



## **Blue Jean Financial LLC**

### **Form ADV Part 2A – Disclosure Brochure**

**Effective: December 19, 2024**

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Blue Jean Financial LLC (“BJF” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (518) 406-8488.

BJF is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about BJF to assist you in determining whether to retain the Advisor.

Additional information about BJF and its Advisory Persons is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 331138.

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## Item 2 – Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of BJF. For convenience, the Advisor has combined these documents into a single disclosure document.

BJF believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. BJF encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

### Material Changes

There have been no material changes to this Disclosure Brochure since the last filing and distribution to clients.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 331138. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (518) 406-8488.

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## Item 4 – Advisory Services

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### A. Firm Information

Blue Jean Financial LLC (“BJF” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The Advisor is organized as a Limited Liability Company (“LLC”) under the laws of the State of New York. BJF was founded in April 2024 and is owned and operated by Bryan E. McWayne (Partner) and Francis J. Deno (Partner and Chief Compliance Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by BJF.

### B. Advisory Services Offered

BJF offers investment advisory services to individuals, high net worth individuals, trusts, estates, and businesses (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. BJF's fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Investment Management Services

BJF provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. BJF works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. BJF will then construct an investment portfolio, consisting of low-cost, diversified mutual funds, exchange-traded funds (“ETFs”) and/or individual stocks to achieve the Client's investment goals. The Advisor may also utilize individual bonds, or other types of investments, as appropriate to meet the needs of the Client. The Advisor may retain certain of the Client's legacy investments based on portfolio fit and/or tax considerations.

BJF's investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. BJF will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

BJF evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. BJF may recommend, on occasion, redistributing investment allocations to diversify the portfolio. BJF may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement.

BJF may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will BJF accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

*Retirement Accounts* – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the

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assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

#### Financial Planning Services

BJF will typically provide a variety of financial planning and consulting services to Clients, pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs, and/or other areas of a Client's financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

BJF may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### **C. Client Account Management**

Prior to engaging BJF to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – BJF, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – BJF will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – BJF will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – BJF will provide investment management and ongoing oversight of the Client's investment portfolio.

#### **D. Wrap Fee Programs**

BJF does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by BJF.

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## **E. Assets Under Management**

As of September 29, 2024 the Advisor manages \$ 77,201,951 in client assets on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

## **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more written agreements with the Advisor.

### **A. Fees for Advisory Services**

#### Investment Management Services

Investment advisory fees are paid quarterly, advance of each calendar quarter pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees range from 0.50% to 2.00% annually based on several factors, including: the scope and complexity of the services to be provided; the level of assets to be managed; and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee.

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by BJF will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

#### Financial Planning Services

BJF offers financial planning services for a fixed engagement fee ranging from \$900 to \$25,000 per engagement. Financial planning engagements may be a one-time project or ongoing services. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total costs will be determined prior to engaging for these services.

### **B. Fee Billing**

#### Investment Management Services

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of the respective quarter. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with BJF at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. Clients are urged to also review the statement provided by the Custodian, as the Custodian does not perform a verification of fees. Clients provide written authorization permitting advisory fees to be deducted by BJF to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Financial Planning Services

Project-based financial planning fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. The balance shall be invoiced upon completion of the agreed upon deliverable[s]. Ongoing financial planning engagements are billed monthly in advance.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than BJJ, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, as applicable. The Advisor's recommended Custodian may not charge securities transaction fees for ETF and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The fees charged by BJJ are separate and distinct from these custody and execution fees.

In addition, all fees paid to BJJ for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of BJJ, but would not receive the services provided by BJJ which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by BJJ to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

### **D. Advance Payment of Fees and Termination**

#### Investment Management Services

BJJ may be compensated for its investment management services in advance of the quarter in which services are rendered. Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the investment advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the quarter. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

#### Financial Planning Services

BJJ typically requires an advance deposit for financial planning services. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, for project-based planning engagements, the Client shall be billed for the percentage of the engagement scope completed by the Advisor. For ongoing engagements, the client shall be billed up to an including the effective date of termination. Upon termination, the Advisor will promptly refund any unearned, prepaid planning fees. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

### **E. Compensation for Sales of Securities**

BJJ does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

Certain Advisory Persons are also licensed as independent insurance professionals. As an independent insurance professional, an Advisory Person may earn commission-based compensation for selling insurance products, including insurance products offered to Clients of the Advisor. Insurance commissions earned by Advisory Persons are separate and in addition to our advisory fees. This practice presents a conflict of interest as the Advisory Person may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on the Client's needs. Clients are under no obligation, contractually or otherwise, to purchase insurance products through any Advisory Person affiliated with the Advisor.



