

Item 1: Cover Page
Part 2A Appendix 1 of Form ADV: Wrap Fee Program
Brochure
July 2018



**600 Old Country Road
Suite 305
Garden City, NY 11530**

**Firm Contact:
Patrick M. Kuster
Chief Compliance Officer**

This brochure provides information about the qualifications and business practices of BluePrint Wealth Alliance, LLC. If clients have any questions about the contents of this brochure, please contact us by at (305) 809-7642 or info@bpwalliance.com. 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 our firm is also available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #284167.

Please note that the use of the term "registered investment adviser" and description of our firm and/or our associates as "registered" does not imply a certain level of skill or training. Clients are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise clients for more information on the qualifications of our firm and our employees.

Item 2: Material Changes

BluePrint Wealth Alliance, LLC is required to make clients aware of information that has changed since the last annual update to the Firm Brochure ("Brochure") and that may be important to them. Clients can then determine whether to review the brochure in its entirety or to contact us with questions about the changes.

The following is a summary of the material changes made since the brochure dated September 2017:

Item 1 – Cover Page

On February 8, 2018 Patrick M. Kuster assumed the role of Chief Compliance Officer for the firm. Patrick can be reached directly at 516-299-6249.

Item 4 – Services

Added Model Portfolio Management to the Asset Management section to outline investment strategy types offered by the firm along with transition time for implementing new Model Strategies for new and existing clients.

Added section that describes Courtesy Account Services and potential ongoing maintenance charges

Item 5 – Fees & Compensation

Provided more transparency of fees and refunds of terminated Wrap Comprehensive Portfolio Management service clients.

Item 13 – Brokerage Services

Details additional soft dollar benefit TD Ameritrade provides when we establish a new client account with this custodian.

Item 15 – Client Referrals & Other Compensation

Added disclosure language related to certain firm representative's activities in public settings such as live seminars and educational courses and potential new advisory relationships that may result from these activities.

Item 3: Table of Contents

Table of Contents

ITEM 2: MATERIAL CHANGES	2
ITEM 1 – COVER PAGE	2
ITEM 4 – SERVICES	2
ITEM 5 – FEES & COMPENSATION	2
ITEM 13 – BROKERAGE SERVICES	2
ITEM 15 – CLIENT REFERRALS & OTHER COMPENSATION	2
ITEM 3: TABLE OF CONTENTS	3
ITEM 4: SERVICES	5
OUR WRAP ADVISORY SERVICES	5
<i>Wrap Comprehensive Portfolio Management:</i>	5
COURTESY ACCOUNT SERVICES	7
ITEM 5: FEES & COMPENSATION	7
COMPENSATION FOR WRAP COMPREHENSIVE PORTFOLIO MANAGEMENT SERVICES	7
OTHER TYPES OF FEES & EXPENSES:	8
TERMINATION & REFUNDS	8
ITEM 6: PERFORMANCE-BASED FEES & SIDE-BY-SIDE MANAGEMENT	8
ITEM 7: TYPES OF CLIENTS & ACCOUNT REQUIREMENTS	10
ITEM 8: PORTFOLIO MANAGERS	10
SELECTION OF PORTFOLIO MANAGERS	10
ADVISORY BUSINESS:	10
CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGER(S)	10
CLIENT CONTACT WITH PORTFOLIO MANAGERS:	11
ITEM 9: METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF LOSS	11
METHODS OF ANALYSIS	11
INVESTMENT STRATEGIES WE USE	12
RISK OF LOSS	12
DESCRIPTION OF MATERIAL, SIGNIFICANT OR UNUSUAL RISKS	13
ITEM 10: DISCIPLINARY INFORMATION	13
ITEM 11: OTHER FINANCIAL INDUSTRY ACTIVITIES & AFFILIATIONS	13
ITEM 12: CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS & PERSONAL TRADING	14
ITEM 13: BROKERAGE PRACTICES	15
SELECTING A BROKERAGE FIRM	15
SOFT DOLLARS	16

