



Part 2A of Form ADV: Firm Brochure
March 29, 2024

ITEM 1 COVER PAGE

BLUEPRINT FINANCIAL ADVISORS LLC

1250 Revolution Mill Dr., Suite 150

Greensboro, NC 27405

844-200-2568

buildyourblueprint.com

This brochure provides information about the qualifications and business practices of Blueprint Financial Advisors LLC. If you have any questions about the contents of this brochure, please contact us at 844-200-2568 or brandon.langley@blueprintip.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority.

Additional information about Blueprint Financial Advisors, LLC (CRD #315570) is also available on the SEC's website at www.adviserinfo.sec.gov. Blueprint Financial Advisors, LLC is an investment adviser registered with the SEC. Registration does not in any way constitute an endorsement by the SEC of an investment adviser's ability. Moreover, registration does not imply that a registered adviser has achieved a certain level of skill, competency, expertise or training in providing professional advisory services to its clients.

ITEM 2 MATERIAL CHANGES

This Brochure, dated March 29, 2024, was prepared in accordance with SEC requirements, and contains the following material changes since the firm's annual amendment submitted on March 31, 2023:

- Under Item 4, BFA added language to clarify the Firm's service offerings.
- Under Item 5, BFA added language to clarify our fee structure and related conflicts involving the firm and its advisory affiliates and use of third-party consultants.
- Under Item 5, BFA added language to reflect the Firm's insurance services.
- Under Item 5 and Item 10, removed references to the Managed Accounts Program.
- Under Item 9, BFA updated language to reflect BFA related persons.
- Under Item 10, BFA added additional language to reflect the Firm's affiliation with advisory affiliates and related conflicts, including consulting agreements with third-parties and loan agreements with investment adviser representatives.
- Under Item 12, BFA added language to clarify certain soft dollars received from Charles Schwab.

ITEM 3 TABLE OF CONTENTS

ITEM 1 COVER PAGE 1

ITEM 2 MATERIAL CHANGES 2

ITEM 3 TABLE OF CONTENTS 3

ITEM 4 ADVISORY BUSINESS..... 4

ITEM 5 FEES AND COMPENSATION 5

ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT 8

ITEM 7 TYPES OF CLIENTS..... 8

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS 8

ITEM 9 DISCIPLINARY INFORMATION..... 10

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS..... 11

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING 12

ITEM 12 BROKERAGE PRACTICES 13

ITEM 13 REVIEW OF ACCOUNTS..... 14

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION 15

ITEM 15 CUSTODY 15

ITEM 16 INVESTMENT DISCRETION..... 15

ITEM 17 VOTING CLIENT SECURITIES 15

ITEM 18 FINANCIAL INFORMATION 16

ITEM 4 ADVISORY BUSINESS

Blueprint Financial Advisors, LLC (“BFA”) is a limited liability company formed in June 2021 in the State of North Carolina. BFA became registered as an Investment Adviser Firm on July 23, 2021. BFA is principally owned by Jon Robinson, Brandon Langley, and Tommy Mayes. The firm provides investment advisory services to clients of all types including:

- Individuals
- High-net-worth individuals
- Trusts
- Pension plans and other ERISA plans
- Foundations and endowments

INVESTMENT ADVISORY SERVICES

Client and BFA agree, in writing, to manage the client portfolio toward one or more objectives including any reasonable unique preferences and restrictions. BFA will allocate investment assets consistent with the designated investment objectives. BFA will monitor a client’s portfolio and make trades when necessary to meet the investment objective.

BFA primarily allocates client investments among mutual funds, exchange traded funds (“ETFs”), structured notes, stocks (common or preferred), bonds, option contracts, private placements or other illiquid investments, certificates of deposit, and other securities and/or contracts relating to the same. Once allocated, BFA provides ongoing monitoring and maintenance of account performance, asset allocation and client investment objectives.

The client can determine to engage BFA to provide discretionary investment advisory services on a fee basis. BFA’s annual investment advisory fee is based upon a percentage (%) of the market value of the assets placed under BFA’s management. Before engaging BFA to provide investment advisory services, clients are required to enter into an Investment Advisory Agreement with BFA setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the fee that is due from the client. See Item 5 for details.