## Item 6 – Performance-Based Fees and Side-By-Side Management

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BJF does not charge performance-based fees for its investment advisory services. The fees charged by BJF are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

BJF does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

## Item 7 – Types of Clients

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BJF offers investment advisory services to individuals, high net worth individuals, trusts, estates, and businesses. BJF generally does not impose a minimum relationship size.

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

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### A. Methods of Analysis

BJF primarily employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from BJF are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

*Fundamental analysis* utilizes economic and business indicators as investment selection criteria. This criteria consists generally of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

*Technical analysis* involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that BJF will be able to accurately predict such a reoccurrence.

For most investment strategies, BJF generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. BJF will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. For growth portfolios, turnover may be higher and holding periods less than a year. At times, BJF may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals and technicals of the security, sector or asset class.

### B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. BJF will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may

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lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment strategies:

#### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

#### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later. There is also a risk that Authorized Participants are unable to fulfill their responsibilities. Authorized Participants are one of the major parties involved with ETF creation/redemption mechanism in the markets. The Authorized Participants play a critical role in the liquidity of ETFs and essentially have the exclusive right to change the supply of ETF shares in the market. If the Authorized Participants does not fulfill this expected role, there could be an adverse impact on liquidity and the valuation of an ETF.

#### Stock Risks

Individual stocks represent an ownership position in a company. The prices of stocks and the income they generate (such as dividends) may fluctuate based on events specific to the company that issued the shares, conditions affecting the general economy and overall market changes, changes or weakness in the business sector the company does business in, and other factors. Further, prices of these securities can be affected by financial contracts held by the issuer or third parties (such as derivatives) relating to the security or other assets or indices.

#### Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

#### Mutual Fund Risks

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The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

## **Item 9 – Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving BJF or its management persons.** BJF values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor or Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 331138.

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

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### Insurance Agency Affiliations

As noted in Item 5, certain Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from an Advisory Person's role with BJF. As an insurance professional, an Advisory Person may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Advisory Persons are not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by the Advisory Persons or the Advisor.

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

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### **A. Code of Ethics**

BJF has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with BJF ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. BJF and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of BJF's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (518) 406-8488.

### **B. Personal Trading with Material Interest**

BJF allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. BJF does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. BJF does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

BJF allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more

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advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by BJF requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

#### **D. Personal Trading at Same Time as Client**

While BJF allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will BJF, or any Supervised Person of BJF, transact in any security to the detriment of any Client.**

### **Item 12 – Brokerage Practices**

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#### **A. Recommendation of Custodian[s]**

BJF does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize BJF to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, BJF does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where BJF does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by BJF. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. BJF may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices. BJF will generally recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". BJF maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **BJF does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

**2. Brokerage Referrals** - BJF does not receive any compensation from any third party in connection with the recommendation for establishing an account.

**3. Directed Brokerage** - All Clients are serviced on a "directed brokerage basis", where BJF will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). BJF will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

#### **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. BJF will execute its transactions through the Custodian as authorized by the Client. BJF may aggregate orders in a block trade or trades when securities are purchased or

sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts.

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## **Item 13 – Review of Accounts**

### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons of BJF and periodically by the CCO. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify BJF if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

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## **Item 14 – Client Referrals and Other Compensation**

### **A. Compensation Received by BJF**

BJF may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, BJF may receive non-compensated referrals of new Clients from various third-parties.

#### Participation in Institutional Advisor Platform

BJF has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like BJF. As a registered investment advisor participating on the Schwab Advisor Services platform, BJF receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

*Services that Benefit the Client* – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

*Services that May Indirectly Benefit the Client* – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

*Services that May Only Benefit the Advisor* – Schwab also offers other services and support to BJF that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. BJF believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

## **B. Compensation for Client Referrals**

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

## **Item 15 – Custody**

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BJF does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct BJF to utilize that Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by BJF to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

## **Item 16 – Investment Discretion**

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BJF generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by BJF. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by BJF will be in accordance with each Client's investment objectives and goals.