<i>TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC.....</i>	<i>17</i>
AGGREGATION OF PURCHASE OR SALE	17
ITEM 14: REVIEW OF ACCOUNTS	17
ITEM 15: CLIENT REFERRALS & OTHER COMPENSATION	18
TD AMERITRADE	18
CHARLES SCHWAB & CO., INC.....	18
<i>Services that Benefit Clients.....</i>	<i>18</i>
<i>Services that May Not Directly Benefit Clients.....</i>	<i>18</i>
<i>Services that Generally Benefit Only Our Firm</i>	<i>19</i>
REFERRAL FEES.....	19
ITEM 16: CUSTODY	20
ITEM 17: VOTING CLIENT SECURITIES	20
ITEM 18: FINANCIAL INFORMATION	20

Item 4: Services

Our firm manages assets for many different types of clients to help meet their financial goals while remaining sensitive to risk tolerance and time horizons. As a fiduciary it is our duty to always act in the client's best interest. This is accomplished in part by knowing the client. Our firm has established a service-oriented advisory practice with open lines of communication. Working with clients to understand their investment objectives while educating them about our process, facilitates the kind of working relationship we value.

Our wrap fee program allows clients to pay a single fee for investment advisory services and associated custodial transaction costs. Because our firm absorbs client transaction fees, an incentive exists to limit trading activities in client accounts. Custodial transaction costs, however, are not included in the advisory fee charged by our firm for non-wrap services and are to be paid by the client to their chosen custodian. Depending on the client's account or portfolio trading activity, clients may pay more or less for using our wrap fee services than they would for using our non-wrap services.

Our Wrap Advisory Services

Wrap Comprehensive Portfolio Management:

We no longer offer this program to new clients. Our firm does not manage wrap fee accounts in a different fashion than non-wrap fee accounts. All accounts are managed on an individualized basis according to the client's investment objectives, financial goals, risk tolerance, etc.

As part of our Wrap Comprehensive Portfolio Management service to existing clients we provide asset management and financial planning or consulting services. This service is designed to assist clients in meeting their financial goals through the use of a financial plan or consultation. Our firm conducts client meetings to understand their current financial situation, existing resources, financial goals, and tolerance for risk. Based on what is learned, a portfolio is created, consisting of individual stocks, bonds, ETFs, options, mutual funds and other public and private securities or investments and managed in accordance to these objectives.

Model Portfolio Management:

Our firm provides portfolio management services to client using one or a combination of investment strategies (Models) detailed below. It is not required for clients to enter into a model portfolio in order for our firm to provide Wrap Comprehensive Portfolio Management services. Each strategy is designed to meet a specific investment goal:

Strategic Allocation Strategies: Seeks to invest in a diversified portfolio with exposure to publicly traded securities in some or all of the following asset categories: Domestic & Foreign Stocks, Domestic & Foreign Bonds, Alternatives (i.e Real Estate, Commodities or Liquid Alternatives). Weighting and rebalancing methods to a particular asset category are dependent on the clients selected risk objective broadly defined as Conservative, Moderate, or Growth. Conservative Strategies will own more bond exposure than equities or alternatives. Moderate Strategies will own a reasonably balanced mix of different asset

categories. Growth Strategies will own more equity exposure than bonds or alternatives. Strategic strategies may focus on current income (Yield) objectives or total return objectives depending on client needs or preference. In general, strategic strategies will tend to stay fully invested during all market cycles. Strategic portfolios can be a mix of exchange traded funds, in

Tactical Allocation Strategies: Seeks a primarily unconstrained approach to investment management. Uses various research services and methodologies as the catalysts for making broad asset allocation decisions with an emphasis on risk management. Depending on the client's selection of Conservative, Moderate or Growth, these strategies can be fully invested or methodically moved away from market exposure dependent on the factors considered for making these decisions. In market environments viewed positively, these strategies may overweight ownership of growth assets such as stocks or commodities, subject to certain upper limit constraints dependent on the client's selected risk objective. In market environments viewed neutral or negative, clients may be overweight in defensive asset classes such as fixed income, cash or inverse market exposure independent of selected risk objective. The preferred investment types for these strategies are exchange traded funds and mutual funds in the following asset categories: Domestic & Foreign Stocks, Domestic & Foreign Bonds, Alternatives (i.e Real Estate, Commodities or Liquid Alternatives)

