

Item 1 – Cover Page



Ridgeline

Wealth Advisors

7500 Six Forks Rd, Suite 100
Raleigh, NC 27615

Phone: 919-782-0494
Fax: 919-782-0494

Website:

www.ridgelinewealthadvisors.com

Social media:

<https://www.linkedin.com/in/lifeinmotion/>
<https://twitter.com/trihrdr>

Date of Disclosure Brochure: April 2024

This disclosure brochure provides information about the qualifications and business practices of Ridgeline Wealth Advisors, LLC (also referred to as we, us and Ridgeline Wealth Advisors throughout this disclosure brochure). If you have any questions about the contents of this disclosure brochure, please contact Joshua E. Self at 919-782-0494 or josh@ridgelinewealthadvisors.com. The information in this disclosure brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Ridgeline Wealth Advisors is also available on the Internet at www.adviserinfo.sec.gov. You can view our firm's information on this website by searching for Ridgeline Wealth Advisors, LLC or our firm's CRD number 284843. Note that registration as an investment adviser does not imply a certain level of skill or training.

Item 2: Material Changes

Since our last annual amendment to this disclosure brochure was filed in March 2023, the following material changes to this disclosure brochure:

- In March 2024 the firm reached the level of assets under management to the point where we are now required to change our primary regulatory authority to the U.S Securities and Exchange commission.
- In March 2024 the firm moved its office location to the address listed on the cover page of the disclosure brochure.
- In September 2023 Charles Schwab and Co. completed their purchase of TD Ameritrade. Item 12 has been updated to reflect the fact that Charles Schwab and Co. is now the qualified custodian for our client's managed accounts.

In the future, this item will discuss only specific material changes made to the disclosure brochure and provide readers with a summary of such changes. We will also reference the date of the last annual update of this disclosure brochure. We will ensure that you receive a summary of any material changes to this and subsequent disclosure brochures within 120 days after our firm's fiscal year ends on December 31 of the calendar year; you will receive the summary of material changes no later than April 30 each year. At that time, we will also offer or provide a copy of the most current disclosure brochure. We will also provide other ongoing disclosure information about material changes, as necessary.

Item 3: Table of Contents

Item 2: Material Changes	2
Item 3: Table of Contents	2
Item 4: Advisory Business	3
Item 5: Fees and Compensation	9
Item 6: Performance-Based Fees and Side-By-Side Management	14
Item 7: Types of Clients	14
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss.....	14
Item 9: Disciplinary Information	16
Item 10: Other Financial Industry Activities and Affiliations	16
Item 11: Code of Ethics, Participation in Client Transactions and Personal Trading	17
Item 12: Brokerage Practices.....	18
Item 13: Review of Accounts and Account Reviewers	20
Item 14: Client Referrals and Other Compensation	21
Item 15: Custody.....	21
Item 16: Investment Discretion	22
Item 17: Voting Client Securities	22
Item 18: Financial Information	23
FORM ADV PART 2B BROCHURE SUPPLEMENT - Joshua E. Self	25
FORM ADV PART 2B BROCHURE SUPPLEMENT - Michael F. Perkins.....	29
FORM ADV PART 2B BROCHURE SUPPLEMENT - Michael J. Zeblo	31

Item 4: Advisory Business

About Ridgeline Wealth Advisors

Ridgeline Wealth Advisors is an investment adviser registered with the States of North Carolina and Texas and is a limited liability company (LLC) formed under the laws of the State of North Carolina. Ridgeline Wealth Advisors became approved as an investment adviser in September 2016.

Joshua E. Self is the Managing Member, Chief Compliance Officer (CCO), and 81.8% owner of Ridgeline Wealth Advisors. Full details of the education and business background of Joshua E. Self are provided at Item 19 of this Disclosure Brochure.

The investment advisory services of Ridgeline Wealth Advisors are provided to you through an appropriately licensed and qualified individual who is an investment adviser representative of Ridgeline Wealth Advisors (referred to as your investment adviser representative throughout this brochure).

At Ridgeline Wealth Advisors, we believe that financial planning is about responsible stewardship of resources, and that values should inform financial decisions. Proper financial planning is about accomplishing goals and bringing success and meaning into your life. Annual coordination of your assets with tax planning is key, as is optimal asset allocation.

Partners and Investment Adviser Representatives

Joshua E. Self (CRD # 3237214) has been a Managing Partner at Ridgeline Wealth Advisors since 2016 and is currently its Chief Compliance Officer. He graduated with a BS in business administration from The University of North Carolina at Chapel Hill and has been in the insurance and financial advisory sector since 2000.

Michael F. Perkins (CRD # 4248817) has been an Investment Adviser Representative at Ridgeline Wealth Advisors since 2016. He graduated with a BS in accounting and business management from North Carolina State University, and has been in the accounting industry since 1975, and insurance and financial advisory sectors since 2001.

Client Assets Managed by Ridgeline Wealth Advisors

As of December 31, 2023, Ridgeline Wealth Advisors manages \$117,692,225 in total assets, all on a discretionary basis. We work with 171 clients, 55 of which are high net worth individuals.

Description of Advisory Services at Ridgeline Wealth Advisors

What follows are *summaries* of the primary advisory services offered by Ridgeline Wealth Advisors, LLC. Note that these services—and their detailed terms—can only be provided after both you and Ridgeline Wealth Advisors sign a written agreement. Our services include:

- Asset Management Services
- Financial Planning and Consulting Services
- Retirement Plan Services
- IRA Rollovers

Asset Management Services

Ridgeline Wealth Advisors can provide your specified accounts with continuous and ongoing supervision, if you appoint Ridgeline Wealth Advisors as your investment adviser of record on specified accounts (collectively, the "Account"). The Account consists only of separate account(s) held by qualified custodian(s) under your name, who maintain physical custody of all funds and securities of the Account. You retain all rights of ownership (e.g., right to withdraw securities or cash, exercise or delegate proxy voting, and receive transaction confirmations).

We manage your Account based on your financial situation, investment objectives, and risk tolerance. We actively monitor the Account and provide advice regarding buying, selling, reinvesting or holding securities, cash management or other Account investments. We must obtain certain information to determine your financial situation, investment objectives, and risk tolerance. You are responsible for updating Ridgeline Wealth Advisors about changes to the aforementioned concerns, and whether you wish to impose or modify existing investment restrictions.

We will initiate annual contact to discuss changes to your financial situation, risk tolerance or investment objectives, and we are always reasonably available to discuss your Account. You have the ability to impose reasonable restrictions on Account management, e.g. instructing Ridgeline Wealth Advisors not to purchase certain securities.

We manage investments for other clients and for ourselves, giving advice or taking actions that differ from advice to you or actions taken on your behalf. We are not obligated to buy, sell or recommend to you any security or other investment that we buy, sell or recommend for any other clients or for our own accounts. Conflicts may arise in the allocation of investment opportunities among managed accounts.

We strive to allocate investment opportunities appropriately for your account(s) and other accounts advised by Ridgeline Wealth Advisors to the best interests of all accounts involved. However, we cannot promise to allocate a particular investment opportunity in any particular manner. If we obtain material, non-public information about a security or its issuer that is unlawful to use or disclose, we have no obligation to use or disclose it to any client for their benefit.

We have contracted with an unaffiliated firm (Pontera) to allow us to provide an additional service for accounts not directly held in our custody, but where we do have discretion, and may leverage an Order Management System to implement tax-efficient asset location and opportunistic rebalancing strategies on behalf of the client. These are primarily 401(k) accounts and other assets we do not custody. We regularly review the available investment options in these accounts, monitor them, and rebalance and implement our strategies in the same way we do other accounts, though using different tools as necessary.

Financial Planning & Consulting Services

Ridgeline Wealth Advisors *financial planning services* involve preparing a written financial plan covering specific or multiple topics. Your investment adviser representative will strive to help you understand your overall financial situation and set financial objectives. Our written financial plans do *not* include specific recommendations of individual securities.

Consultations involve discussing financial planning issues without a written financial plan. A one-time consultation will cover mutually agreed upon areas of concern with investments or financial planning. We do offer limited "as-needed" consultations in response to a particular investment or financial planning issue; you must identify the issues for which you seek our advice.

Financial planning and consulting services do not involve implementing any transaction on your behalf or the active and ongoing monitoring or management of your investments or accounts. You are responsible for determining whether to implement our recommendations. If you would like to implement any of our recommendations through Ridgeline Wealth Advisors or retain Ridgeline Wealth Advisors to monitor and manage your investments, you must execute a *separate* written agreement with Ridgeline Wealth Advisors.