FINANCIAL PLANNING & CONSULTATION SERVICES

BFA may provide its clients with a broad range of comprehensive financial planning and consulting services. These services seek to address education and retirement planning needs of the client.

In performing its services, BFA is not required to verify any information received from the client or from the client’s other professionals (e.g., attorney, accountant, etc.) and is expressly authorized to rely on such information. BFA may recommend the services of itself, its Supervised Persons in their individual capacities as registered representatives of a broker-dealer, and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists if BFA recommends its own services. The client is under no obligation to act upon any of the recommendations made by BFA under a financial planning or consulting engagement or to engage the services of any such recommended professional, including BFA itself. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any of BFA’s recommendations. Clients are advised that it remains their responsibility to promptly notify BFA if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising BFA’s previous recommendations and/or services.

RETIREMENT PLAN CONSULTING

BFA understands the unique needs and challenges investors face who are retired or about to retire. It's important to understand how the client will structure their retirement income, how long the income will last, and which sources of income the client should tap into first to minimize taxes and maximize income potential. Through comprehensive planning, we can help you prioritize the clients' goals and develop a strategy that seeks to protect and grow the clients' retirement assets. Whether you are in the accumulation phase or have already retired, a comprehensive strategy is critical. BFA offers assistance to their clients in the following retirement plans and strategies:

- Retirement Income Planning
- 401(k)/IRA Rollovers
- Traditional and Roth IRAs
- SEP IRAs
- SIMPLE IRAs

Retirement Rollovers-Potential for Conflict of Interest: When BFA provides investment advice to its clients regarding a retirement plan account or individual retirement account, it is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way BFA makes money creates some conflicts with client interests, so it operates under a special rule that requires BFA to act in the client's best interest and not put its interests ahead of the client. Under this special rule's provisions, BFA must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put BFA's financial interests ahead of the client's when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments.
- Follow policies and procedures designed to ensure that BFA gives advice that is in the client's best interest.
- Charge no more than is reasonable for BFA services; and
- Give the client basic information about conflicts of interest.

No client is under any obligation to rollover retirement plan assets to an account managed by BFA. BFA's Chief Compliance Officer remains available to address any questions that a client or prospective client may have regarding the potential for conflict of interest presented by such rollover recommendation.

ASSETS UNDER MANAGEMENT

As of December 31, 2022, BFA had \$25,382,543 in assets under management on a discretionary basis and no assets under management on a non-discretionary basis.

ITEM 5 FEES AND COMPENSATION

If a client determines to engage BFA to provide discretionary investment advisory services on a fee basis, BFA's tiered annual investment advisory fee is based upon a percentage (%) of the market value of the assets placed under BFA's management as follows. There is no minimum required assets under management. However, assets less than \$1,000,000 may be charged a quarterly minimum fee of \$100. The Adviser may choose to charge this minimum account fee or charge a lower asset-based fee at its sole discretion. All fees are negotiable between the client and the advisor with the maximum fee outlined in the schedule below. Assets are combined at the household level for determining the appropriate fee when the schedule is used. Fees may be charged in advance or in arrears, though typically accounts are billed in arrears. The timing of fees is outlined in the client advisory agreement.

In addition to advisory fee, clients will also be charged an annual technology fee of \$50 per account to cover the cost of account aggregation software. If a client has a held-away account that it would like the advisor to manage, the advisor will use the Pontera Order Management System to view and manage those assets. At no time will the advisor accept, maintain possession, or have custodial responsibility for the client's funds or securities. Pontera charges a fee of 0.25% annually for the use of its order management system. The advisor will collect this fee on Pontera's behalf out of another custodial account either held or set up with the client for this purpose.

BFA MAXIMUM FEE SCHEDULE

HOUSEHOLD ASSETS UNDER MANAGEMENT	ANNUAL RATE(S)
Under \$1,000,000	1.75%
\$1,000,001 to \$2,000,000	1.50%
\$2,000,001 or more	1.25%

OTHER COMPENSATION

Certain Principals and employees of BFA maintain licenses with various life and disability insurance companies. In providing advisory services, these individuals may recommend the purchase of products under circumstances where they would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to these individuals and a management fee to BFA on the same pool of assets.