Hybrid Allocation Strategies: Combines both strategic and tactical approaches into one investment strategy. Weighting and rebalancing methods to a particular asset category are dependent on the clients selected risk objective, broadly defined as Conservative, Moderate, or Growth. Conservative Strategies will own more bond exposure than equities or alternatives. Moderate Strategies will own a reasonably balanced mix of different asset categories. Growth Strategies will own more equity exposure than bonds or alternatives. The preferred investment types for these strategies are exchange traded funds and mutual funds in the following asset categories: Domestic & Foreign Stocks, Domestic & Foreign Bonds, Alternatives (i.e Real Estate, Commodities or Liquid Alternatives)

Individual Equity Strategies: Seeks to invest in a portfolio of individual stocks as opposed to fund-based investments. Strategies available include a focus on the following types of objectives:

Quality – Seeks to invest in well-established, primarily large and mid-cap companies with a focus on fundamental factors deemed as quality, such as defined competitive advantage, good management, consistent and predictable cash flow, and good prospects for continued profitability and growth.

Growth – Seeks to invest in established, primarily large and mid-cap companies, similar to quality above but focused on a higher long-term growth profile. May own above average exposure to sectors such as technology, consumer discretionary, financials and healthcare.

Dividend – Seeks to invest in well-established, primarily large & mid companies, with a higher dividend than the average S&P 500 stock which also illustrate a track record of growing or maintaining the dividend. May own above average exposure to dividend focused areas such as Consumer Staples, Utilities, MLPs and REITS

Trading – Seeks a more a dynamic and active approach to ownership of equities with a timeframe in the weeks to months. Can focus on well-established and lesser known equities with a reasonable expectation for shorter term appreciation. Can also

employ a stop loss mandate to help with risk management or profit taking.

Transitioning to Model Strategies:

As BluePrint utilizes investment research that helps assess potential market risk, which may result in elevated cash or cash equivalent positions for extended periods of time, it is the responsibility of the clients' assigned representative to have discussions with the client regarding the timing of investments into BluePrint model strategies. Dependent on client's preference, or our market outlook, clients can be transitioned to our strategies in a reasonable time (typically within 30 days of asset transfer/deposit) or over a mutually agreed upon transition period.

Once the appropriate portfolio has been determined, portfolios are continuously and regularly monitored, and if necessary, rebalanced based upon the client's individual needs, stated goals and objectives. Upon client request, our firm provides a summary of observations and recommendations for the planning or consulting aspects of this service.

Courtesy Account Services

Our firm may offer, at its discretion, courtesy account services to clients. Under these arrangements, our firm will only effectuate limited servicing functions with no investment management or continuous account supervision. We may also charge a reasonable ongoing maintenance charge on these accounts to offset firm charges related to technology and reporting requirements.

Item 5: Fees & Compensation

Compensation for Wrap Comprehensive Portfolio Management Services

Our annual advisory fee for Wrap Comprehensive Portfolio Management services is subject to negotiation, but is generally a flat fee, fixed rate or based on the assets under management accordingly capped at 1.50% annual.

Flat fees and fixed rates are typically similar to an estimate of what a client would pay in the tiered fee schedule, although the flat fee or fixed rate may be higher or lower than the blended tiered rate depending on the services provided.

Fees to be assessed will be outlined in the advisory agreement to be signed by the client. Annualized fees are billed on a pro-rata basis monthly in arrears based on the value of the account(s) on the time-weighted daily average of the month. Fees are negotiable and will be deducted from client account(s). Adjustments will be made for deposits and withdrawals during the month. In rare cases, our firm will

agree to directly invoice. As part of this process, Clients understand the following:

- a) The client's independent custodian sends statements at least quarterly showing the market values for each security included in the Assets and all account disbursements, including the amount of the advisory fees paid to our firm;
- b) Clients will provide authorization permitting our firm to be directly paid by these terms. Our firm will send an invoice directly to the custodian; and
- c) If our firm sends a copy of our invoice to the client, legend urging the comparison of information provided in our statement with those from the qualified custodian will be included.

