint by the client or any of the client's other professionals (such as the client's attorney or accountant), and shall not be required to independently verify any such information, (5) if requested by the client, Blueprint may recommend the services of other professionals for implementation purposes; however, the client is under no obligation to engage the service of any such recommended professional, and the client retains absolute

discretion over all such implementation decisions and is free to accept or reject any recommendation from the firm, and (6) each client is responsible to promptly notify Blueprint if there is ever any change in their financial situation so that Blueprint is positioned to review, evaluate and possibly revise its previous recommendations and/or services.

#### **D. The Firm's Assets Under Management.**

The firm's does not provide investment management services and therefore does not have any assets under management.

### **Item 5: Fees and Compensation**

#### **A. The Firm's Fees and Compensation for Services.**

1. Financial Planning & Consulting Fee. Blueprint shall charge a fixed and/or hourly fee for financial planning and consulting services. Blueprint's rates will vary but will generally be between \$150 and \$300 on an hourly rate basis and between \$1,500 and \$3,000 on a fixed fee basis.

#### **B. General Information on Fees.**

1. All fees are negotiable.
2. Blueprint's fees are paid directly by the client.

#### **C. Compensation for the Sale of Insurance Products**

1. Blueprint's Managing Member, Victoria Larson Fillet, is also a licensed insurance producer with several states. In such capacity, she may recommend the purchase of certain insurance products where she will receive a share of insurance revenue. For further discussion concerning these activities, see Item 10.A of this Disclosure Brochure.
2. The activity disclosed in Item 5.C.1 above represent a conflict of interest and gives Ms. Fillet an incentive to recommend the purchase of insurance products for a client account based on her ability to receive compensation from such a purchase, rather than based on a clients' needs. However, we believe that we have addressed this conflict by (a) requiring Ms. Fillet to ensure that any such transaction will be on commercially reasonable terms that are generally consistent with industry standards, and (b) neither requiring nor expecting that a client will purchase any such insurance product from or through Ms. Fillet. In addition, Ms. Fillet must maintain compliance with applicable rules and regulations that govern the sale of such products.
3. Clients have the option to purchase investment products that Blueprint recommends through other brokers or agents that are not affiliated with Blueprint.
4. Blueprint's advisory fee is in addition to any commission Ms. Fillet may receive and Blueprint will not reduce its advisory fee to offset such commission.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

Blueprint does not have any information to disclose in response to this Item 6.

## **Item 7: Types of Clients**

### **A. The Firm's Clients.**

The firm's client base is comprised of individuals and high net worth individuals.

### **B. Requirements for Opening or Maintaining an Account.**

1. Servicing Agreement. Each client will be required to sign a servicing agreement with Blueprint that sets forth the terms and conditions of their relationship with Blueprint. Notwithstanding the foregoing, Blueprint may determine, in its sole discretion, to provide services to a client without or prior to entering into a written agreement with such client where circumstances warrant (such as in the case where Blueprint receives a time-sensitive and urgent request from an existing or prospective client).

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

### **A. Methods of Analysis and Investment Strategies.**

1. Methods of Analysis. The firm's owners are holders of the CFP® designation and therefore subscribe to the tenets of the CFP® Board.

2. Risk of Loss. Investing in securities involves risk of loss that each client should be prepared to bear. Individual securities are subject to a general risk of market decline, as well as company-specific variables that can impact a security's performance.

## **Item 9: Disciplinary Information**

Blueprint does not have any information to disclose under this Item 9.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Other Registrations.**

1. As mentioned in the discussion to Item 5.B of this Disclosure Brochure, Victoria L. Fillet is also a licensed insurance producer with various states. In such capacity, she may recommend the purchase of certain insurance products where she will receive a share of insurance revenue. This activity represents a conflict of interest and gives Ms. Fillet an incentive to recommend the purchase of insurance products for a client account based on her ability to receive compensation from such a purchase, rather than based on a client's needs. However, we believe that we have addressed this conflict by (a) requiring Ms. Fillet to ensure that any such transaction will be on commercially reasonable terms that are generally consistent with industry standards, and (b) neither requiring nor expecting that a client will purchase any such insurance product from or through Ms. Fillet. In addition, Ms. Fillet must maintain compliance with applicable rules and

regulations that govern the sale of such products. Clients have the option to purchase investment products that Blueprint recommends through other brokers or agents that are not affiliated with Blueprint.