Retirement Plan Services

We offer retirement plan services to retirement plan sponsors and individual participants with retirement plans. For a corporate sponsor of a retirement plan, our retirement plan services can include, but are not limited to, the following services:

Fiduciary Consulting Services

- **Investment Policy Statement Preparation:** We will help you develop an investment policy statement that establishes the investment policies and objectives for your Plan. You are ultimately responsible to establish such policies and adopt or amend the investment policy statement.
- **Non-Discretionary Investment Advice:** We will provide you with general, non-discretionary investment advice regarding assets classes and investment options, consistent with your Plan's investment policy statement.
- **Investment Selection Services:** Ridgeline Wealth Advisors will provide you with recommendations of investment options consistent with ERISA section 404(c).
- **Investment Due Diligence Review:** Ridgeline Wealth Advisors will provide you with periodic due diligence reviews of the Plan's reports, investment options and recommendations—along with reviews of your Plan's fees and expenses and your plan's service providers.
- **Investment Monitoring:** Ridgeline Wealth Advisors will assist in monitoring investment options by preparing periodic investment reports that document performance, consistency of fund management, and adherence to investment policy statement guidelines. Ridgeline Wealth Advisors will make recommendations to maintain or remove and replace investment options.
- **Default Investment Alternative Advice:** We will provide you with non- discretionary investment advice to assist you with the development of qualified default investment alternative(s) ("QDIA"), as defined in DOL Reg. Section 2550.404c-5(e)(4)(i), for participants who are automatically enrolled in the Plan or who otherwise fail to make an investment election. You will retain the sole responsibility to provide all notices to participants required under ERISA section 404(c)(5).
- **Qualifying Asset Allocation Service:** We will make available to Plan participants a qualifying asset allocation service and manage Plan participants' accounts by allocating their assets among the Plan's Designated Investment Alternatives ("DIAs"). This service is available to all Plan participants, however, each Plan participant will have the option to elect or not elect the Qualifying Asset Allocation Service.
- **Individualized Participant Advice:** Upon request, we will provide one-on- one advice to Plan participants regarding their individual situations.

Items to Note about Fiduciary Consulting Services

For Fiduciary Consulting Services, all recommendations of investment options and portfolios will be submitted to you for your ultimate approval or rejection. For retirement plan Fiduciary Consulting Services, the retirement plan sponsor client or the plan participant who elects to implement any recommendations made by us is solely responsible for implementing all transactions. Fiduciary Consulting Services are not management services, and Ridgeline Wealth Advisors does not serve as administrator or trustee of the plan. We do not act as custodian for any client account or have access to client funds or securities (with the exception of some accounts for which we have written authorization from the client to deduct our fees).

Ridgeline Wealth Advisors acknowledges that in performing the Fiduciary Consulting Services listed above it acts as a "fiduciary" as such term is defined under Section 3(21)(A)(ii) of Employee Retirement Income Security Act of 1974 ("ERISA") for purposes of providing non-discretionary investment advice only, and will

act in a manner consistent with the requirements of a fiduciary under ERISA if, based upon the facts and circumstances, such services cause Ridgeline Wealth Advisors to be a fiduciary as a matter of law.

However, in providing the Fiduciary Consulting Services, Ridgeline Wealth Advisors (a) has no responsibility and will not (i) exercise any discretionary authority or discretionary control respecting management of Client's retirement plan, (ii) exercise any authority or control respecting management or disposition of assets of Client's retirement plan, or (iii) have any discretionary authority or discretionary responsibility in the administration of Client's retirement plan or the interpretation of Client's retirement plan documents, (b) is not an "investment manager" as defined in Section 3(38) of ERISA and does not have the power to manage, acquire or dispose of any plan assets, and (c) is not the "Administrator" of Client's retirement plan as defined in ERISA.

Fiduciary Management Services

- Discretionary Management Services: We will provide ongoing supervision over designated retirement plan assets and provide advice about buying, selling, reinvesting or holding securities, cash or other investments. We have discretionary authority to make all decisions to buy, sell or hold securities, cash or other investments for the designated retirement plan assets without first consulting with you, and the authority to carry out these decisions by giving instructions, on your behalf, to brokers and dealers and the qualified custodian(s) of the Plan.

- Discretionary Investment Selection Services: We will monitor the investment options of the Plan and add or remove investment options. Ridgeline Wealth Advisors retains discretionary authority to make all decisions regarding the investment options made available to Plan participants.

- Default Investment Alternative Management: We will develop and actively manage qualified default investment alternative(s) ("QDIA"), as defined in DOL Reg. Section 2550.404c-5(e)(4)(i), for participants who are automatically enrolled in the Plan or who otherwise fail to make an investment election.

If you elect to utilize any of our Fiduciary Management Services, Ridgeline Wealth Advisors will act as an Investment Manager to the Plan, as defined by ERISA section 3(38), and acknowledges its fiduciary status.

Non-Fiduciary Services

An investment adviser is considered a fiduciary under the Investment Advisers Act of 1940 and required to meet the fiduciary duties as defined by the Advisers Act, but these services should not be considered fiduciary services, since the Advisor is not acting as a fiduciary to the Plan as the term "fiduciary" is defined in Section 3(21)(A)(ii) of ERISA. The exact suite of services provided to a client will be listed and detailed in the Qualified Retirement Plan Agreement. Ridgeline Wealth Advisors provides clients with the following Non-Fiduciary Retirement Plan Consulting Services:

- Participant Education: We will provide education to Plan participants about general investment principles and investment alternatives available under the Plan. Our assistance in participant investment education will adhere to DOL Interpretive Bulletin 96-1. Educational presentations will not take into account the individual circumstances of each participant, and individual recommendations will not be provided unless otherwise agreed upon. Plan participants are responsible for implementing transactions in their own accounts.

- Participant Enrollment: We will facilitate group enrollment meetings to increase employee retirement plan participation, and enhance employee understanding of investments and finance.

- Benchmarking: Ridgeline Wealth Advisors will provide Plan benchmarking and analysis.

More about Our Non-Fiduciary Services

Ridgeline Wealth Advisors can also meet with individual participants to discuss their specific investment risk tolerance, time frame and investment selections. Securities and other types of investments all bear different types and levels of risk. Those risks are typically discussed with clients as qualified plan account policies and objectives are outlined. Upon request, as part of our retirement plan services, we can discuss investments and strategies that we believe can reduce risks for a particular client's circumstances and plan participants.

Clients and plan participants must realize that obtaining higher rates of return on investments entails accepting higher levels of risk. Based on client discussions, we will attempt to identify the balance of risk and reward that is appropriate for the client. The clients are responsible for asking questions to clarify the risks associated with any investment. All plan participants are strongly encouraged to read prospectuses, when applicable, and to ask questions prior to investing. We strive to render our best judgment on your behalf, but Ridgeline Wealth Advisors cannot assure the profitability of investments or that no losses will occur. Past performance is an important consideration with respect to any investment or adviser, but not always an accurate predictor of future performance.

We will disclose, to the extent required, any change to the information we are required to disclose under ERISA Regulation Section 2550.408b-2(c)(1)(iv), as soon as practicable, but no later than sixty (60) days from the date on which we are informed of the change—barring extraordinary circumstances beyond our control, in which case it will be disclosed as soon as practicable.

In accordance with ERISA Regulation Section 2550.408b-2(c)(vi)(A), we will disclose within thirty (30) days following receipt of a written request from the responsible plan fiduciary or Plan Administrator (unless such disclosure is precluded due to extraordinary circumstances beyond our control, in which case the information will be disclosed as soon as practicable) all information related to the Qualified Retirement Plan Agreement and any compensation or fees received in connection with the Agreement that is required for the Plan to comply with the reporting and disclosure requirements of Title 1 of ERISA and the regulations, forms and schedules issued thereunder.

If we make an unintentional error or omission in disclosing the information required under ERISA Regulation Section 2550.408b-2(c)(1)(iv) or (vi), we will disclose the correct information as soon as practicable, but no later than thirty (30) days from the date on which we learn of such error or omission.

Retirement Plan Rollover Recommendations

When Ridgeline Wealth Advisors provides investment advice about your retirement plan account or individual retirement account ("IRA") including whether to maintain investments and/or proceeds in the retirement plan account, roll over such investment/proceeds from the retirement plan account to a IRA or make a distribution from the retirement plan account, we acknowledge that Ridgeline Wealth Advisors, LLC 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. The way Ridgeline Wealth Advisors makes money creates conflicts with your interests, so Ridgeline Wealth Advisors operates under a special rule that requires Ridgeline Wealth Advisors to act in your best interest and not put our interest ahead of you.