Our firm may offer a "friends and family" discount to certain Wrap Comprehensive Portfolio Management clients, at its discretion.

Other Types of Fees & Expenses:

The fees not included in the advisory fee for our wrap services are charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses), mark-ups and mark-downs, spreads paid to market makers, wire transfer fees and other fees and taxes on brokerage accounts and securities transactions.

Termination & Refunds

Either party may terminate the advisory agreement signed with our firm for Wrap Comprehensive Portfolio Management services in writing at any time. Upon notice of termination, pro-rata advisory fees for services rendered to the point of termination will be promptly charged. If advisory fees cannot be deducted, our firm will send an invoice for due advisory fees to the client.

Item 6: Performance-Based Fees & Side-By-Side Management

Our firm does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients & Account Requirements

Our firm has the following types of clients:

- Individuals and High Net Worth Individuals;
- Trusts, Estates or Charitable Organizations;
- Pension and Profit Sharing Plans;

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Item 8: Portfolio Managers

Selection of Portfolio Managers

Our firm's investment adviser representatives ("IARs") act as portfolio manager(s) for this wrap fee program. A conflict arises in that other investment advisory firms may charge the same or lower fees than our firm for similar services. Our IARs are subject to individual licensing requirements as imposed by state securities boards. Our firm is required to confirm or update each IAR's Form U4 on an annual basis. IAR supervision is conducted by our Chief Compliance Officer or management personnel.

Advisory Business:

Information about our wrap fee services can be found in Item 4 of this brochure. Our firm offers individualized investment advice to our Wrap Comprehensive Portfolio Management clients. Each Wrap Comprehensive Portfolio Management client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would

Client Information Provided to Portfolio Manager(s)

All accounts are managed by our in-house licensed IARs. The IAR selected to manage the client's account(s) or portfolio(s) will be privy to the client's investment goals and objectives, risk tolerance, restrictions placed on the management of the account(s) or portfolio(s) and relevant client notes taken by our firm. Please see our firm's Privacy Policy for more information on how our firm utilizes client information.

Client Contact with Portfolio Managers:

Any questions or concerns about the management of client portfolios shall be directed to our firm.

Item 9: Methods of Analysis, Investment Strategies & Risk of Loss

Methods of Analysis

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Cyclical Analysis: statistical analysis of specific events occurring at a sufficient number of regular intervals that they can be forecasted into the future. Cyclical analysis asserts that cyclical forces drive price movements in the financial markets. Risks include that cycles may invert or disappear and there is no expectation that this type of analysis will pinpoint turning points, instead be used in conjunction with other methods of analysis.

Charting: Chart pattern analysis can be used to make short-term or long-term forecasts. The data can be on different timeframes including daily, weekly or monthly data. In this type of technical analysis, we review charts of market and security activity in an attempt to identify when the market is moving up or down and to predict when how long the trend may last and when that trend might reverse.

Fundamental analysis considers the economic, financial, and other qualitative/quantitative factors that may impact the price of a security. Fundamental analysis attempts to measure its intrinsic value as compared to its current price. Risks may include using incorrect assumptions, financial misreporting and/or failure by management to disclose key, material events, and unforeseen micro/macroeconomic factors that may cause the price of a security to diverge from its intrinsic value.

Technical analysis attempts to predict future price movements of a security based on historical data, such as price and volume. Technical analysis may involve using charts to identify recurring patterns and trends, but there is no guarantee that those patterns and trends will reoccur.

Quantitative analysis uses statistical models to estimate the impact of user-defined “factors” on a security’s price movement and attempts to extrapolate future movements based on that analysis. Models are an imperfect representation of reality, and therefore, there is no guarantee they will lead to accurate results.