## **Item 17 – Voting Client Securities**

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BJF is not authorized to vote proxies for any Client. Clients will receive proxy statements directly from the Custodian. However, should the Client direct the Custodian to direct proxies to the Advisor, such election will not authorize or obligate the Advisor to vote such proxies. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

## **Item 18 – Financial Information**

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Neither BJF, nor its management, have any adverse financial situations that would reasonably impair the ability of BJF to meet all obligations to its Clients. Neither BJF, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. BJF is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.

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**Blue Jean Financial LLC**

125 Wolf Road, Suite 509, Albany, NY 12205

Phone: (518) 406-8488 | Website: <https://bluejeanfinancial.com>



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Bryan E. McWayne, FIC®  
Partner**

**Effective: December 19, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Bryan E. McWayne, FIC® (CRD# 5682549) in addition to the information contained in the Blue Jean Financial LLC (“BJF” or the “Advisor”, CRD# 331138) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BJF Disclosure Brochure or this Brochure Supplement, please contact us at (518) 406-8488.

Additional information about Mr. McWayne is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5682549.

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**Blue Jean Financial LLC**

125 Wolf Road, Suite 509, Albany, NY 12205

Phone: (518) 406-8488 | Website: <https://bluejeanfinancial.com>



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## Item 2 – Educational Background and Business Experience

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Bryan E. McWayne, FIC®, born in 1985, is dedicated to advising Clients of BJF as a Partner. Mr. McWayne earned a Bachelor of Science in Economics from Rensselaer Polytechnic Institute in 2008. Additional information regarding Mr. McWayne's employment history is included below.

### Employment History:

Partner, Blue Jean Financial LLC	07/2024 to Present
Investment Advisor Representative, Thrivent Investment Management Inc.	06/2021 to 07/2024
Registered Representative, Thrivent Investment Management Inc.	03/2014 to 07/2024

### Fraternal Insurance Counselor™ ("FIC®")

Designation granted by the Fraternal Field Managers Association (FFMA). The designation is awarded after completion of courses on fraternal benefit societies, ethics, and the fundamentals of life insurance and estate planning for individuals, families, and businesses. An individual is required to work for a minimum of 12 consecutive months with a fraternal benefit society that is a member of the American Fraternal Alliance and the FFMA.

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. McWayne.*** Mr. McWayne has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. McWayne.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. McWayne.***

However, we do encourage you to independently view the background of Mr. McWayne on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5682549.

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## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. McWayne is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. McWayne's role with BJF. As an insurance professional, Mr. McWayne will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. McWayne is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. McWayne or the Advisor. Mr. McWayne spends approximately 10% of his time per month in this capacity.

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## Item 5 – Additional Compensation

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Mr. McWayne has additional business activities where compensation is received that are detailed in Item 4 above.

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## Item 6 – Supervision

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Mr. McWayne serves as a Partner of BJF and is supervised by Francis Deno, the Chief Compliance Officer. Dr. Deno can be reached at (518) 406-8488.

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### Blue Jean Financial LLC

125 Wolf Road, Suite 509, Albany, NY 12205  
Phone: (518) 406-8488 | Website: <https://bluejeanfinancial.com>



BJF has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BJF. Further, BJF is subject to regulatory oversight by various agencies. These agencies require registration by BJF and its Supervised Persons. As a registered entity, BJF is subject to examinations by regulators, which may be announced or unannounced. BJF is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Donald B. Blowers  
Investment Advisor Representative**

**Effective: December 19, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Donald B. Blowers (CRD# 6818568) in addition to the information contained in the Blue Jean Financial LLC (“BJF” or the “Advisor”, CRD# 331138) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BJF Disclosure Brochure or this Brochure Supplement, please contact us at (518) 406-8488.

Additional information about Mr. Blowers is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6818568.

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**Blue Jean Financial LLC**

125 Wolf Road, Suite 509, Albany, NY 12205

Phone: (518) 406-8488 | Website: <https://bluejeanfinancial.com>

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## Item 2 – Educational Background and Business Experience

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Donald B. Blowers, born in 1981, is dedicated to advising Clients of BJF as an Investment Advisor Representative. Mr. Blowers earned his high school diploma in 1999. Additional information regarding Mr. Blowers's employment history is included below.