Under this special rule's provisions, Ridgeline Wealth Advisors must, as a fiduciary to a retirement plan account or IRA under ERISA/IRC:

- Meet a professional standard of care when making investment recommendations (e.g., give prudent advice);
- Never put the financial interests of Ridgeline Wealth Advisors ahead of you when making recommendations (e.g., give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;

- Follow policies and procedures designed to ensure that Ridgeline Wealth Advisors gives advice that is in your best interest;
- Charge no more than is reasonable for the services of Ridgeline Wealth Advisors; and
- Give Client basic information about conflicts of interest.

To the extent we recommend you roll over your account from a current retirement plan account to a individual retirement account managed by Ridgeline Wealth Advisors, please know that Ridgeline Wealth Advisors and our investment adviser representatives have a conflict of interest.

We can earn increased investment advisory fees by recommending that you roll over your account at the retirement plan to an IRA managed by Ridgeline Wealth Advisors. We will earn fewer investment advisory fees if you do not roll over the funds in the retirement plan to an IRA managed by Ridgeline Wealth Advisors.

Thus, our investment adviser representatives have an economic incentive to recommend a rollover of funds from a retirement plan to an IRA which is a conflict of interest because our recommendation that you open an IRA account to be managed by our firm can be based on our economic incentive and not based exclusively on whether or not moving the IRA to our management program is in your overall best interest.

We have taken steps to manage this conflict of interest. We have adopted an impartial conduct standard whereby our investment adviser representatives will (i) provide investment advice to a retirement plan participant regarding a rollover of funds from the retirement plan in accordance with the fiduciary status described below, (ii) not recommend investments which result in Ridgeline Wealth Advisors receiving unreasonable compensation related to the rollover of funds from the retirement plan to an IRA, and (iii) fully disclose compensation received by Ridgeline Wealth Advisors and our supervised persons and any material conflicts of interest related to recommending the rollover of funds from the retirement plan to an IRA and refrain from making any materially misleading statements regarding such rollover.

When providing advice to your regarding a retirement plan account or IRA, our investment advisor representatives will act with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of a like character and with like aims, based on the investment objectives, risk, tolerance, financial circumstances, and a client's needs, without regard to the financial or other interests of Ridgeline Wealth Advisors or our affiliated personnel.

Administrative Services Provided by Orion Advisor Services, LLC

Ridgeline Wealth Advisors has contracted with Orion Advisor Services, LLC (referred to as "Orion") to utilize its technology platforms to support data reconciliation, performance reporting, fee calculation and billing, client database maintenance, quarterly performance evaluations, and other functions related to the administrative tasks of managing client accounts. Due to this arrangement, Orion will have access to client accounts, but Orion will not serve as an investment adviser to Ridgeline Wealth Advisors clients. Clients will not incur additional fees with the firm's use of Orion.

Ridgeline Wealth Advisors Limits Advice to Certain Types of Investments

Ridgeline Wealth Advisors provides investment advice on the following types of investments:

- Mutual Funds

- Exchange-listed Securities
- Securities Traded Over-the-Counter
- Interests in Partnerships Investing in Real Estate
- Interests in Partnerships Investing in Oil and Gas Interests

Although we generally provide advice only on these products, we reserve the right to offer advice on any investment product that may be suitable for each client's specific circumstances and goals. It is not our typical investment strategy to time the market, but we may increase cash holdings modestly as deemed appropriate based on your risk tolerance and our expectations of market behavior. We may modify our investment strategy to accommodate special situations such as low basis stock, stock options, and legacy holdings, inheritances, closely held businesses, collectibles, or special tax situations.

Ridgeline Wealth Advisors Tailors Advisory Services to the Individual Needs of Each Client

Our advisory services are always provided based on individual needs. For example, when we provide asset management services, you are given the ability to impose restrictions on the accounts we manage for you, including specific investment selections and sectors. We work with you on a one-on-one basis through interviews and questionnaires to determine your investment objectives and suitability. We will not enter into an advisory relationship with a prospective client whose investment objectives are considered incompatible with our investment philosophy or strategies, or where the prospective client seeks to impose unduly restrictive investment guidelines.

Item 5: Fees and Compensation

This section provides additional details regarding our firm's services along with descriptions of each service's fees and compensation arrangements. It should be noted that lower fees for comparable service may be available from other sources. The exact fees and other terms will be outlined in the agreement between you and Ridgeline Wealth Advisors.

Fees for Asset Management Services

Fees for our asset management services are mainly based on a percentage of assets under management, billed in advance at the start of each calendar quarter and calculated on the fair market value of your account as of the last business day of the *previous* billing period.

If you open an account at any time other than the start of the billing period, fees are prorated according to the number of days your account is serviced during that initial billing period. If asset management services are commenced in the middle of the billing period, then the prorated fee for that billing period is based on the value of the Account when services commence, due immediately, and deducted from Account when services commence.

Asset management services continue until terminated by either party (i.e., you or Ridgeline Wealth Advisors) by giving thirty (30) days written notice. Any prepaid, unearned fees will be promptly refunded by Ridgeline Wealth Advisors. Fee refunds will be determined on a pro rata basis using the number of days services are actually provided during the final billing period. For our asset management services, clients will be charged the following annual fee based upon the amount of assets under management:

Assets under Management	Annual Fee
\$0 – \$500,000	1.500%
\$501,000 - \$1,000,000	1.250%
On the next \$1,000,000, up to \$2,000,000	0.700%

On the next \$1,000,000, up to \$3,000,000	0.500%
On the next \$2,000,000, up to \$5,000,000	0.300%
On the next \$5,000,000, up to \$10,000,000	0.250%
On any amount over \$10,000,000	0.200%

Fees are calculated based on the following formula: $[Billable\ Balance \times ((number\ of\ days\ in\ quarter / number\ of\ days\ in\ the\ year) \times Annual\ Rate)]$. The annual fee is calculated and charged quarterly in advance, based upon the market value of the assets being managed by Ridgeline Wealth Advisors on the last trading day of the previous billing period as provided by Orion, our third-party technology platform provider, unless Ridgeline Wealth Advisors otherwise agrees in writing. The aggregate net value of the managed account shall be determined on the basis of such asset statements as provided by Orion or by any investment vehicle utilized in the account. As such, you may see slight differences in the quarter-end market value of your account from your custodian's statement as compared to the market value of your account from Orion, due to differences in the treatment of accrued interest posting, trade date versus settlement date, and other variables.

In addition, Ridgeline Wealth Advisors has developed a relationship with third party providers to assist our clients in managing the cash portion of their portfolios. Fees for assets held with this third party provider will be charged 0.10% on the assets held in the accounts maintained at the third party. Since these accounts are held outside of our traditional custodial relationship the fee will be calculated by the firm and deducted from your account and paid to Ridgeline Wealth Advisors by the third party.

Fees charged for our asset management services are negotiable based on the type of client, the complexity of the client's situation, the composition of the client's account (i.e., equities versus mutual funds), the potential for additional account deposits, the relationship of the client with the investment adviser representative, and the total amount of assets under management.

All clients engaging in the services provided by our relationship with Pontera the fee will be assessed and billed quarterly. Specifically, the exact amount charged is determined by the daily average over the course of the quarter. The current exception for this is directly-managed held-away accounts, which are determined by the account value at the end of the quarter. In either case, if the Adviser only manages your assets for part of a quarter, the charge will be prorated. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the daily average of the account value or the account value as of the last day of the previous quarter (per the paragraph above), resulting in a combined weighted fee. For example, an account valued at \$2,000,000 would pay an effective fee of 0.9750% (1.25% on first \$1M and 0.7% on the second \$1M). Investment management fees are generally directly debited on a pro rata basis from client accounts. The exception for this is directly-managed held-away accounts, such as 401(k)'s. As it is impossible to directly debit the fees from these accounts, those fees will be assigned to the client's taxable accounts on a pro-rata basis. If the client does not have a taxable account, those fees will be billed directly to the client. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance.

Our annual fee is reasonable in relation to: (1) services provided and (2) the fees charged by other investment advisers offering similar services and programs. However, our annual investment advisory fee may be higher than that charged by other investment advisers offering similar services and programs. In addition to our compensation, you may also incur charges imposed at the mutual fund level (e.g., advisory fees and other fund expenses).

Hourly Fee and Fixed Fee Arrangements

Additionally, upon request, Ridgeline Wealth Advisors can provide asset management services under an hourly fee arrangement of \$500 per hour. Before commencing asset management services, we will provide an estimate of the approximate hours needed to complete the requested services. If we anticipate exceeding the estimated amount of hours required, we will contact you to authorize additional services.

For hourly arrangements, clients pay in advance a mutually agreed upon retainer that will be available for Ridgeline Wealth Advisors to bill against for hourly asset management services; however, under no circumstances will we require you to pay fees above \$500 more than six months in advance. Upon presentment of the invoice, we will deduct the hourly fees due against your current retainer balance, and you are required to immediately pay any outstanding balance of hourly fees due.