Investment Strategies We Use

We use the following strategies in managing client accounts, provided that such strategies are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-Term Purchases: We may buy securities for your account and hold them for a relatively long time (more than a year) in anticipation that the security's value will appreciate over a long horizon. The risk of this strategy is that we could miss out on potential short-term gains that could have been profitable to your account. Moreover, if our predictions are incorrect, it's possible that the security's value may decline sharply before we make a decision to sell.

Short-Term Purchases: We may buy securities for your account and decide to sell them within a relatively short time horizon (less than a year) in order to capitalize on short-term price fluctuations. There's no guarantee, however, that this strategy will be able to produce gains.

Trading: We may buy securities for your account and sell them quickly (typically within 30 days) in order to take advantage of short-term price volatility. As with short-term purchases, there is no guarantee that this strategy will be able to produce gains.

Short Sales: We may employ a "short" strategy in your account. "Shorting" involves borrowing and selling a security in anticipation of buying it in the future at a lower price to close out the position. The primary risk of shorting a security is that if it increases in value, it could result in a loss, and since the potential price appreciation of a security is theoretically unlimited, shorting can substantially increase the risk of a portfolio.

Margin Transactions: If your account is set up for margin transactions, we may buy on margin for your account. Buying on margin is essentially borrowing money from a broker/custodian to purchase the security. Because using borrowed money amplifies gains and losses, buying on margin can substantially increase the risk of your portfolio. While this type of transaction may occur, it will only be employed for strategies approved for Margin transactions.

Option writing: If your account is set up and approved for options capabilities, we may employ options strategies to enhance your portfolio returns and/or hedge risk. An option is a contract that gives the buyer the right, but not the obligation to buy or sell a security at a specific price on or before a certain date. We may use "covered call" writing strategies to generate income from selling an option against a security you own. We may also use call or put options to speculate on price movements on the underlying security. So called "naked calls or puts" may substantially increase the risk in your portfolio. This strategy will only be used on strategies clearly indicated for option strategies

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. While the stock market may increase and the account(s) could enjoy a gain, it is also possible that the stock market may decrease and the account(s) could suffer a loss. It is important that clients understand the risks associated with investing in the stock market, are appropriately diversified in investments, and ask any questions.

Description of Material, Significant or Unusual Risks

Our firm generally invests client cash balances in money market funds, FDIC Insured Certificates of Deposit, high-grade commercial paper and/or government backed debt instruments. Ultimately, our firm tries to achieve the highest return on client cash balances through relatively low-risk conservative investments if operationally feasible. In most cases, at least a partial cash balance will be maintained in a money market account so that our firm may debit advisory fees for our services related to our Wrap Comprehensive Portfolio Management services, as applicable.

Item 10: Disciplinary Information

There are no legal or disciplinary events that are material to the evaluation of our advisory business or the integrity of our management.

Item 11: Other Financial Industry Activities & Affiliations

Neither Blueprint Wealth Alliance LLC nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

Some representatives of our firm are Certified Public Accountants. In such capacity, they also provide income tax preparation or accounting services. These services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement.

Some representatives of our firm are insurance agents/brokers. They offer insurance products and may receive customary commissions as a result of insurance sales. A conflict of interest exists as these insurance sales creates an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn. To mitigate this potential conflict, our firm will act in the client's best interest. Clients are not required to purchase insurance through our representatives.

Some representatives of the firm share common ownership interest in or are insurance agents of Blueprint Risk Management LLC. From time to time, they may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. They always act in the best interest of the client and clients always have the right to decide whether or not

to utilize the services of any representative in such individual's outside capacities.

Patrick Kuster is an owner of BluePrint Benefits Advisors LLC and is in the business of sales and marketing of group health insurance and other insurance based, employee benefit products. You are under no obligation, contractually or otherwise, to purchase insurance products through BluePrint Benefits Advisors LLC. A conflict of interest may arise whereas BluePrint Benefits Advisors may offer advice related to general employee benefit planning and may solicit clients of BluePrint Benefit Advisors to BluePrint Wealth Alliance LLC.