### Employment History:

Investment Advisor Representative, Blue Jean Financial LLC	07/2024 to Present
Investment Advisor Representative, Thrivent Investment Management Inc.	08/2019 to 07/2024
Registered Representative, Thrivent Investment Management Inc.	09/2017 to 07/2024

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Blowers.*** Mr. Blowers has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Blowers.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Blowers.***

However, we do encourage you to independently view the background of Mr. Blowers on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6818568.

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## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Blowers is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Blowers's role with BJF. As an insurance professional, Mr. Blowers will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Blowers is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Blowers or the Advisor. Mr. Blowers spends approximately 10% of his time per month in this capacity.

### Uber Eats

Mr. Blowers is also a contracted driver for Uber Eats. In this capacity, Mr. Blowers is contracted to make deliveries from restaurants to consumers. Business is not conducted during securities trading hours. Mr. Blowers spends approximately 5% of his time per month in this capacity.

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## Item 5 – Additional Compensation

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Mr. Blowers has additional business activities where compensation is received that are detailed in Item 4 above.

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## Item 6 – Supervision

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Mr. Blowers serves as an Investment Advisor Representative of BJF and is supervised by Francis Deno, the Chief Compliance Officer. Dr. Deno can be reached at (518) 406-8488.

BJF has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BJF. Further, BJF is subject to regulatory oversight by various

agencies. These agencies require registration by BJF and its Supervised Persons. As a registered entity, BJF is subject to examinations by regulators, which may be announced or unannounced. BJF is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Benjamin A. Kjendal, ChFC®, FIC®  
Investment Advisor Representative**

**Effective: December 19, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Benjamin A. Kjendal, ChFC®, FIC® (CRD# 6245570) in addition to the information contained in the Blue Jean Financial LLC (“BJF” or the “Advisor”, CRD# 331138) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BJF Disclosure Brochure or this Brochure Supplement, please contact us at (518) 406-8488.

Additional information about Mr. Kjendal is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6245570.

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**Blue Jean Financial LLC**

125 Wolf Road, Suite 509, Albany, NY 12205

Phone: (518) 406-8488 | Website: <https://bluejeanfinancial.com>

## Item 2 – Educational Background and Business Experience

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Benjamin A. Kjendal, ChFC®, FIC® born in 1981, is dedicated to advising Clients of BJF as an Investment Advisor Representative. Mr. Kjendal earned a Bachelor of Science in Mathematics and Economics from the University of New Hampshire in 2002. Mr. Kjendal also earned a Master of Divinity in Exegetical Studies from Concordia Theological Seminary in 2006. Additional information regarding Mr. Kjendal's employment history is included below.

### Employment History:

Investment Advisor Representative, Blue Jean Financial LLC	07/2024 to Present
Priest, Holy Cross Orthodox Church	09/2023 to Present
Investment Advisor Representative, Thrivent Investment Management, Inc.	03/2014 to 07/2024
Registered Representative, Thrivent Investment Management, Inc.	01/2014 to 07/2024
Priest, St. Michael the Archangel Antiochian Orthodox Church	10/2014 to 08/2023

### Chartered Financial Consultant™ ("ChFC®")

The Chartered Financial Consultant™ (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals, and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course-specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

### Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines, namely, estate planning, retirement planning, or non-qualified deferred compensation.

### Fraternal Insurance Counselor™ ("FIC®")

Designation granted by the Fraternal Field Managers Association (FFMA). The designation is awarded after completion of courses on fraternal benefit societies, ethics, and the fundamentals of life insurance and estate planning for individuals, families, and businesses. An individual is required to work for a minimum of 12 consecutive months with a fraternal benefit society that is a member of the American Fraternal Alliance and the FFMA.

## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Kjendal.*** Mr. Kjendal has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Kjendal.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Kjendal.***

However, we do encourage you to independently view the background of Mr. Kjendal on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6245570.

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### Blue Jean Financial LLC

125 Wolf Road, Suite 509, Albany, NY 12205  
Phone: (518) 406-8488 | Website: <https://bluejeanfinancial.com>

## **Item 4 – Other Business Activities**

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### Insurance Agency Affiliations

Mr. Kjendal is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Kjendal's role with BJF. As an insurance professional, Mr. Kjendal will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Kjendal is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Kjendal or the Advisor. Mr. Kjendal spends approximately 10% of his time per month in this capacity.

### Holy Cross Orthodox Church

Mr. Kjendal is also a pastor with the Holy Cross Orthodox Church. In this capacity, Mr. Kjendal leads church services and education efforts, and also provides pastoral care for parishioners. Mr. Kjendal is compensated for his activities via a monthly stipend. Mr. Kjendal spends approximately 25% of his time per month in this capacity.