MISCELLANEOUS

One-Time Set up and Other Annual Fees. Select financial planning and consultation services will incur a one-time set up fee of \$1,500 to \$3,000; more specifically, \$1,500 for six (6) hours of set up @ \$250 per hour and up to \$3,000 for twelve (12) hours of set up @ \$250 per hour. Clients are provided an invoice for hours related to set up before signing any one of our agreements. In addition to the advisory fees assessed, all BFA clients will incur an annual technology fee of \$50. The annual fee is generally charged quarterly in four equal installments of \$12.50, though the firm will waive the fee in select situations.

Financial Office Hours - For select clients, the firm offers financial office hours for which the hourly financial planning consultation fee is \$250 (non-negotiable). Advisory fees for Financial Office Hours (hourly financial planning consultation services) are due upon the conclusion of the consultation session(s). Advisory fee invoices for consulting services are transmitted to clients either in person, electronically, or by mail, and payment is due upon receipt. Clients pay invoices by any self-directed electronic funds transfer method.

Financial Planning Subscriptions - For select clients, the firm offers a financial planning subscription service for which fees are billed monthly. Clients who subscribe to Basic Services are billed \$199 monthly in advance. Fees for the Essential Services are \$499 and billed monthly in advance. Fees for the Premium Services are \$749 and billed monthly in advance. Clients are billed after signing the financial planning agreement that details the chosen subscription plan. Subscription fees are paid by a self-directed electronic funds transfer method. Clients can cancel a subscription at any time with no further obligation. Subscription-based fees are generally non-negotiable. Nonetheless, we do provide limited negotiability on a case-by-case basis, particularly in the case of certain non-profit organizations and other groups.

Use of Third-Party Consultants - In select situations, BFA will enter into a written agreement with other third parties for consulting services provided in support of BFA's portfolio management services for certain accounts. In these situations, a portion of the client's advisory fee may be shared with the third-party consultant.

OTHER FEE CONSIDERATIONS

BFA receives its compensation through a combination of hourly, fixed, administrative, and asset-based fees. BFA's general policy is to charge fees in accordance with the fee schedule in effect at the time of the charge, however, all fees are subject to negotiation. Asset Management services are provided on either a discretionary or non-discretionary basis, as authorized by the client through the execution of each respective agreement. In the case of non-discretionary services, the client must consent to each recommended securities transaction. In addition, BFA may charge a relatively minor fee either as a flat fee percentage or a flat fee dollar amount for certain non-discretionary accounts to cover the administrative and overhead expenses associated with servicing those accounts outside of its discretionary management services.

BFA's investment advisory and financial planning fees are negotiable at BFA's discretion, depending upon objective and subjective factors including but not limited to: the amount of assets to be managed; portfolio composition; the scope and complexity of the engagement; the anticipated number of meetings and servicing needs; related accounts; future earning capacity; anticipated future additional assets; the professional(s) rendering the service(s); prior relationships with BFA and/or its representatives, and negotiations with the client. Certain legacy clients have accepted different pre-existing service offerings from BFA and therefore receive services under different fee schedules than as set forth above. As a result of these factors, similarly situated clients could pay different fees, the services to be provided by BFA to any particular client could be available from other advisers at lower fees, and certain clients have fees different than those specifically set forth above.

BFA's Chief Compliance Officer, Brandon Langley, remains available to address any questions that a client or prospective client may have regarding the above fee determination.

Clients may elect to have BFA's advisory fees deducted from their custodial account. Both BFA's Investment Advisory Agreement and the custodial/ clearing agreement may authorize the custodian to debit the account for the amount of BFA's investment advisory and wealth management fees and to directly remit that management fee to BFA in compliance with regulatory procedures. In the limited event that BFA bills the client directly, payment is due upon receipt of BFA's invoice. BFA will generally charge its annual investment advisory fee quarterly, in arrears, based on the average daily balance of the preceding quarter. However, in select situations, BFA will deduct fees and/or bill clients quarterly in advance, based upon the market value of the assets on the last business day of the previous quarter in accordance with the firm's portfolio management system. The client advisory agreement outlines the exact timing of when fees will be collected. Any contributions made by the client over the course of the quarter will typically result in an additional fee to BFA that is prorated to the client account (or family of accounts) based on the timing of the contribution. Any withdrawals made by the client over the course of a quarter will typically result in an additional credit that is prorated to the client account (or family of accounts) based on the timing of the withdrawal and which will be applied to next quarter's fees. This will also include any increases or decreases in the valuations of certain securities which may occur after the billing period (i.e. dividends received).