2. Ms. Fillet is also an owner and a registered investment adviser representative of Value Architects Asset Management, LLC, an investment adviser registered with the United States Securities and Exchange Commission. Where a client requires investment management services, Blueprint may recommend that the client engage Value Architects Asset Management, LLC for the provision of such services. No client is required to engage Value Architects Asset Management, LLC for the provision of any services.

#### **B. Other Financial Industry Activities.**

See the discussion in Item 10.A (“Other Registrations”) of this Disclosure Brochure discussing Ms. Fillet’s insurance producer license, and her registration as an investment adviser representative of Value Architects Asset Management, LLC. When Ms. Fillet acts in either of those capacities, she will engage in other financial industry activities that are commensurate with such other registrations.

#### **C. Other Financial Industry Affiliations.**

Please see the response in this Disclosure Brochure to Item 10.A above (“Other Registrations”).

### **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

#### **A. Description of the Firm’s Code of Ethics**

Blueprint has adopted a Code of Ethics pursuant to SEC Rule 204A-1, which serves to establish a standard of business conduct for all of the firm’s personnel that is based upon fundamental principles of openness, integrity, honesty and trust. Blueprint strives to act at all times in its client’s best interest and seeks to avoid impermissible conflicts of interest. It is the purpose of Blueprint’ Code of Ethics to emphasize and implement these fundamental principles within its operations.

Information concerning the identity of security holdings and financial circumstances of clients is to be confidential. Failure to comply with the Code of Ethics may result in disciplinary action, which may include termination of employment.

Blueprint will provide a copy of the Code of Ethics to any client or prospective client upon request.

#### **B. Investing by the Firm’s Related Personnel**

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those held by our clients or recommended to our clients by our affiliated registered investment adviser, Value Architects Asset Management, LLC. In addition, any related person(s) may have an interest or position in any such securities. These



investment activities may present a conflict of interest in the sense that it is remotely possible that the firm and its personnel may benefit financially from a transaction effected for a client account because the value of the investment held in the account of the firm or its personnel may increase, although the volume of such securities transactions have not and do not rise to the level where any transaction in the account of either of the firm or any firm personnel has any appreciable impact on the market value of a security.

Nonetheless, the firm believes that it has addressed this conflict of interest through its internal compliance policies, which are discussed below, within this Item 11.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an managed or advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of managed or advisory accounts.

As these situations represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our clients and potential clients with full and fair disclosure of such conflicts of interest:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
3. We have established procedures for the maintenance of all required books and records.
4. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing a registered investment adviser's practices.
5. We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
6. We have established policies requiring the reporting of Code of Ethics violations to our senior management.
7. Individuals registered with Value Architects Asset Management, LLC must comply with the policies and procedures implemented by that separate entity.
8. Any individual who violates any of the above restrictions may be subject to termination.

## **Item 12: Brokerage Practices**

The firm does not have any information to disclose in response to this Item 12.

## **Item 13: Review of Accounts**

### **A. Account Reviews.**

Each client will be informed annually concerning an update to their financial plan.

**B. Account Reports.**

Only those clients who engage the firm to prepare a written financial plan will receive a written deliverable from the firm.

**Item 14: Client Referrals and Other Compensation**

The firm does not have any information to disclose in response to this Item 14.

**Item 15: Custody**

The firm does not have any information to disclose in response to this Item 15.

**Item 16: Investment Discretion**

The firm does not have any information to disclose in response to this Item 16.

**Item 17: Voting Client Securities**

The firm does not have any information to disclose in response to this Item 17.

**Item 18: Financial Information**

Blueprint has no additional financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

Blueprint has not been the subject of a bankruptcy petition at any time during the past ten years.