## **Item 5 – Additional Compensation**

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Mr. Kjendal has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Kjendal serves as an Investment Advisor Representative of BJF and is supervised by Francis Deno, the Chief Compliance Officer. Dr. Deno can be reached at (518) 406-8488.

BJF has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BJF. Further, BJF is subject to regulatory oversight by various agencies. These agencies require registration by BJF and its Supervised Persons. As a registered entity, BJF is subject to examinations by regulators, which may be announced or unannounced. BJF is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.





## **Form ADV Part 2B – Brochure Supplement**

**for**

**Jordan M. Brandon**  
**Investment Advisor Representative/Account Manager**

**Effective: December 19, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jordan M. Brandon (CRD# 6872605) in addition to the information contained in the Blue Jean Financial LLC (“BJF” or the “Advisor”, CRD# 331138) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BJF Disclosure Brochure or this Brochure Supplement, please contact us at (518) 406-8488.

Additional information about Mr. Brandon is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6872605.

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**Blue Jean Financial LLC**

125 Wolf Road, Suite 509, Albany, NY 12205

Phone: (518) 406-8488 | Website: <https://bluejeanfinancial.com>

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## Item 2 – Educational Background and Business Experience

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Jordan M. Brandon, born in 1994, is dedicated to advising Clients of BJF as an Investment Advisor Representative. Mr. Brandon earned an Associates Degree in Contemporary Business from Inver Hills Community College in 2014. Mr. Brandon also earned a Bachelor's Degree with a concentration in Finance from Augsburg University in 2017. Additional information regarding Mr. Brandon's employment history is included below.

### Employment History:

Investment Advisor Representative, Blue Jean Financial LLC	07/2024 to Present
Investment Advisor Representative, Thrivent Investment Management Inc.	08/2018 to 07/2024
Registered Representative, Thrivent Investment Management Inc.	05/2018 to 07/2024

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Brandon.*** Mr. Brandon has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Brandon.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Brandon.***

However, we do encourage you to independently view the background of Mr. Brandon on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6872605.

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## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Brandon is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Brandon's role with BJF. As an insurance professional, Mr. Brandon will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Brandon is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Brandon or the Advisor. Mr. Brandon spends approximately 10% of his time per month in this capacity.

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## Item 5 – Additional Compensation

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Mr. Brandon has additional business activities where compensation is received that are detailed in Item 4 above.

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## Item 6 – Supervision

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Mr. Brandon serves as an Investment Advisor Representative of BJF and is supervised by Francis Deno, the Chief Compliance Officer. Dr. Deno can be reached at (518) 406-8488.

BJF has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BJF. Further, BJF is subject to regulatory oversight by various agencies. These agencies require registration by BJF and its Supervised Persons. As a registered entity, BJF is subject to examinations by regulators, which may be announced or unannounced. BJF is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**William E. Bufkins  
Investment Advisor Representative**

**Effective: December 19, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of William E. Bufkins (CRD# 6073328) in addition to the information contained in the Blue Jean Financial LLC (“BJF” or the “Advisor”, CRD# 331138) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BJF Disclosure Brochure or this Brochure Supplement, please contact us at (518) 406-8488.

Additional information about Mr. Bufkins is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6073328.

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**Blue Jean Financial LLC**

125 Wolf Road, Suite 509, Albany, NY 12205

Phone: (518) 406-8488 | Website: <https://bluejeanfinancial.com>

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## Item 2 – Educational Background and Business Experience

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William E. Bufkins, born in 1969, is dedicated to advising Clients of BJJ as an Investment Advisor Representative. Mr. Bufkins earned his high school diploma in 1987. Additional information regarding Mr. Bufkins's employment history is included below.

### Employment History:

Investment Advisor Representative, Blue Jean Financial LLC	07/2024 to Present
Investment Advisor Representative, Thrivent Investment Management Inc.	06/2021 to 07/2024
Registered Representative, Thrivent Investment Management Inc.	08/2012 to 07/2024

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Bufkins.*** Mr. Bufkins has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Bufkins.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Bufkins.***

However, we do encourage you to independently view the background of Mr. Bufkins on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6073328.