As discussed below, unless the client directs otherwise or an individual client's circumstances require, BFA shall generally recommend that Charles Schwab and Co., Inc. ("Schwab"), or similar national brokerage institution to serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as Schwab charge brokerage commissions and/or transaction fees for affecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for options transactions). In addition to BFA's investment management fee, brokerage commissions and/or transaction fees, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g.

management fees and other fund expenses) and, for independent investment managers, the fees charged by each separate manager who is engaged to manage the assets.

BFA, in its sole discretion, will charge a lesser investment management fee based upon certain criteria (including but not limited to anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.).

The Investment Advisory Agreement between BFA and the client will continue in effect until terminated by either party by written notice in accordance with the terms of the Investment Advisory Agreement. For those clients billed quarterly in advance, upon termination, BFA shall refund the prorated portion of the advisory fee paid based upon the date of receipt of the client's written notice. For those clients billed quarterly in arrears, the client may receive an invoice for any amount owed after termination.

Neither BFA, nor its representatives accept compensation from the sale of securities or other investment products sold through Blueprint Financial Advisors. Certain employees of BFA maintain licenses with various life and disability insurance companies and serve as registered representatives of third-party broker-dealers. In providing these services, these individuals may recommend the purchase of products under circumstances where they would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to these individuals and a management fee to BFA on the same pool of assets.

BFA relies on pricing feeds from independent third-party custodians to value securities and other holdings in client accounts for the purposes of calculating assets under management and investment advisory fees.

Certain legacy clients may have accepted different fees for the BFA's investment advisory services and may therefore receive services for a different fee than the fee ranges set forth above. As a result of these factors, similarly-situated clients could pay different fees.

ITEM 6 PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Neither BFA nor any supervised person of BFA accepts performance-based fees.

ITEM 7 TYPES OF CLIENTS

BFA's clients shall generally include families, individuals, pension and profit-sharing plans, charitable organizations, business entities, trusts and estates. BFA, in its sole discretion, may reduce its minimum asset requirement and/or charge a lesser investment management fee based upon certain criteria (i.e. related accounts, anticipated future additional assets, future earnings, negotiations, etc.).

ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

BFA advisors work with the client to develop an investment strategy appropriate to meet their financial goals. Generally, Blueprint strategies are globally diversified, having the following asset classes:

- US Equity
- Foreign Developed Equity
- Emerging Market Equity

- Real Estate
- US Bonds
- Global Bonds
- Inflation-Protected Bonds (TIPS)
- Alternatives

Each asset class has a target weight that is shifted based on Trend Following or Momentum-based factors focused solely on the price of the asset. The extents to which asset class allocations are shifted depend on another macro-level setting for each strategy:

- The Strategic Component
- The Tactical Component

The Strategic component is the portion of the strategy that remains static for each asset class. The strategic allocation aligns with the client's objectives for the particular strategy. Alternatively, the Tactical component is the segment of the strategy allowed to shift based on Blueprint's proprietary Trend Following techniques. Adjusting these two components creates multiple sub-strategies that can be catered to the client's needs. Strategies with a higher tactical component are designed to be less correlated with the overall market direction, particularly during bear markets.

Blueprint builds its strategies by first establishing diversified portfolios matching the needs of clients across various investment time horizons. It then overlays a set of rules using the asset price as the driver. Prices are monitored daily, but rules are executed at month-end for existing accounts and intra-month for new accounts. Execution of these rules allows the portfolio to tilt toward stronger performing assets and away from weaker segments.

The rules use average prices over multiple timeframes to reduce the impact of any one set of conditions. The first timeframe, considered long-term, is designed to capture trends over months and years, should they persist. The second is considered intermediate and captures trends over weeks and months. Focusing on longer rather than shorter trends improves after-tax performance by holding winning trades for longer periods and exiting losing trades quickly. This design also provides value to clients by reducing excess trades and statement activity. Investing in securities involves the risk of loss that clients should be prepared to bear.