If desired, Ridgeline Wealth Advisors may also provide asset management services under a mutually agreed-upon fixed fee arrangement. There is a range to the fixed fee charged by Ridgeline Wealth Advisors for asset management services. The minimum fixed fee is generally \$500, and the maximum fixed fee is generally no more than \$10,000. The amount of the fixed fee for your engagement is specified in your asset management agreement with Ridgeline Wealth Advisors.

Paying—and Understanding—Advisory Fees

You can choose how to pay your investment advisory fees—whether they are deducted from your account and paid directly to our firm by the qualified custodian(s) of your account, or you pay upon receipt of a billing notice sent directly to you. If you choose to have the investment advisory fees deducted from your account, you must authorize the qualified custodian(s) of your account to deduct fees and pay them directly to Ridgeline Wealth Advisors. We will send you a billing statement prior to or simultaneously with the delivery of the fee deduction instructions to the qualified custodian(s) of your account. Review your account statements from the qualified custodian(s) and verify that appropriate investment advisory fees are being deducted, because the custodian(s) will not verify their accuracy.

If you choose to pay the fees after receiving a statement, fees are due immediately upon your receipt of a billing notice sent directly to you. Whether you have fees deducted or pay them on receipt of your bill, the billing notice will detail the formula used to calculate the fee, the assets under management, and the time period covered.

Brokerage commissions and/or transaction ticket fees charged by the qualified custodian(s) are billed directly to you by the qualified custodian(s). Additionally, you may incur certain charges imposed by third parties other than Ridgeline Wealth Advisors in connection with investments made through your account, including—but not limited to—mutual fund sales loads, 12(b)-1 fees and surrender charges, variable annuity fees and surrender charges, IRA and qualified retirement plan fees, and charges imposed by the qualified custodian(s) of your account. Ridgeline Wealth Advisors does not receive any portion of these additional commissions, fees, or charges. Management fees charged by us are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to you. A description of these fees and expenses are available in each investment company security's prospectus.

Fees for Financial Planning & Consulting Services

Fees charged for our financial planning and consulting services are negotiable based upon the type of client, the services requested, the investment adviser representative providing advice, the complexity of the client's situation, the composition of the client's account, other advisory services provided, and the relationship of the client and the investment adviser representative. The following are the fee arrangements available for financial planning and consulting services offered by Ridgeline Wealth Advisors.

For fees charged for financial planning and consulting services, our standard billing dates and events are: (1) the first business day of each month, (2) the date when incurred hourly fees and expenses will cause the retainer balance to be depleted to zero, (3) the date or thereafter that Ridgeline Wealth Advisors substantially provides the agreed-upon services, and (4) the date the engagement is terminated by either

you or Ridgeline Wealth Advisors. Upon presenting your invoice, we will deduct the hourly fees due against your current retainer balance, and you will be responsible to immediately pay any outstanding balance of hourly fees due.

Fees for Financial Planning Services

Ridgeline Wealth Advisors provides financial planning services under an hourly fee arrangement of \$500 per hour. Before commencing, we will provide an estimate of the approximate hours needed to complete the requested financial planning services. If we anticipate exceeding the estimated amount of hours required, we will contact you to authorize additional services. You will pay in advance a mutually agreed-upon retainer that will be available to bill hourly fees against; however, under no circumstances will Ridgeline Wealth Advisors require you to pay fees above \$500 more than six months in advance.

Ridgeline Wealth Advisors also provides financial planning services under a mutually agreed-upon fixed fee arrangement. There is a range to the amount of this fixed fee. The minimum fixed fee is generally \$600, and the maximum fixed fee is generally no more than \$10,000, but the exact amount of the fixed fee for your engagement is specified in your financial planning agreement with Ridgeline Wealth Advisors. Upon completion and delivery of the financial plan, the fixed fee is earned by Ridgeline Wealth Advisors, and any unpaid amount is immediately due, unless your contract specifies different payment terms.

Financial planning services terminate upon delivery of the written financial plan or upon either party providing the other with written notice of termination. You may terminate the financial planning services within five (5) business days of entering into an agreement with Ridgeline Wealth Advisors without any penalty or fees due. If you terminate the financial planning services after five (5) business days of entering into an agreement, you will be responsible for immediate payment of any financial planning services performed by us prior to our receipt of your notice. For financial planning services performed by us under an hourly arrangement, you will pay for any hourly fees incurred at the rates described above. For financial planning services performed under a fixed fee arrangement, you will pay a pro-rated fixed fee equivalent to the percentage of work completed by Ridgeline Wealth Advisors, as determined by us. If, after fees from the final invoice are deducted, there is a remaining balance of any fees paid in advance, those remaining proceeds will be refunded.

Fees for Consulting Services

Ridgeline Wealth Advisors provides consulting services under an hourly fee arrangement of \$500 per hour. Before commencing, Ridgeline will provide an estimate of the approximate hours needed to complete the consulting services. If Ridgeline anticipates exceeding the estimated amount of hours required, we will contact you to authorize additional services. You may be requested to pay in advance a mutually agreed-upon retainer that will be available to bill hourly fees against; however, under no circumstances will Ridgeline Wealth Advisors require you to pay fees above \$500 more than six months in advance.

The one-time consulting services will terminate upon completion of the consultation or either party providing the other with written notice. You may terminate the “as-needed” consulting services by providing us with a written notice, and we may terminate the “as-needed” consulting services upon providing you with notice that remains effective 30 days after you receive it. You may terminate the consulting services within five (5) business days of entering into an agreement with Ridgeline Wealth Advisors without any penalty or fees due. If you terminate the consulting services after five (5) business days of entering into an agreement with us, you will be responsible for immediate payment of any consulting work performed prior to our receipt of your notice. For consulting services performed by us under an hourly arrangement, you will pay us for any hourly fees incurred at the rates described above. If, after fees from the final invoice are deducted, there is a remaining balance of any fees paid in advance, those remaining proceeds will be refunded.

Other Fee Terms for Financial Planning & Consulting Services

You may pay the investment advisory fees owed for the financial planning and consulting services by submitting payment directly (for example, by check) or having the fee deducted from an existing investment account. If you elect to pay by automatic deduction from an existing investment account, you must provide written authorization. You should notify Ridgeline Wealth Advisors within ten (10) days of receipt of an invoice if you have questions about or dispute any billing entry.

To the extent Ridgeline Wealth Advisors engages an outside professional (i.e. attorney, independent investment adviser, or accountant) while providing financial planning and consulting services to you, we will be responsible for the payment of the fees for the services of such an outside professional, and you will not be required to reimburse us. To the extent that you personally engage such an outside professional, you will be responsible for the payment of fees for their services, and we will not be required to reimburse you.

Fees for the services of an outside professional (i.e. attorney, independent investment adviser, or accountant) will be in addition to and separate from the fees charged by Ridgeline Wealth Advisors, and you will be responsible for the payment of the fees for the services of such an outside professional. In no event will the services of an outside professional be engaged without your express approval.

All fees paid to Ridgeline Wealth Advisors for services are separate and distinct from the commissions, fees and expenses charged by insurance companies associated with any disability insurance, life insurance, and annuities subsequently acquired by you. If you sell or liquidate certain existing securities positions to acquire any insurance or annuity, you may also pay a commission and/or deferred sales charges in addition to the financial planning and consulting fees paid to Ridgeline Wealth Advisors and any commissions, fees and expenses charged by the insurance company for subsequently acquired insurance and/or annuities.

All fees paid to us for advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each mutual fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge.

All fees paid to Ridgeline Wealth Advisors for financial planning and consulting services are separate and distinct from the commissions charged by a broker-dealer or asset management fees charged by an investment adviser to implement such recommendations. It should be noted that lower fees for comparable services may be available from other sources.

Fees for Retirement Plan Services

For retirement plan sponsor clients, Ridgeline Wealth Advisors will charge an annual fee that is calculated as a percentage of the value of plan assets. This fee is negotiable based upon the complexity of the plan, the size of the plan assets, the actual services requested, and the potential for additional deposits. If we charge an annual fee based on the value of plan assets, the fee will depend on the asset amount:

Plan Assets	Annual Fees
\$0 - \$1,000,000	0.900%
\$1,000,001 - \$3,000,000	0.700%
\$3,000,001 - \$5,000,000	0.500%
Any amount over \$5,000,000	0.400%

The exact fee will be specified in the asset management agreement signed by the plan participant.

For retirement plan sponsors and participants, fees are billed in advance at the start of the billing period on a quarterly calendar basis and calculated based on the fair market value of your account as of the last business day of the current billing period. For accounts opened at any time other than the beginning of the billing period, fees are prorated based on the number of days service is provided during the initial billing

period. Retirement plan sponsors may also elect to pay all or a portion of fees for the individualized services provided by us to the plan participants.