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## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Bufkins is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Bufkins's role with BJJ. As an insurance professional, Mr. Bufkins will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bufkins is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Bufkins or the Advisor. Mr. Bufkins spends approximately 10% of his time per month in this capacity.

### Adirondack Christian Fellowship

Mr. Bufkins is also an assistant pastor with the Adirondack Christian Fellowship. In this capacity, Mr. Bufkins is compensated for activities which include preaching, organizing and leading worship, and overseeing the youth ministry. Mr. Bufkins spends approximately 5% of his time per month in this capacity.

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## Item 5 – Additional Compensation

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Mr. Bufkins has additional business activities where compensation is received that are detailed in Item 4 above.

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## Item 6 – Supervision

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Mr. Bufkins serves as an Investment Advisor Representative of BJJ and is supervised by Francis Deno, the Chief Compliance Officer. Dr. Deno can be reached at (518) 406-8488.

BJJ has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BJJ. Further, BJJ is subject to regulatory oversight by various agencies. These agencies require registration by BJJ and its Supervised Persons. As a registered entity, BJJ is

subject to examinations by regulators, which may be announced or unannounced. BJF is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Logan W. Simms  
Investment Advisor Representative**

**Effective: December 19, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Logan W. Simms (CRD# 7781482) in addition to the information contained in the Blue Jean Financial LLC (“BJF” or the “Advisor”, CRD# 331138) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BJF Disclosure Brochure or this Brochure Supplement, please contact us at (518) 406-8488

Additional information about Mr. Simms is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7781482.

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## Item 2 – Educational Background and Business Experience

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Logan W. Simms, born in 1984, is dedicated to advising Clients of BJF as an Investment Advisor Representative. Mr. Simms earned an Associate's Degree in Business Administration from Hudson Valley Community College in 2021. Mr. Simms also earned a Bachelor's Degree in Financial Planning from The College of Saint Rose in 2023. Additional information regarding Mr. Simms's employment history is included below.

### Employment History:

Advisor / Accounts Manager, Blue Jean Financial LLC	07/2024 to Present
Investment Advisor Representative, Thrivent Investment Management Inc.	12/2023 to 07/2024
Registered Representative, Thrivent Investment Management Inc.	11/2023 to 07/2024
Office Professional, Blue Jean Financial Group - Thrivent	05/2022 to 10/2023
Financial Planning Tutor, The College of Saint Rose	09/2022 to 12/2022
Associate, The Home Depot	06/2017 to 08/2022
Supplemental Learning Instructor, Hudson Valley Community College	09/2019 to 05/2022
Furniture Maker / Teacher, Maplewood Center for Common Craft	04/2012 to 09/2019

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Simms.*** Mr. Simms has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Simms.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Simms.***

However, we do encourage you to independently view the background of Mr. Simms on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7781482.

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## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Simms is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Simms's role with BJF. As an insurance professional, Mr. Simms will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Simms is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Simms or the Advisor. Mr. Simms spends approximately 10% of his time per month in this capacity.

### Saratoga Joinery

Mr. Simms is also an Instructor at the Saratoga Joinery. In this capacity, Mr. Simms teaches woodworking skills to students and prepares classes for a non-profit organization. Mr. Simms spends approximately 5% of his time per month in this capacity.

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## Item 5 – Additional Compensation

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Mr. Simms has additional business activities where compensation is received that are detailed in Item 4 above.

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## **Item 6 – Supervision**

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Mr. Simms serves as an Investment Advisor Representative of BJF and is supervised by Francis Deno, the Chief Compliance Officer. Dr. Deno can be reached at (518) 406-8488.

BJF has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BJF. Further, BJF is subject to regulatory oversight by various agencies. These agencies require registration by BJF and its Supervised Persons. As a registered entity, BJF is subject to examinations by regulators, which may be announced or unannounced. BJF is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Thiago D. Reis  
Investment Advisor Representative**

**Effective: December 19, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Thiago D. Reis (CRD# 6754194) in addition to the information contained in the Blue Jean Financial LLC (“BJF” or the “Advisor”, CRD# 331138) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BJF Disclosure Brochure or this Brochure Supplement, please contact us at (518) 406-8488.

Additional information about Mr. Reis is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6754194.

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## Item 2 – Educational Background and Business Experience

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Thiago D. Reis, born in 1979, is dedicated to advising Clients of BJF as an Investment Advisor Representative. Mr. Reis earned his high school diploma in 1997. Additional information regarding Mr. Reis's employment history is included below.