RISK OF LOSS

General Market Risks. Markets can, as a whole, go up or down on various news releases or for no explicable reason. This uncertainty means that, at times, the price of specific securities could go up or down without real reason and may take some time to recover any lost value. Adding additional securities may not help minimize this risk since all securities may be affected by market fluctuations. Market fluctuations will ultimately affect a client's portfolio holdings.

Interest Rate Risks. Changes in interest rates will affect the value of a portfolio's holdings invested in fixed income securities. The value of fixed income securities is more inclined to decrease as interest rates increase. This decrease in value may not be offset by income from new investments or other portfolio holdings. Interest rate risk is generally greater for fixed-income securities with longer maturities or durations.

Credit Risks. An issuer or guarantor of a fixed-income security may be unable or unwilling to make timely payments of interest or principal or honor its obligations otherwise. The issuer or guarantor may default, causing a loss of the total principal amount of a security. The degree of risk for a particular security may be reflected in its

credit rating. There is the possibility that the credit rating of a fixed-income security may be downgraded after purchase, which may adversely affect its value and a client's portfolio holdings.

Asset Allocation Risks. The asset classes represented in a client's portfolio holdings can perform differently from each other at any given time, as well as over the long term. A client's portfolio holdings will be affected by the allocation among equity securities (stocks) and fixed income securities (bonds), cash equivalents, and occasionally, alternative investments. If any asset class that comprises a client's holdings underperforms, the performance of other asset classes may suffer.

Time Horizon Risks. A client may require the liquidation of portfolio holdings at a time earlier than the anticipated stated time horizon. If liquidations occur during a period that portfolio values are low, the client will not realize as much value as he/she would have, had the portfolio holdings had the opportunity to gain value (or regain its value) as investments frequently do.

Regulatory and Governmental Risk. Changes in laws and regulations can change the value of securities. Certain industries are more susceptible to government regulation. If portfolio holdings are invested heavily in a particular sector or industry, correlating changes in zoning, tax structure, or specific industry regulations could impact returns or holdings.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. Blueprint will invest client portfolios in mutual funds and ETFs. Investments in pooled investment funds are often less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940, as amended.

Cybersecurity Risk. Cybersecurity risk is the risk related to unauthorized access to the systems and networks of BFA and its service providers. The computer systems, networks and devices used by BFA and service providers to BFA and BFA's clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various protections utilized, systems, networks or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach. Cybersecurity breaches can include unauthorized access to systems, networks or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow or otherwise disrupt operations, business processes or website access or functionality.

Cybersecurity breaches may cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by BFA and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or other compliance costs; as well as the inadvertent release of confidential information. Similar adverse consequences could result from cybersecurity breaches affecting issues of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers and other financial institutions; and other parties.

ITEM 9 DISCIPLINARY INFORMATION

We are required to disclose any legal or disciplinary events that are material to a client's or

prospective client's evaluation of our advisory business or the integrity of our management. BFA has never been the subject of any material disciplinary actions, however certain financial professionals of BFA have legal or disciplinary history.

On March 4, 2024, the Office of Financial Regulation (Office) entered into a Final Order adopting the Stipulation and Consent Agreement in the matter of Michael Brian Komara (Komara), an associated person of BFA. Komara neither admitted nor denied the allegations but consented to the entry of findings by the Office. The Office found that Komara violated Section 517.12(4), Florida Statutes, by rendering investment advice, from a location within Florida, without being registered by the Office. Komara agreed to Cease and Desist from violations of Chapter 517, Florida Statutes, and the Administrative Rules adopted thereto, and pay an administrative fine in the amount of \$5,000. The Office agreed to approve Komara's application as an associated person with BFA effective March 5, 2024.

For additional information, please see the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov and search the Advisor's name or reach out to us 844-200-2568.

ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Robinson-Langley Capital Management. As discussed above, the primary co-owners of Blueprint, Mr. Robinson and Mr. Langley, are also co-owners of Robinson-Langley Capital Management, LLC ("RL Capital"), which is a former Commodity Trading Advisor (CTA) and Commodity Pool Operator (CPO). RL Capital ceased operations as a CTA and CPO in May 2019; however, RL Capital and Blueprint maintain a shared services arrangement.