Clients can elect to have the fee deducted from their account or billed directly and due upon receipt of the billing notice. If clients elect to have the fee automatically deducted from an existing account, they are required to provide the custodian with written authorization. We will provide the custodian with a fee notification statement.

Either party may terminate the services upon providing the other party with written notice of termination, effective upon five (5) days after the other party receives such notice. If services are terminated within five business days of signing the client agreement, services are terminated without penalty, and any prepaid but unearned fees will be promptly refunded to the client.

Ridgeline Wealth Advisors does not reasonably expect to receive any other compensation, direct or indirect, for its services. If we receive any other compensation for such services, we will (i) offset that compensation against our stated fees, and (ii) disclose the amount of such compensation, the services rendered for such compensation, and the payer of such compensation to you.

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

Performance-based fees are fees based on a share of capital gains on or capital appreciation of the assets held in a client's account. We do not charge or accept performance-based fees.

Item 7: Types of Clients

Ridgeline Wealth Advisors generally provides investment advice to the following types of clients:

- Individuals
- High Net Worth Individuals
- Pension and profit sharing plans
- Charitable organizations
- Trusts and estates

Clients are required to execute a written agreement with Ridgeline Wealth Advisors, specifying the particular advisory services they need, in order to establish a client arrangement with us and/or the third-party money manager or the sponsor of third-party money manager platforms.

Minimum Investment Amounts Required

There are no minimum investment amounts or conditions required to establish an account managed by Ridgeline Wealth Advisors.

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

Ridgeline Wealth Advisors investment strategies are grounded in the belief that capital markets are largely efficient, especially over the longer term. Our investment strategies are built on a model seeking to capture specific dimensions of risk identified and to minimize transaction costs, management fees, and taxes relative to return objectives. For example, we may incur costs to rebalance a portfolio so as to maintain strategic allocations or enhance expected net returns over time.

We consult on, although do not always invest in, all types of securities, ranging from stocks and bonds to mutual funds, exchange traded funds, real estate investment trusts, and commodity funds. We work hard to understand our client's goals and construct diversified portfolios in light of these goals, time horizon, and comfort level with volatility. Based on these concerns, we will recommend an appropriate mix of equities, fixed income securities and cash.

We engage in fundamental security analysis. Based on years of academic research, we believe there are dimensions of risk that have shown to provide incrementally higher returns over the longer term, which we rely on to inform our investment decisions. These include equities compared to fixed income securities, firm size (that is, smaller companies compared to larger companies), value style (that is, lower market price-to-book value companies compared to higher market price-to-book value companies), and profitability.

Our main sources of information are financial newspapers and magazines, inspection of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses and filings with the SEC, and company press releases. There are risks involved in using any analysis method.

Our investment strategies mainly focus on investing for the long term; however, depending on each client's specific situation; we may also occasionally plan for short term needs. A goals-based approach is important for the success of any investor. We do not primarily recommend one type of security to clients. Instead, we recommend any product that is suitable for each client relative to that client's specific circumstances and needs.

Understanding Risk of Loss

Past performance is not indicative of future results. Therefore, you cannot assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities (including stocks, mutual funds, and bonds, etc.) involves risk of loss. Furthermore, different types of investments carry varying degrees of risk. You should be prepared to bear investment loss, including loss of original principal.

Because of the inherent risk of loss associated with investing, our firm is unable to represent, guarantee, or even imply that our services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. There are certain additional risks associated with investing in securities through our investment management program, as described below:

- **Market Risk:** Either the stock market as a whole, or the value of an individual company, can go down—resulting in a decrease in the value of client investments. This is also referred to as systemic risk.
- **Equity (stock) market risk:** Common stocks are susceptible to general stock market fluctuations and volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you hold common stock or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer.
- **Company Risk:** When investing in stock positions, there is always a certain level of company or industry specific risk that is inherent in each investment. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. A company may perform poorly or have its value reduced based on factors specific to the company or its industry—for example, an employee strike or unfavorable media attention.

- **Fixed Income Risk:** When investing in bonds, there is the risk that the issuer will default on the bond and be unable to make payments. Further, individuals who depend on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk.
- **Options Risk:** Options on securities may be subject to greater fluctuations in value than an investment in the underlying securities. Purchasing and writing put and call options are highly specialized activities and entail greater than ordinary investment risks.
- **ETF and Mutual Fund Risk:** When investing in an ETF or mutual fund, you will bear additional expenses based on your pro rata share of the ETF's or mutual fund's operating expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities they hold. You will also incur brokerage costs when purchasing ETFs.
- **Management Risk:** Your investment with our firm varies with the success and failure of our investment strategies, research, analysis and determination of portfolio securities. If our investment strategies do not produce the expected returns, the value of the investment will decrease.

Item 9: Disciplinary Information

There are no legal or disciplinary events against Ridgeline Wealth Advisors that are material to a client's or prospective client's evaluation of our business or integrity.

Item 10: Other Financial Industry Activities and Affiliations

Ridgeline Wealth Advisors is an independent registered investment adviser and only provides investment advisory services. We are not engaged in any other business activities and offer no other services except those described in this disclosure brochure.

Ridgeline Wealth Advisors is **not** and does **not** have a related person that is a broker/dealer, municipal securities dealer, government securities dealer or broker, an investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," or offshore fund), another investment adviser or financial planner, a futures commission merchant, commodity pool operator, or commodity trading advisor, a banking or thrift institution, a lawyer or law firm, an insurance company or agency, a pension consultant, a real estate broker or dealer, and a sponsor or syndicator of limited partnerships.

However, while we do not sell products or services other than investment advice, our *representatives* may sell other products or provide services outside their role as a Ridgeline Wealth Advisors investment adviser.

Insurance Agent

Joshua E. Self is a licensed Insurance agent. You may work with him in his separate capacity as an insurance agent. When acting as such, he may sell you—for commissions—general disability insurance, life insurance, annuities, and other insurance products. As such, Joshua E. Self may suggest that you

implement recommendations using insurance products. Commissions create an incentive for him in his separate capacity as an insurance agent—to recommend those products. Consequently, the advice rendered to you could be biased, and you are not obligated to implement any insurance or annuity transaction through Joshua E. Self.

Other Business Activities of Company Associated Persons

Joshua E. Self and Michael F. Perkins are also active as Relationship Managers of Payroc, Inc. a credit card processing firm. They spend less than 10% of their time on this activity.

Item 11: Code of Ethics, Participation in Client Transactions and Personal Trading

An investment adviser is a fiduciary and has a fiduciary duty to all clients. The Ridgeline Wealth Advisors Code of Ethics complies with the requirements of the securities laws and regulations that reflects its fiduciary obligations and those of its supervised persons and requires them to comply with federal securities laws. All of our employees, officers, directors and investment adviser representatives are classified as supervised persons, and we require them to act and advise in your best interest. Ridgeline Wealth Advisors imposes certain requirements on its affiliates and supervised persons to ensure that they meet the firm's fiduciary responsibilities to you. The standard of conduct required is higher than ordinarily required and encountered in commercial business. This section provides a summary of the Ridgeline Wealth Advisors Code of Ethics. If you wish to review our Code of Ethics in its entirety, send us a written request and we will promptly provide a copy of the Code of Ethics.

Affiliate and Employee Personal Securities Transactions Disclosure

Ridgeline Wealth Advisors or associated persons of the firm buy and sell for their personal accounts, investment products identical to those recommended to clients. This creates a conflict of interest. It is the express policy of Ridgeline Wealth Advisors that all persons associated in any manner with our firm must place clients' interests ahead of their own when implementing personal investments. As is required by our internal procedures manual, Ridgeline Wealth Advisors and its associated persons will not buy or sell securities for their personal account(s) where their decision is derived, in whole or in part, by information obtained as a result of employment or association with our firm unless the information is also available to the investing public upon reasonable inquiry. We will continue to comply with applicable state and federal rules and regulations. To prevent conflicts of interest, we have supervisory procedures that include personal investment and trading policies for our representatives, employees and their immediate family members (collectively, associated persons). Associated persons violating our policies are subject to sanctions up to and including termination and are discouraged from conducting frequent personal trading. Associated persons cannot:

- Prefer their own interests to that of the client
- Purchase or sell any security for their personal accounts prior to implementing transactions for client accounts.
- Buy or sell securities for their personal accounts when those decisions are based on information obtained as a result of their employment unless that information is also available to the investing public upon reasonable inquiry.
- Buy or sell securities of companies in which any client is deemed an "insider."
- Serve as board members of publicly traded companies unless an exception has been granted to the Chief Compliance Officer of Ridgeline Wealth Advisors.