### Employment History:

Investment Advisor Representative, Blue Jean Financial LLC	07/2024 to Present
Investment Advisor Representative, Thrivent Investment Management Inc.	06/2020 to 07/2024
Registered Representative, Thrivent Investment Management Inc.	05/2020 to 07/2024
Associate Representative, Thrivent Investment Management Inc.	03/2020 to 05/2020
Owner/Operator, TDR Landscapes Inc.	01/2008 to 03/2020

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Reis.*** Mr. Reis has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Reis.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Reis.***

However, we do encourage you to independently view the background of Mr. Reis on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6754194.

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## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Reis is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Reis's role with BJF. As an insurance professional, Mr. Reis will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Reis is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Reis or the Advisor. Mr. Reis spends approximately 10% of his time per month in this capacity.

### Church of the Redeemer

Mr. Reis is also a Senior Pastor at the Church of the Redeemer. In this capacity, Mr. Reis preaches for his church, and leads bible study groups. Mr. Reis is compensated his activities via a monthly housing allowance. Mr. Reis spends approximately 10% of his time per month in this capacity.

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## Item 5 – Additional Compensation

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Mr. Reis has additional business activities where compensation is received that are detailed in Item 4 above.

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## Item 6 – Supervision

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Mr. Reis serves as an Investment Advisor Representative of BJF and is supervised by Francis Deno, the Chief Compliance Officer. Dr. Deno can be reached at (518) 406-8488.

BJF has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BJF. Further, BJF is subject to regulatory oversight by various

agencies. These agencies require registration by BJF and its Supervised Persons. As a registered entity, BJF is subject to examinations by regulators, which may be announced or unannounced. BJF is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Nicholas J. Kimmett  
Account Manager**

**Effective: December 19, 2024**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Nicholas J. Kimmett (CRD# 7347088) in addition to the information contained in the Blue Jean Financial LLC (“BJF” or the “Advisor”, CRD# 331138) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BJF Disclosure Brochure or this Brochure Supplement, please contact us at (518) 406-8488.

Additional information about Mr. Kimmett is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7347088.

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## Item 2 – Educational Background and Business Experience

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Nicholas J. Kimmett, born in 1996, is dedicated to advising Clients of BJJ as an Investment Advisor Representative. Mr. Kimmett earned a Bachelor of Arts in Business and Community Relations from the University of Massachusetts Amherst in 2018. Mr. Kimmett also earned a Master of Science in Management and Entrepreneurial Leadership from Babson College in 2020. Additional information regarding Mr. Kimmett's employment history is included below.

### Employment History:

Investment Advisor Representative, Blue Jean Financial LLC	07/2024 to Present
Investment Advisor Representative, Thrivent Investment Management Inc.	08/2021 to 07/2024
Registered Representative, Thrivent Investment Management Inc.	06/2021 to 07/2024
Head Counselor, Antiochian Village	02/2018 to 08/2019

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## Item 3 – Disciplinary Information

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Kimmett.*** Mr. Kimmett has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Kimmett.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Kimmett.***

However, we do encourage you to independently view the background of Mr. Kimmett on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 7347088.

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## Item 4 – Other Business Activities

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Mr. Kimmett is dedicated to the investment advisory activities of BJJ's Clients. Mr. Kimmett does not have any other business activities.

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## Item 5 – Additional Compensation

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Mr. Kimmett is dedicated to the investment advisory activities of BJJ's Clients. Mr. Kimmett does not receive any additional forms of compensation.

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## Item 6 – Supervision

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Mr. Kimmett serves as an Investment Advisor Representative of BJJ and is supervised by Francis Deno, the Chief Compliance Officer. Dr. Deno can be reached at (518) 406-8488.

BJJ has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BJJ. Further, BJJ is subject to regulatory oversight by various agencies. These agencies require registration by BJJ and its Supervised Persons. As a registered entity, BJJ is subject to examinations by regulators, which may be announced or unannounced. BJJ is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## Privacy Policy

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Effective: December 19, 2024

### Our Commitment to You

Blue Jean Financial LLC (“BJF” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. BJF (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

BJF does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

### What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

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#### Blue Jean Financial LLC

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### How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
<b>Marketing Purposes</b> BJF does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where BJF or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b>	No	Not Shared
<b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
<b>Information About Former Clients</b> BJF does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

### Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (518) 406-8488.

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