Blueprint Fund Management. BFA is under common control with its affiliated SEC registered investment adviser, Blueprint Fund Management, LLC ("BFM"). Certain BFA personnel also serve as portfolio managers for BFM, which is the investment adviser to the Blueprint Adaptive Growth Allocation Fund (the "Growth Fund") and other affiliated funds. Pursuant to advisory agreements and on a fully disclosed basis, clients may grant BFA the authority to invest assets into the Growth Fund and other affiliated funds.

A conflict of interest exists to the extent that BFA invests client assets in affiliated funds and Blueprint Investment Partners ("BIP") and/or its affiliated investment adviser, BFM, receive additional compensation on the same assets. Please note, BIP and/or its personnel are directly compensated based on providing subadvisory services to BFM, which receives an advisory fee for services provided to the Growth Fund. Information about how Blueprint Fund Management is compensated by the Growth Fund is available in the Fund's prospectus.

Blueprint Investment Partners. BFA is under common control with its affiliated SEC registered investment adviser, BIP. BIP provides discretionary sub-advisory services to investment advisors and brokerage service providers. When providing such services, BIP will enter into a separate, written sub-advisory agreement with each advisor or broker. In providing sub-advisory services to its clients, BIP employs various proprietary investment strategies ("Investment Strategies") for the portfolios over which it has been delegated discretionary authority (each, a "Portfolio"). BIP works with each client to determine which Investment Strategy or Strategies will achieve the objectives of a particular Portfolio. BIP also provides advisory services as a Sub-Advisor to OCIO ETF.

A conflict of interest exists to the extent that BFA uses Blueprint Investment Partners ("BIP") to help manage client portfolios and BIP receives additional compensation on the same assets.

Kingswood Capital Partners. Certain BFA personnel are registered representatives of Kingswood Capital Partners, an SEC-registered broker-dealer and FINRA member that is independently owned and unaffiliated with BFA. Such

persons are subject to the general oversight of FINRA. See the Fees and Compensation section in this brochure for more information on the compensation received by registered representatives who are affiliated with our firm, and associated conflicts of interest.

Blueprint Insurance Services. BFA is affiliated with Blueprint Insurance Services, a registered insurance agency. As indicated above, certain employees of BFA maintain licenses with various life and disability insurance companies. These individuals will recommend the purchase of insurance products under circumstances where they would be entitled to receive a commission or other compensation in the transaction. In all such circumstances, however, the client will be notified of this payment in advance of the transaction, and under no circumstances will the client pay both a commission to these individuals and a management fee to BFA on the same pool of assets. Please note, clients are under no obligation to purchase any of the recommended life insurance products.

CapInsights Partners, LLC. CapInsights Partners (“CIP”) is a Florida limited liability company formed in 2022. CIP began providing investment advisory services as a related person of Blueprint Financial Advisors in August 2023. CIP is owned and controlled by Tommy Mayes and Steve Nelson. CapInsights was founded around the strategy of building a modern platform focused on helping asset managers grow in the face of industry trends. To do so, CapInsights assembled a team of professionals with track records in advising and leading investor relations for successful asset managers. The firm’s focus is niche strategies, or firms launched by managers with long-term histories, who otherwise do not employ investor relations teams of any significance. Currently, CIP services are limited to providing consulting and referral services to third-party investment advisers (“TPIAs”).

Other Affiliations. BFA may enter into a written agreement with a third-party investment adviser pursuant to which BFA may refer clients to that third-party investment adviser for a fee. This compensation for referrals could create a conflict of interest in BFA recommending one third-party adviser over another, however BFA will only refer a client to a third-party investment adviser if it believes that such referral is in the best interest of the client. BFA is dedicated to acting in our clients’ best interests based on fiduciary principles and will ensure the appropriate sub-advisor or third-party money manager, if any, is utilized for each individual client.

In select situations, BFA will enter into a written agreement with other third parties for consulting services provided in support of BFA’s portfolio management services for certain accounts. In these situations, a portion of the client’s advisory fee may be shared with the third-party consultant.

In select situations, BFA enters into loan agreements with certain of its IARs to ensure the IAR has adequate resources and financial support during their transition to BFA to continue providing advisory services in the best interest of BFA clients. This arrangement creates a conflict of interest for the IAR to favor transactions and strategies that increase revenue in firm strategies.