Item 12: Brokerage Practices

Brokerage Recommendations

Ridgeline Wealth Advisors actively recommends, and in some cases requires, that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Company, Inc. ("Schwab"), a FINRA-registered broker-dealer, Member SIPC, to maintain custody of clients' assets and to effect trades for their accounts.

Although Ridgeline Wealth Advisors recommends clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. Ridgeline Wealth Advisors is independently owned and operated and not affiliated with Schwab. Ridgeline Wealth Advisors can recommend additional unaffiliated broker-dealers to affect fixed income transactions.

Schwab provides Ridgeline Wealth Advisors with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained at Schwab Institutional. These services are not contingent upon Ridgeline Wealth Advisors committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require significantly higher minimum initial investment.

Schwab Institutional also makes available to Ridgeline Wealth Advisors other products and services that benefit Ridgeline Wealth Advisors but may not directly benefit clients' accounts. Many of these products and services can be used to service all or some substantial number of Ridgeline Wealth Advisors' accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist Ridgeline Wealth Advisors in managing and administering clients' accounts include software and other technology that (i) provides access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of Ridgeline Wealth Advisors' fees from some of its accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Institutional also offers other services intended to help Ridgeline Wealth Advisors manage and further develop its business enterprise. These services include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab Institutional will discount or waive fees it would otherwise charge for some of these services or pay all or part of the fees of a third-party providing these services to Ridgeline Wealth Advisors. Schwab Institutional will also provide other benefits such as educational events or occasional business entertainment of Ridgeline Wealth Advisors personnel. While as a fiduciary, Ridgeline Wealth Advisors endeavors to act in its clients' best interests, Ridgeline Wealth Advisors' recommendation that clients maintain their assets in accounts at Schwab will take into account availability of some of the foregoing products and services and other arrangements not solely on the nature of cost or quality of custody and brokerage services provided by Schwab, which creates a conflict of interest.

Additional Custodian

In addition, for when it is deemed to be in the best interest of the client Ridgeline Wealth Advisors will recommend the use of Altruist Financial LLC, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the introducing broker to Apex Clearing Corporation, an unaffiliated SEC-registered broker dealer and FINRA/SIPC member, as the clients' custodian. Altruist Financial offers no commissions or transaction fees, fully digital account opening, a large variety of security options and complete integration with software tools. Ridgeline Wealth Advisors does not receive any research or other soft-dollar benefit by nature from its relationship with Altruist Financial LLC. Ridgeline Wealth Advisors does not receive any referrals in exchange for using Altruist Financial LLC as a broker dealer.

Ridgeline Wealth Advisors participates in the Model Marketplace of Altruist LLC, an SEC-registered investment adviser and affiliate of Altruist Financial LLC. Ridgeline Wealth Advisors may assign to client accounts any of the available Altruist LLC-generated portfolios, Third-Party Portfolios, or other portfolios made available through Altruist LLC's Model Marketplace. All Altruist LLC advisory fees for assigned portfolios are charged directly to client accounts.

Directed Brokerage

Not all investment advisors require the use of a particular broker/dealer or custodian. Some investment advisors allow their clients to select their broker/dealer. By requiring clients to use a particular broker/dealer, Ridgeline Wealth Advisors may not achieve the most favorable execution of client transactions and that practice may cost clients more money than if they used a different broker/dealer or custodian. However, for compliance and operational efficiencies, Ridgeline Wealth Advisors has decided to require our clients to use broker/dealers and other qualified custodians determined by Ridgeline Wealth Advisors.

Soft Dollar Benefits

An investment adviser receives soft dollar benefits from a broker-dealer when the investment adviser receives research or other products and services in exchange for client securities transactions or maintaining an account balance with the broker-dealer. Ridgeline Wealth Advisors utilizes the services of Schwab. While there is no direct linkage (except in certain circumstances) between the investment advice given to clients and our participation in the Schwab program, economic benefits are received by us for giving investment advice to clients. Benefits received through participation in the Schwab program do not depend upon the amount of transactions directed to or amount of assets managed through Schwab.

Although we don't allow client-directed brokerage, we still receive benefits from custodians, program sponsors, and product issuers which may be used for both research and non-research purposes and supplement our own research and analysis at no cost. These benefits include: a dedicated service group and an account services manager dedicated to Ridgeline Wealth Advisors' accounts, access to a real-time order matching system, the ability to "block" clients' trades, electronic download of trades, balances and position information, duplicate and batched client statements, confirmations, year- end summaries, the ability to have advisory fees directly debited from client accounts (in accordance with federal and state requirements), availability of third-party research and technology, a quarterly newsletter, and access to mutual funds, exchange traded funds, and other securities.

Research obtained with soft dollars is not necessarily utilized for the specific account that generated the soft dollars. We do not attempt to allocate the relative costs or benefits of research among clients because the research benefits all clients and facilitates fulfillment of your duties. These arrangements create a conflict of interest to the extent that we would have to pay for some or all of the research and/or services with "hard dollars" if we were unable to obtain the research and services in exchange for commissions in connection

with client transactions. Client trades are always implemented based on the goals and objectives of the client, and not on any research, products or other incentives.

Handling Trade Errors

We will never benefit or profit from trade errors, and has procedures to prevent them; however, trade errors in client accounts cannot always be avoided. Consistent with its fiduciary duty, Ridgeline Wealth Advisors corrects trade errors in a manner that is in the best interest of the client. In cases where the client causes the trade error, the client is responsible for any loss resulting from correction. Depending on specific circumstances, the client may not be able to receive any gains generated as a result of the error correction. In all situations where the client does not cause the trade error, the client is made whole and any loss resulting from the trade error is absorbed by Ridgeline Wealth Advisors if the error is caused by us. If the error is caused by the broker-dealer, the broker-dealer is responsible for handling the trade error. If an investment gain results from the correcting trade, the gain is kept in Ridgeline Wealth Advisors' Trade Correction account to offset any losses. If there are net gains over time, TD Ameritrade will donate the gains to their own approved charities. Under no circumstance does Ridgeline Wealth Advisors benefit from trade corrections.

Block Trading Policy

We purchase and / or sell the same securities for several clients at approximately the same time—which is called aggregating orders, batch trading or block trading—when we believe such action may benefit clients, achieve better execution, negotiate more favorable commission rates, or allocate orders among clients on a more equitable basis—in order to avoid price differentials, transaction fees, or other costs of independently placed orders. If we aggregate client orders, allocating securities among client accounts is done fairly and equitably with a pro rata allocation method. Pro rata trade allocation means allocating the trade at issue among applicable advisory clients in amounts that are proportional to the participating advisory client's intended investable assets. We will calculate the pro rata share of each transaction included in a block order and assign the appropriate number of shares of each allocated transaction executed for the client's account. If and when we determine to aggregate client orders for the purchase or sale of securities, including securities in which Ridgeline Wealth Advisors or our associated persons may invest, we will do so in accordance with the parameters set forth in the SEC No-Action Letter, *SMC Capital, Inc.* Neither we nor our associated persons receive any additional compensation as a result of block trades.

Agency Cross Transactions

Our associated persons are prohibited from engaging in agency cross transactions. We cannot act as brokers for both the sale and purchase of a single security between two different clients and cannot receive compensation in the form of an agency cross commission or principal mark-up for the trades.

Item 13: Review of Accounts and Account Reviewers

Managed accounts are reviewed on a regular basis, no less than annually, but reviews can also be conducted at your request. Account reviews include reviewing investment strategy and objectives and making changes if they have changed. Reviews are conducted by Joshua Self and Michael Perkins, and performed in accordance with your investment goals and objectives. Our financial planning and consulting services terminate upon the presentation of the written plan, and do not include monitoring your account(s) or any ongoing review of your account(s).

Statements and Reports

Clients under our asset management services are given transaction confirmation notices and regular quarterly account statements in writing, directly from the qualified custodian. Ridgeline Wealth Advisors will also provide quarterly performance reports. In contrast, financial planning clients do not receive any report other than the written plan originally contracted for and provided by us. Always compare any reports or statements provided by us against those delivered by the qualified custodian. If you have questions about your account statement, contact our firm and the qualified custodian preparing the statement.