German Ramirez is an owner of Anthem Risk Management LLC and is in the business of sales and marketing of insurance products which includes annuities. You are under no obligation, contractually or otherwise, to purchase insurance products through Anthem Risk Management LLC.

Jeffrey Levine is an owner of Fully Vested Advice, Inc and is in the business of writing, speaking, and consulting for other financial and tax professionals regarding financial, tax, and estate planning matters. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Our firm always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any firm representative in such individual's outside capacities.

Please see Item 4 above for more information about the selection of third party money managers. The compensation paid to our firm by third party managers may vary, and thus, creates a conflict of interest in recommending a manager who shares a larger portion of its advisory fees over another manager. Prior to referring clients to third party advisors, our firm will ensure that third party advisors are licensed or notice filed with the respective authorities. A potential conflict of interest in utilizing third party advisors may be an incentive to us in selecting a particular advisor over another in the form of fees or services. In order to minimize this conflict our firm will make our recommendations/selections in the best interest of our clients.

Item 12: Code of Ethics, Participation, or Interest in Client Transactions & Personal Trading

As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Our fiduciary duty is the underlying principle for our firm's Code of Ethics, which includes procedures for personal securities transaction and insider trading. Our firm requires all representatives to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment with our firm, and at least annually thereafter, all representatives of our firm will acknowledge receipt, understanding and compliance with our firm's Code of Ethics. Our firm and representatives must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. If a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

Our firm recognizes that the personal investment transactions of our representatives demands the application of a Code of Ethics with high standards and requires that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, our firm also believes that if investment goals are similar for clients and for our representatives, it is logical, and even desirable, that there be common ownership of some securities.

In order to prevent conflicts of interest, our firm has established procedures for transactions effected by our representatives for their personal accounts. To monitor compliance with our personal trading policy, our firm requests quarterly securities & holdings transaction reports for all of our supervised persons.

Neither our firm nor a related person recommends, buys or sells for client accounts, securities in which our firm or a related person has a material financial interest without prior disclosure to the client.

Related persons of our firm may buy or sell securities and other investments that are also recommended to clients. To minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

Likewise, related persons of our firm buy or sell securities for themselves at or about the same time they buy or sell the same securities for client accounts. To minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request. Further, our related persons will refrain from buying or selling the same securities prior to buying or selling for our clients in the same day unless included in a block trade or executed at the end of the day.

Item 13: Brokerage Practices

Selecting a Brokerage Firm

Our firm does not maintain custody of client assets. Client assets must be maintained by a qualified custodian. Our firm seeks to recommend a custodian who will hold client assets and execute transactions on terms that are overall most advantageous when compared to other available providers and their services. The factors considered, among others, are these:

- Timeliness of execution
- Timeliness and accuracy of trade confirmations
- Research services provided
- Ability to provide investment ideas
- Execution facilitation services provided
- Record keeping services provided
- Custody services provided
- Frequency and correction of trading errors
- Ability to access a variety of market venues
- Expertise as it relates to specific securities

- Financial condition
- Business reputation
- Quality of services

Our firm recommends the custodial services of TD Ameritrade Institutional a division of TD Ameritrade, Inc. ("TD Ameritrade") and Charles Schwab & Co., Inc. ("Schwab") member FINRA/SIPC. TD Ameritrade & Schwab are independent [and unaffiliated] SEC-registered broker-dealers. TD Ameritrade & Schwab offer services to independent investment Advisors which include custody of securities, trade execution, clearance, and settlement of transactions.