ITEM 11 CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Blueprint has established and implemented a Code of Ethics (or “Code”) designed to educate all employees of its detailed ethical standards and prohibition of fraudulent, deceptive or manipulative conduct. Blueprint and its personnel owe a duty of loyalty, fairness and good faith towards their clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics, but to the general principles that guide the Code. As a fiduciary, Blueprint will act at all times in its clients’ best interests and will avoid or disclose any actual or potential material conflicts of interests. Blueprint’s Code of Ethics emphasizes and implements these fundamental principles. Blueprint’s Code of Ethics includes prohibitions against the use of material non-public information.

Employees are prohibited from trading for themselves or others in any security while in possession of material nonpublic information as well as communicating that information to anyone else. The Code of Ethics also covers the Blueprint's policy on giving or receiving gifts and entertainment in a business setting, as well as protecting the confidentiality of client information and Blueprint's Privacy Policy.

The Code of Ethics also sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time-to-time Blueprint's associated persons may invest in the same securities recommended to clients. Under the Code of Ethics, Blueprint has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code of Ethics' personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and preclearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code of Ethics also provides for disciplinary action as appropriate for violations.

A copy of this Code of Ethics is available upon request to any client or prospective client. Requests should be directed to Brandon Langley, Chief Compliance Officer and Managing Partner of Blueprint, at Brandon.Langley@blueprintip.com.

ITEM 12 BROKERAGE PRACTICES

In the event that the client requests that BFA recommend a broker-dealer/custodian for execution and/or custodial services (exclusive of those clients that may direct BFA to use a specific broker-dealer/custodian), BFA generally recommends that investment management accounts be maintained at Charles Schwab ("Schwab"). Prior to engaging BFA to provide investment management services, the client will be required to enter into a formal Investment Advisory Agreement with BFA setting forth the terms and conditions under which BFA shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Factors that BFA considers in recommending Schwab (or any other broker-dealer/custodian to clients) include historical relationship with BFA, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by BFA's clients shall comply with BFA's duty to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to affect the same transaction where BFA determines, in good faith, that the commission/transaction fee is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although BFA will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, BFA's investment management fee. BFA's best execution responsibility is qualified if securities that it purchases for client accounts are mutual funds that trade at net asset value as determined at the daily market close.

DIRECTED BROKERAGE

BFA does not generally accept directed brokerage arrangements (when a client requires that account transactions be affected through a specific broker-dealer). In such client directed arrangements, the client will negotiate terms and arrangements for their account with that broker-dealer, and BFA will not seek better execution services or prices from other broker-dealers or be able to "batch" the client's transactions for execution through other broker-dealers with orders for other accounts managed by BFA. As a result, client may pay higher commissions or

other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Please Note: In the event that the client directs BFA to effect securities transactions for the client's accounts through a specific broker-dealer, the client correspondingly acknowledges that such direction may cause the accounts to incur higher commissions or transaction costs than the accounts would otherwise incur had the client determined to effect account transactions through alternative clearing arrangements that may be available through BFA.

TRADE AGGREGATION

To the extent that BFA provides investment management services to its clients, the transactions for each client account generally will be affected independently, unless BFA decides to purchase or sell the same securities for several clients at approximately the same time. In certain situations, BFA will (but is not obligated to) combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among BFA's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. BFA shall not receive any additional compensation or remuneration as a result of such aggregation.

TRADE ERRORS

As a fiduciary, BFA has the responsibility to execute orders correctly, promptly, and in the best interests of clients. In the event an error occurs in the handling of client transactions due to the firm's actions or inactions, BFA's policy is to identify and correct trade errors as promptly as possible without disadvantaging the client. If the trade error is the responsibility of BFA, client transactions will be corrected and the firm will be responsible for any client loss resulting from the error. BFA generally follows the error resolution practices that clients' brokers and custodians establish, which, for certain accounts, will result in BFA retaining de minimis gains that result from trade errors.