Item 14: Client Referrals and Other Compensation

Ridgeline Wealth Advisors does not directly or indirectly compensate any person for client referrals

We receive an economic benefit from Dimension Fund Advisers (“DFA”). Ridgeline Wealth Advisors has been granted access by DFA to its mutual funds. DFA is an Austin, Texas based mutual fund company. While there is no direct linkage between the investment advice given and the approval of Ridgeline Wealth Advisors to access the mutual funds of DFA, Ridgeline Wealth Advisors receives benefits from DFA. These benefits, which are also received by other investment adviser firms granted access to the DFA funds, include:

- Attendance at seminars hosted by DFA at which the investment products of DFA are explained, academic instruction is given on asset allocation strategies and financial planning and practice management is given. Ridgeline Wealth Advisors pays all of the travel and hotel costs for members and staff attending these seminars. DFA provided, at no charge to Ridgeline Wealth Advisors or the other attendees at such seminars, the speakers and facilities for the seminar, occasional luncheons or dinners and the materials handed out at the seminar.
- Access to the “financial adviser” portion of the DFA website (www.dfaus.com), which contains additional academic research, practice management articles, newsletters, educational video presentations, software and investment returns data.
- Use of the DFA Returns and DFA Allocation Evaluator software programs and accompanying data, which can be utilized to ascertain how different asset classes (as represented by various indices) and different mutual funds of DFA have performed over time and which provide a method for calculation based upon historical results of rate of return and standard deviation for those assets classes and mutual funds.
- Various print materials (including article reprints and DFA brochures)
- Occasional practice management conferences and telephone conferences with DFA’s team members to discuss specific issues relating to academic research relating to investment theory and/or relating to practice development (marketing) and management issues.

We are under no obligation to recommend the mutual funds of Dimensional Fund Advisers to our clients. We recommend the mutual funds of DFA or other mutual fund companies or other investment products only when we believe they best suit our client’s objectives. We do not provide any payment to DFA for the access provided to our clients. DFA does not pay to Ridgeline Wealth Advisors any monetary compensation in order to recommend the funds of DFA.

Item 15: Custody

Custody, as it applies to investment advisors, means having access or control over client funds and/or securities, and is not limited to physically holding client funds and securities. Authorization to trade in client accounts is not deemed by regulators to be custody. Ridgeline Wealth Advisors has custody of client funds and securities whenever we are given the authority to have fees deducted directly from client accounts, but this is the only form of custody we will ever maintain. When fees are deducted from an account, we are responsible for calculating the fee and delivering instructions to the custodian. We will simultaneously send you an invoice itemizing the fee. Itemization will include the formula used to calculate the fee, the amount of assets under management the fee is based on, and the time period covered by the fee.

Investment advisers with custody must ensure proper procedures are implemented. For accounts in the custody of Ridgeline Wealth Advisors, we have procedures to ensure all client funds and securities are held at a qualified custodian in a separate account for each client under that client's name. Clients or an independent representative of the client will direct, in writing, the establishment of all accounts, and therefore are aware of the qualified custodian's name, address, and the manner in which the funds or securities are maintained. Account statements are delivered directly from the qualified custodian to each client, or the client's independent representative, at least quarterly. Carefully review those statements and compare the statements against reports received from Ridgeline Wealth Advisors. When clients have questions about their statements, contact Ridgeline Wealth Advisors or the qualified custodian.

Item 16: Investment Discretion

With asset management services, Ridgeline Wealth Advisors maintains trading authorization over your Account and can provide management services on a discretionary basis. When discretionary authority is granted, we have the authority to determine the type of securities, the amount of securities that can be bought or sold, and the broker or dealer to be used for your portfolio—without obtaining your consent for each transaction. However, it is our policy to consult with you prior to making significant changes in the account, even when discretionary trading authority is granted. If you decide to grant trading authorization on a non-discretionary basis, we are required to contact you prior to implementing changes to your account. You will be contacted and required to accept or reject our investment recommendations such as the security being recommended, the number of shares or units, and whether to buy or sell. Once these are agreed upon, we are responsible for making decisions regarding the timing of buying or selling an investment and its pricing. If your accounts are managed on a non-discretionary basis, you need to know that if we are not able to reach you or you are slow to respond to our request, the adverse impact on the timing of trade implementations means we may not achieve the optimal trading price. You will have the ability to place reasonable restrictions on the types of investments that may be purchased in your Account, and may also place reasonable limitations on the discretionary power granted to Ridgeline Wealth Advisors, so long as the limitations are specifically set forth or included as an attachment to the client agreement.

Item 17: Voting Client Securities

During the account opening process, clients have the option of electing Ridgeline Wealth Advisors to vote proxies for securities in client accounts. For all such accounts, we will vote company proxies in accordance with our fiduciary obligations and Proxy Voting Policies and Procedures. These Proxy Voting Policies and Procedures contain guidelines to minimize conflicts of interest and ensure that we vote proxies in a manner consistent with the best interests of our clients. Unless we make an affirmative decision to the contrary, we vote proxies as the Board of Directors of a company recommends. Clients can obtain a complete copy of

our Proxy Voting Policies and Procedures, as well as ascertain how particular proxies were voted, by contacting our firm at this phone number: 919-782-0494.

Item 18: Financial Information

Ridgeline Wealth Advisors does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. As such, we are not required to include a balance sheet for the most recent fiscal year. We are not subject to a financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients. Finally, Ridgeline Wealth Advisors has not been the subject of a bankruptcy petition at any time.

Business Continuity Plan

Our business continuity and contingency plan helps us respond to significant business disruptions both internal and external. Internal disruptions impact our ability to communicate and do business, such as an office fire. External disruptions prevent the operation of the securities markets or of a number of firms, such as natural disasters, terrorist attacks, or regional disruptions. Our continuity and contingency plan has been developed to safeguard employees' lives and firm property, facilitate making financial and operational assessments, quickly recover and resume business operations, protect books and records, and allow clients to continue transacting business. The business continuity and contingency plan is reviewed and updated on a regular basis to ensure that the policies in place are sufficient and operational.

The plan includes the following: alternate locations to conduct business, hard and electronic back-ups of records, alternative means of communications with employees, clients, critical business constituents and regulators, and details on the firms' employee succession plan.

Customer Privacy Policy Notice

What follows will also be disclosed in Ridgeline Wealth Advisors Privacy Policy Statement, provided to all clients in accordance with the rules and regulations of the *Gramm-Leach-Bliley Act of 1999*.

As a registered investment advisor, Ridgeline Wealth Advisors, LLC and its investment adviser representatives will gather and develop personal information regarding my clients. This information will be gathered and developed by us for the following purposes:

1. Determine the client's financial goals and objectives.
2. Determine the level of advisory services needed and desired by the client.
3. Provide the client with specific recommendations regarding advisory services.
4. Provide the client with specific recommendations regarding financial products.
5. Provide ongoing support and recommendations about financial products held in the client's account.

Client information that we collect may include—but not be limited to—the following:

- Information received from clients on financial inventories through consultations with our representatives. This information may include personal and household information such as income, spending habits, investment objectives, financial goals, statements of account and other records concerning the clients' financial conditions and assets, together with information concerning employee benefits and retirement plan interests, wills, trusts, mortgages and tax returns.
- Information developed as part of financial plans, analyses or investment advisory services.
- Information concerning investment advisory account transactions, such as wrap account transactions.
- Information about clients' financial products and services transactions with Ridgeline Wealth Advisors.

When a client account is closed, we will continue to keep all client information confidential in accordance with the principles stated in our privacy policy. A copy of the Privacy Policy Notice will be delivered to all clients in writing by hand delivering a copy to the client and/or mailing a copy to the client's address on record. If business is conducted electronically, a notice will be posted on an electronic site as long as the client acknowledges receipt of the Privacy Policy Notice prior to the client obtaining any services or products from us. A copy of the Privacy Policy Notice will be provided to the client no later than the time a client establishes a relationship with us, unless it would cause a delay in the client obtaining services and the client agrees to accept the notice at a later date. In this situation, a copy of the Privacy Policy Statement will be delivered to the client within a reasonable time period following the transaction. When changes are made to the Privacy Policy, the statement to clients will be revised and given to all affected clients prior to any disclosure of information. Ridgeline Wealth Advisors, LLC will provide a copy of its Privacy Policy Statement to all current and existing clients at least annually.

FORM ADV PART 2B BROCHURE SUPPLEMENT - Joshua E. Self

Item 1 – Cover Page

Joshua E. Self
Ridgeline Wealth Advisors, LLC
7500 Six Forks Rd, Suite 100
Raleigh, NC 27615
919-782-0494

www.ridgelinewealthadvisors.com

Date of Supplement: April 2024

This brochure supplement provides information about Joshua E. Self that supplements the Ridgeline Wealth Advisors, LLC (“Ridgeline Wealth Advisors”) disclosure brochure. You should have received a copy of that brochure. Please contact Joshua E. Self at 919-782-0494 or at josh@ridgelinewealthadvisors.com if you did not receive Ridgeline Wealth Advisors’ brochure or if you have any questions about the contents of this supplement.