As part of the arrangement described, TD Ameritrade & Schwab also make certain research and brokerage services available at no additional cost to our firm. These services include certain research and brokerage services, including research services obtained by TD Ameritrade & Schwab directly from independent research companies, as selected by our firm (within specific parameters). Research products and services provided by TD Ameritrade & Schwab to our firm may include research reports on recommendations or other information about, particular companies or industries; economic surveys, data and analyses; financial publications; portfolio evaluation services; financial database software and services; computerized news and pricing services; quotation equipment for use in running software used in investment decision-making; and other products or services that provide lawful and appropriate assistance by TD Ameritrade & Schwab to our firm in the performance of our investment decision-making responsibilities. The aforementioned research and brokerage services are used by our firm to manage accounts for which we have investment discretion. Without this arrangement, our firm might be compelled to purchase the same or similar services at our own expense.

As a result of receiving the services discussed for no additional cost, we may have an incentive to continue to use or expand the use of TD Ameritrade & Schwab. Our firm examined this potential conflict of interest when we chose to enter into the relationship with TD Ameritrade & Schwab and we have determined that the relationship is in the best interest of our firm's clients and satisfies our client obligations, including our duty to seek best execution.

TD Ameritrade & Schwab may charge brokerage commissions for effecting certain securities transactions. TD Ameritrade & Schwab enables us to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. TD Ameritrade & Schwab commission rates are generally discounted from customary retail commission rates. However, the commission fees charged by TD Ameritrade & Schwab may be higher or lower than those charged by other custodians and broker-dealers.

Commissions to TD Ameritrade & Schwab may be higher than another qualified broker dealer might charge to effect the same transaction where we determine in good faith that the commission is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although we will seek competitive rates, to the benefit of all clients, we may not necessarily obtain the lowest possible commission rates for specific client account transactions.

Soft Dollars

Our firm does not accept products or services that do not qualify for Safe Harbor outlined in Section 28(e) of the Securities Exchange Act of 1934, such as those services that do not aid in investment decision-making or trade execution.

BluePrint employs soft dollar arrangements. Those arrangements are as follows:

TD Ameritrade Institutional, a division of TD Ameritrade, Inc. Member FINRA/SIPC

TD Ameritrade covers the first year of account charges related to the Orion Advisor Services (OAS) Platform for any new accounts at TD Ameritrade. OAS offers functionality of portfolio reporting, billing calculation, and trader order management for our firm. In certain scenarios fees charged by TD Ameritrade for trading of ETFs, mutual funds or individual equities may be higher or lower than at our primary custodian, Charles Schwab & Co.

Aggregation of Purchase or Sale

We perform investment management services for various clients. There are occasions on which portfolio transactions may be executed as part of concurrent authorizations to purchase or sell the same security for numerous accounts served by our firm, which involve accounts with similar investment objectives. Although such concurrent authorizations potentially could be either advantageous or disadvantageous to any one or more particular accounts, they are affected only when we believe that to do so will be in the best interest of the effected accounts. When such concurrent authorizations occur, the objective is to allocate the executions in a manner which is deemed equitable to the accounts involved. In any given situation, we attempt to allocate trade executions in the most equitable manner possible, taking into consideration client objectives, current asset allocation and availability of funds using price averaging, proration and consistently non-arbitrary methods of allocation.

Item 14: Review of Accounts

Our Chief Compliance Officer, Patrick Kuster, reviews accounts on at least an annual basis for our Wrap Comprehensive Portfolio Management clients. The nature of these reviews is to learn whether client accounts are in line with their investment objectives, to evaluate the suitability of the Wrap Comprehensive Portfolio Management service as opposed to a non-Wrap agreement, appropriately positioned based on market conditions, and investment policies, if applicable. Our firm does not provide written reports to clients, unless asked to do so. Verbal reports to clients take place on at least an annual basis when Wrap Comprehensive Portfolio Management service clients are contacted.

Our firm may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

Item 15: Client Referrals & Other Compensation

TD Ameritrade

As disclosed above, our firm participates in TD Ameritrade's institutional customer program and we may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between our participation in the program and the investment advice we give our Clients, although our firm receives economic benefits through our participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving our participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to our firm by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by our firm's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit our firm but may not benefit our Client accounts. These products or services may assist us in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop our business enterprise. The benefits received by our firm or our personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of our fiduciary duty to clients, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits by our firm or our related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of TD Ameritrade for custody and brokerage services.

