

Item 1: Cover Page

Registered Investment Advisor Disclosure Brochure

Form ADV Part 2A

March 2, 2024

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This brochure provides information about the qualifications and business practices of Blueprint Wealth Management, Inc. If you have any questions about the contents of this brochure or to request a brochure, please contact us at 866-885-3248. . The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Blueprint Wealth Management, Inc. is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Blueprint Wealth Management, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Blueprint Wealth Management is 325099.

Item 2: Material Changes

Since our last annual amendment from 2023, we have made no material changes to this disclosure brochure.

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Item 4: Advisory Business

Blueprint Wealth Management, Inc. (“Blueprint”, “we”, “us”) was founded in 2022 as an Maryland Corporation.

Blueprint is owned by Jordan Wilson and commenced business as an investment advisory firm in 2023.

Our principal advisory services are financial planning and investment management, which are described in greater detail below. These services are not offered separately. Our clients engage us for both financial planning and investment management.

Financial Planning: We can prepare and provide you with a written financial plan designed to help you achieve your financial goals and investment objectives. The preparation of such a plan necessitates that you provide us with personal data such as family records, budgeting, personal liability, estate information and additional financial goals. The financial plan will include any or all of the following as requested or directed by you and will be agreed upon in our advisory agreement: asset protection, tax planning, business succession, strategies for exercising stock options, cash flow, education planning, estate planning and wealth transfer, charitable gifting, long-term care and disability planning, retirement planning, insurance planning, and risk management.

We do not provide accounting or legal advice. Should you choose to implement the recommendations contained in the plan, we suggest you work closely with your attorney, accountant, and chosen insurance agent and investment professional. Though you may elect to implement investment and/or insurance recommendations through us, there is no obligation to do so.

Investment Management: Based on a client’s financial plan, we will manage the client’s portfolio of investment securities. A more in-depth discussion of our investment philosophy can be found in *Item 8: Methods of Analysis, Investment Strategies and Risk of Loss* of this ADV. We typically allocate a client’s investment holdings across a diversified portfolio. We then periodically review the client’s portfolio, compare it against the objectives and requirements of the client, and implement changes to the account as needed.

We encourage broad-based diversification across thousands of different securities within a client’s portfolio by way of using indexed mutual funds, exchange traded funds, or other investment products. Clients may impose reasonable restrictions on investing in certain securities or types of securities. We do not sponsor a wrap fee program.

We may, without the Client’s further consent, delegate any or all our responsibilities to one or more affiliated or unaffiliated advisors on such terms as we may determine.

As of the date of this filing, we have \$145,000,000 of discretionary assets under management. We do not have any non-discretionary assets under management.

Item 5: Fees and Compensation

We are compensated for our advisory services by charging a percentage of assets under management according to the average daily balance of your account for the preceding quarter. The value is based upon

the stated daily balance of securities listed by the custodian. Fees are to be paid on a monthly basis billed in arrears. Our annual fee is generally 1% per annum of the market value of a client's assets managed by Blueprint. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors.

As authorized in writing, we may directly debit our fees from any managed account maintained at a qualified custodian provided the client receives at least quarterly statements from the custodian reflecting all debits from the account.

All fees paid to Blueprint for investment advisory services are separate and distinct from the expenses charged to the client in connection with any transaction to purchase or sell an investment, or any expense directly associated with management of the portfolio. Clients may incur brokerage and other transaction costs, which are further explained in *Item 12: Brokerage Practices* of this ADV. Furthermore, *Item 10: Other Financial Industry Activities and Affiliations* of this ADV details other compensation earned by Principals or other representatives of our firm.

We do not charge our fees in advance of services provided.

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

We do not charge performance-based or side-by-side management fees.

Item 7: Types of Clients

We typically provide advisory services to individuals and high-net-worth individuals. We do not have a minimum account size.

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

Investing in securities involves risk of loss that clients should be prepared to bear.

In formulating our investment advice, we use various tools and resources including commercially available software technology, securities rating services, general market and financial information, and due diligence reviews. The principal sources of information include major financial publications and resource tools, security analysis and benchmarking software, prospectuses, and various financial and business resources including filings with the Securities and Exchange Commission. The main risk associated with our methods of security analysis is the potential for reliance on inaccurate information, or the misinterpretation of accurate information.

Our primary investment strategy is a long-term, broad-based allocation of an investor's portfolio across globally diversified asset classes, including equities, bonds, real estate, commodities, and cash. We typically do not invest in individual securities, but rather through investment companies including exchange-traded funds (ETFs). We believe this strategy minimizes the investor's exposure to individual securities and increases the investor's exposure to the broader global economy.