Additional information about Joshua E. Self is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Joshua E. Self

Born 1978; CRD # 3237214

Post-Secondary Educational Background:

University of North Carolina at Chapel Hill, Bachelor’s degree in Business Administration: 2000

Business Background:

- Ridgeline Wealth Advisors, Managing Partner, 09/2016 to Present;
- Envision Wealth Management, Investment Advisor Representative, Vice President and Senior Wealth Planner, 06/2014 to 09/2016
- Hornor Townsend and Kent, Inc., Registered Representative, 01/2007 to 06/2014
- Penn Mutual Life Insurance Co., Insurance Agent, 01/2007 to Present

Professional Designations

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP Acknowledgment: Joshua E. Self acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If you become aware that Joshua E. Self's conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity

- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Chartered Financial Consultant (ChFC)

The Chartered Financial Consultant (ChFC) designation is issued by The American College. A candidate for designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 6 core and 2 elective courses and pass a proctored final exam for each course. Designates must complete 30 hours of continuing education every 2 years.

Chartered Life Underwriter (CLU)

The Chartered Life Underwriter (CLU) designation is issued by The American College. A candidate for designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 5 core and 3 elective courses and pass a proctored exam for each course. Designates must complete 30 hours of continued education every 2 years.

Item 3 – Disciplinary Information

Joshua E. Self has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Insurance Agent

Joshua E. Self is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Joshua E. Self will receive commissions for selling insurance and annuity products.

Joshua E. Self may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Joshua E. Self when recommending products to its clients. While Joshua E. Self endeavors at all times to put the interest of his clients first as a part of Ridgeline Wealth Advisors' overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest, and may affect Joshua E. Self's decision making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Joshua E. Self and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, Joshua E. Self can receive additional benefits.

Certain product sponsors provide Joshua E. Self with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Joshua E. Self from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Joshua E. Self in providing various services to clients.

Although Ridgeline Wealth Advisors and Joshua E. Self endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Joshua E. Self when recommending investment products. These situations present a conflict of interest that could affect the judgment of affiliated persons including Joshua E. Self.

Item 6 – Supervision

Joshua E. Self is the Chief Compliance Officer of Ridgeline Wealth Advisors. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Joshua E. Self can be contacted at 919-782-0494.

FORM ADV PART 2B BROCHURE SUPPLEMENT - Michael F. Perkins

Item 1 – Cover Page

Michael F. Perkins
Ridgeline Wealth Advisors, LLC
7500 Six Forks Rd, Suite 100
Raleigh, NC 27615
919-782-0494

www.ridgelinewealthadvisors.com

Date of Supplement: April 2024

This brochure supplement provides information about Michael F. Perkins that supplements the Ridgeline Wealth Advisors, LLC (“Ridgeline Wealth Advisors”) disclosure brochure. You should have received a copy of that brochure. Please contact Joshua E. Self at 919-782-0494 or at josh@ridgelinewealthadvisors.com if you did not receive Ridgeline Wealth Advisors’ brochure or if you have any questions about the contents of this supplement.

Additional information about Michael F. Perkins is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Michael F. Perkins

Born 1946; CRD # 4248817

Post-Secondary Educational Background:

North Carolina State University, Bachelors in Accounting & Business Management: 1975
Wayne Community College, Associates degree: 1972

Business Background:

- Ridgeline Wealth Advisors, Investment Advisor Representative, 09/2016 to Present;
- Norton, Collar, Lund, Lilley, PLLC, Retired Partner, 01/1975 to 2022;
- Envision Wealth Management, Investment Advisor Representative and Senior Wealth Planner, 06/2014 to 09/2016
- Hornor Townsend and Kent, Inc., Registered Representative, 01/2007 to 06/2014
- Penn Mutual Life Insurance Co., Insurance Agent, 01/2007 to Present

Professional Designations

Certified Public Accountant (CPA) (Retired)

A Certified Public Accountant (CPA) primarily provides financial audit services, including attesting to the reasonableness of disclosures, freedom from material misstatements and adherence to applicable generally accepted accounting principles. To become a CPA, a candidate must pass the Uniform Certified Public Accountant Examination set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy. Typically, eligibility to sit for the examination requires a candidate to have a Bachelor’s Degree that includes a minimum number of qualifying credit hours in accounting and business administration plus an additional one year

study. Candidates are also required to have public accounting work experience, with minimum requirements varying from state to state. Applicants for CPA status must also complete a special examination on ethics, including a review of state specific rules for professional practice. All CPAs are required to take continuing education courses. The requirements vary by state but usually require 40 hours of continuing education every year. Many states require CPAs to take an ethics course during every renewal period, with courses ranging from 2-8 hours.

Personal Financial Specialist (PFS)

The Personal Financial Specialist (PFS) designation is awarded by the American Institute of Certified Public Accountants (AICPA). Candidates for this designation must meet the following pre-requisites: (1) be a member of AICPA, (2) hold an unrevoked Certified Public Accountant certificate issued by a state authority and (3) have at least two years of full-time business personal financial planning experience or 3,000 hours of equivalent experience (including up to 1,000 hours of tax compliance) within the five year period preceding the date of applying for designation. Candidates are required to have a minimum of 80 hours of continuing education within the five year period preceding their application for the designation and must pass a Final Certification Exam. Every three years, designees must complete 60 hours of continuing education related to the personal financial planning body of knowledge.

Item 3 – Disciplinary Information

Michael F. Perkins has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Accountant

Michael F. Perkins has obtained the designation as a Certified Public Accountant (CPA) and is now retired from his accounting practice.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, Michael F. Perkins can receive additional benefits.

Certain product sponsors provide Michael F. Perkins with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Michael F. Perkins from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Michael F. Perkins in providing various services to clients.

Although Ridgeline Wealth Advisors and Michael F. Perkins endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Michael F. Perkins when recommending investment products. These situations present a conflict of interest that could affect the judgment of affiliated persons including Michael F. Perkins.

Item 6 – Supervision

Joshua E. Self is the Chief Compliance Officer of Ridgeline Wealth Advisors. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Michael F. Perkins. Joshua E. Self can be contacted at 919-782-0494.

FORM ADV PART 2B BROCHURE SUPPLEMENT - Michael J. Zeblo

Item 1 – Cover Page

Michael J. Zeblo
Ridgeline Wealth Advisors, LLC
7500 Six Forks Rd, Suite 100
Raleigh, NC 27615
919-782-0494

www.ridgelinewealthadvisors.com

Date of Supplement: April 2024

This brochure supplement provides information about Michael J. Zeblo that supplements the Ridgeline Wealth Advisors, LLC (“Ridgeline Wealth Advisors”) disclosure brochure. You should have received a copy of that brochure. Please contact Joshua E. Self at 919-782-0494 or at josh@ridgelinewealthadvisors.com if you did not receive Ridgeline Wealth Advisors’ brochure or if you have any questions about the contents of this supplement.

Additional information about Michael J. Zeblo is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Michael J. Zeblo
Born 1991; CRD # 7646198

Post-Secondary Educational Background:

Davidson College, Bachelors in Science in Sociology: 2013
East Carolina University, Masters of Accounting: 2014

Business Background:

- Ridgeline Wealth Advisors, Investment Advisor Representative, 10/2022 to Present;
- Lennar Homes, Accounting Manager, 12/2018 to 10/2022;
- Norton, Collar, Lund, Lilley, PLLC, CPA/ Tax Accountant, 01/2015 to 12/2018;

Professional Designations

Certified Public Accountant (CPA)

A Certified Public Accountant (CPA) primarily provides financial audit services, including attesting to the reasonableness of disclosures, freedom from material misstatements and adherence to applicable generally accepted accounting principles. To become a CPA, a candidate must pass the Uniform Certified Public Accountant Examination set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy. Typically, eligibility to sit for the examination requires a candidate to have a Bachelor’s Degree that includes a minimum number of qualifying credit hours in accounting and business administration plus an additional one year study. Candidates are also required to have public accounting work experience, with minimum requirements varying from state to state. Applicants for CPA status must also complete a special examination on ethics, including a review of state specific rules for professional practice. All CPAs are

required to take continuing education courses. The requirements vary by state but usually require 40 hours of continuing education every year. Many states require CPAs to take an ethics course during every renewal period, with courses ranging from 2-8 hours.

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP Acknowledgment: Joshua E. Self acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If you become aware that Joshua E. Self's conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Item 3 – Disciplinary Information

Michael J. Zeblo has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Accountant

Michael J. Zeblo has obtained the designation as a Certified Public Accountant (CPA) and owns his own tax services practice, Michael Zeblo Tax Services.

Item 5 – Additional Compensation

Michael J. Zeblo has no additional compensation to report.

Item 6 – Supervision

Joshua E. Self is the Chief Compliance Officer of Ridgeline Wealth Advisors. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Michael J. Zeblo. Joshua E. Self can be contacted at 919-782-0494.