Charles Schwab & Co., Inc.

Services that Benefit Clients

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which our firm might not otherwise have access to or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit clients or their account(s).

Services that May Not Directly Benefit Clients

Schwab also makes available other products and services that benefit our firm but may not directly benefit clients or their accounts. These products and services assist in managing and administering our

client accounts. They include investment research, both Schwab's and that of third parties. This research may be used to service all or some substantial number of client accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provides access to client account data (such as duplicate trade confirmations and account statements);
- facilitates trade execution and allocate aggregated trade orders for multiple client accounts;
- provides pricing and other market data;
- facilitates payment of our fees from our clients' accounts; and
- assists with back-office functions, recordkeeping and client reporting.

Services that Generally Benefit Only Our Firm

Schwab also offers other services intended to help manage and further develop our business enterprise. These services include:

- educational conferences and events
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants and insurance providers.

Schwab may provide some of these services itself. In other cases, Schwab will arrange for third-party vendors to provide the services to our firm. Schwab may also discount or waive fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide our firm with other benefits, such as occasional business entertainment for our personnel.

Irrespective of direct or indirect benefits to our client through Schwab, our firm strives to enhance the client experience, help clients reach their goals and put client interests before that of our firm or associated persons.

Referral Fees

Our firm pays referral fees (non-commission based) to independent solicitors (non-registered representatives) for the referral of their clients to our firm in accordance with Rule 206 (4)-3 of the Investment Advisers Act of 1940. Such referral fee represents a share of our investment advisory fee charged to our clients. This arrangement will not result in higher costs to the referred client. In this regard, our firm maintains Solicitors Agreements in compliance with Rule 206 (4)-3 of the Investment Advisers Act of 1940 and applicable state and federal laws. All clients referred by Solicitors to our firm will be given full written disclosure describing the terms and fee arrangements between our firm and Solicitor(s). In cases where state law requires licensure of solicitors, our firm ensures that no solicitation fees are paid unless the solicitor is registered as an investment adviser representative of our firm. If our firm is paying solicitation fees to another registered investment adviser, the licensure of individuals is the other firm's responsibility.

Certain representatives of our firm may speak or appear in public settings, including live seminars and educational courses which may result in the acquisition of new or potential advisory relationships. We will not pay a referral fee to any such sponsor unless otherwise disclosed via a valid solicitor's arrangement.

Item 16: Custody

Our firm will not have physical custody of client funds or securities and does not maintain custody through third party standing letters of authorizations (SLOAs) for its clients. Our firm may have custody through direct fee deduction of its advisory fee(s) from client accounts. All clients receive account statements directly from their qualified custodians at least quarterly upon opening of an account. If our firm decides to also send account statements to clients, such notice and account statements include a legend that recommends that the client compare the account statements received from the qualified custodian with those received from our firm. Clients are encouraged to raise any questions with us about the custody, safety or security of their assets and our custodial recommendations.

Item 17: Voting Client Securities

Our firm does not accept the proxy authority to vote client securities. Clients will receive proxies or other solicitations directly from their custodian or a transfer agent. In the event that proxies are sent to our firm, our firm will forward them to the appropriate client and ask the party who sent them to mail them directly to the client in the future. Clients may call, write or email us to discuss questions they may have about particular proxy votes or other solicitations.

Third party money managers selected or recommended by our firm may vote proxies for clients. Therefore, except in the event a third-party money manager votes proxies, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Therefore (except for proxies that may be voted by a third-party money manager), our firm and/or the client shall instruct the qualified custodian to forward to copies of all proxies and shareholder communications relating to the client's investment assets.

Item 18: Financial Information

Our firm is not required to provide financial information in this Brochure because:

- Our firm does not require the prepayment of more than \$1,200 in fees when services cannot be rendered within 6 months.
- Our firm does not take custody of client funds or securities.
- Our firm does not have a financial condition or commitment that impairs our ability to meet contractual and fiduciary obligations to clients.

Our firm has never been the subject of a bankruptcy proceeding.