SOFT DOLLARS

Consistent with obtaining best execution for clients, BFA directs certain brokerage transactions for client portfolios to brokers (like Schwab) who provide various services to BFA and, indirectly, to its clients. These services are based on the safe harbor requirements of Section 28(e) of the Securities Exchange Act of 1934 and are designed to augment our own internal research, investment strategy, and other firm capabilities. Among the services BFA receives from Schwab, if an account is transitioned from another broker-dealer/custodian to Schwab for execution and/or custodial services, BFA may receive reimbursement from Schwab to cover the expenses related to facilitating this transition.

ITEM 13 REVIEW OF ACCOUNTS

For those clients to whom BFA provides investment supervisory services, account reviews are conducted on an ongoing basis by BFA's Principals and representatives. All investment supervisory clients are advised that it remains their responsibility to advise BFA of any changes in their investment objectives and/or financial situation. All clients (in person or via telephone) are encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with BFA on an annual basis.

At the client's request and typically no less than annually, BFA portfolio managers meet with their clients and review their accounts.

ITEM 14 CLIENT REFERRALS AND OTHER COMPENSATION

As a matter of firm practice, BFA does not currently pay referral fees to affiliated or independent persons or firms (“Solicitors”) for introducing certain clients to us.

BFA receives an economic benefit from Schwab in the form of the support products and services it makes available to the firm and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit the firm, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices). The availability of Schwab’s products and services to the firm is not based on our giving particular investment advice, such as buying particular securities for our client.

ITEM 15 CUSTODY

Custody is defined as any legal or actual ability by us to access client funds or securities. Since all client funds and securities are maintained with a qualified custodian, we don’t take physical possession of client assets. However, under government regulations, we are deemed to have custody of client assets due to various arrangements which give us legal access to client funds.

For example, we are deemed to have custody of client assets when: (i) clients authorize us to instruct their qualified custodian to deduct advisory fees directly from their account and when (ii) clients grant us authority to move their money to another person’s account. Each client’s institutional custodian maintains actual custody of the client’s assets. Clients receive account statements directly from their account’s custodian at least quarterly. They will be sent to the postal mailing address or email address that was provided to the custodian. Clients should carefully review those statements promptly when they receive them.

ITEM 16 INVESTMENT DISCRETION

The client determines whether to engage BFA to provide investment advisory services on a discretionary basis. Prior to BFA assuming discretionary authority over a client’s account, the client shall be required to execute an Investment Advisory Agreement, naming BFA as the client’s attorney and agent in fact, granting BFA full authority to buy, sell, or otherwise effect investment transactions involving the assets in the client’s name found in the discretionary account.

Clients who engage BFA on a discretionary basis may, at any time, impose restrictions, in writing, on BFA’s discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe BFA’s use of margin, etc.).

ITEM 17 VOTING CLIENT SECURITIES

For select client accounts, BFA is responsible for voting client proxies (please note, however, the client shall maintain exclusive responsibility for all legal proceedings or other type events pertaining to the account assets, including, but not limited to, class action lawsuits.). BFA shall vote proxies in accordance with its Proxy Voting Policy, a copy of which is available upon request. BFA shall monitor corporate actions of individual issuers and investment companies consistent with BFA’s fiduciary duty to vote proxies in the best interests of its clients. Although the factors which BFA will consider when determining how it will vote differ on a case by case basis, they may, but are not limited to, include the following: a review of recommendations from issuer management, shareholder proposals, cost effects of such proposals, effect on employees and executive and director compensation.

With respect to individual issuers, BFA may be solicited to vote on matters including corporate governance, adoption or amendments to compensation plans (including stock options), and matters involving social issues and corporate responsibility. With respect to investment companies (e.g., mutual funds), BFA may be solicited to vote on matters including the approval of advisory contracts, distribution plans, and mergers. BFA shall maintain records pertaining to proxy voting as required pursuant to Rule 204-2 (c)(2) under the Investment Advisers Act of 1940. Copies of Rules 206(4)-6 and 204- 21 2(c)(2) are available upon written request.

In addition, information pertaining to how BFA voted on any specific proxy issue is also available upon written request.

ITEM 18 FINANCIAL INFORMATION

Under no circumstances does Blueprint require or solicit payment of fees in excess of \$1,200 more than six months in advance of services rendered. Blueprint does not have any financial issues that would impair its ability to provide services to clients, and Blueprint has not been the subject of a bankruptcy petition at any time.