The main risks associated with our core investment strategies are:

- *Market Risk.* Market risk refers to the day-to-day volatility and fluctuations of a security's price. Investors will always experience market risk if they are participating in public capital markets. If you are not participating in public capital markets, you run the risk of the market outperforming your account.
- *Systematic risk.* Like market risk, systematic risk refers to an event that would affect most all public capital markets system-wide, such as a significant political or terrorist event. *Systematic risk* can almost never be diversified away.
- *Unsystematic risk.* Unsystematic risk refers to events that would affect only a certain portion of the capital markets, such as a supply disruption within one sector, or the report of fraudulent activity within one specific company. This risk can be diversified away by investing across a broad-spectrum of available asset classes and companies.
- *Credit risk.* Credit risk refers to the ability of a government or corporation to repay its contractual obligations to bondholders. Because we invest in bonds of government and corporate entities, we are subject to this risk. However, we allocate our holdings across many entities, term lengths, and bond funds to mitigate this risk.
- *Country/political risk.* Investing in developing countries carries risk that a country's government may not be able to honor its financial commitments or protect the property rights of investors within that country. Governments may also suddenly change their policies, which could impact an investors' holdings within that country.
- *Foreign exchange/currency risk.* Because we hold investments in international companies, we have an exposure to currency risk. Changes in the exchange rate of global currencies will impact the value of our investment holdings.
- *Interest-rate risk.* Bond valuations are dependent on relative interest rates often set by governmental bodies. Changes in government interest rates may impact the value of investors' bond holdings.

Even a long-term approach cannot guarantee a profit. Clients are cautioned that past performance does not guarantee future results. Economic, political, and issuer specific events will cause the value of the securities, and the mutual funds that own them to rise or fall. Because the value of the investment in the portfolio will fluctuate, there is the risk that the investor will lose money. Mutual funds face risks based on the investments they hold.

Item 9: Disciplinary Information

We are required to disclose any material legal or disciplinary events of our advisory business. We do not have any material legal or disciplinary events.

Item 10: Other Financial Industry Activities and Affiliations

Several of our advisors are separately licensed as insurance agents or brokers for one or more insurance companies and offer insurance products and services through our firm. In these capacities, these individuals will be able to purchase insurance and insurance-related investment products for clients, for which they will receive separate, yet customary compensation, which creates a conflict of interest.

Clients are under no obligation to engage these individuals when considering implementation of advisory recommendations. Clients may have the option to purchase recommended insurance products through other non-affiliated broker or agents, and the implementation of any or all insurance recommendations is solely at the discretion of the client.

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

Blueprint or individuals associated with Blueprint may buy or sell securities identical to or different from those recommended to clients for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security which may also be recommended to a client.

As these situations present conflicts of interest, Blueprint has adopted a Code of Ethics which sets forth high ethical standards of business conduct that is required of all its employees, including compliance with applicable federal securities laws. Blueprint's Code of Ethics includes policies and procedures that all access person's quarterly securities transactions reports and initial and annual securities holdings reports must be submitted to the Chief Compliance Officer for review. Blueprint's Code of Ethics prohibits access persons from acquiring any securities in an initial public offering, and access persons are required to receive written approval prior to any acquisition of securities in a limited offering. Blueprint's Code provides for oversight, enforcement, and recordkeeping provisions. A copy of Blueprint's Code of Ethics is available to Blueprint's advisory clients or prospective clients upon request to the Chief Compliance Officer at Blueprint's principal office address.

Item 12: Brokerage Practices

We do not maintain custody of your assets although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account. Your assets are maintained in an account at a qualified custodian. We recommend that our clients use Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, member SIPC as the qualified custodian.

We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we request that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in Item 14 (Client referrals and other compensation). You should consider these conflicts of interest when selecting your custodian.

We do not open the account for you, though we may assist you in doing so. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below.

We seek to recommend Schwab, a custodian/broker that will hold your assets and execute transactions. When considering whether the terms that Schwab provides are, overall, most advantageous to you when compared with other available providers and their services, we take into account a wide range of factors including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts
- Breadth of available investment products
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Services delivered or paid for by Schwab
- Availability of other products and services that benefit us, as discussed below

Brokerage and Custody Costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab charges you a percentage of the dollar amount of assets in the account in lieu of commissions. Schwab's asset-based fees applicable to our client accounts were negotiated. This commitment benefits you because the overall asset-based fees you pay are lower than they would be otherwise. In addition to asset-based fees, Schwab charges you a flat dollar amount as a "prime broker" or "Trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from where the securities were sold are deposited into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account.

We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trades through Schwab, we have determined that having Schwab execute most trades is consistent with our duty to seek best execution of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above. By using another broker or dealer you may pay lower transaction costs.

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide us and our clients with access to their institutional brokerage services, many of which are not typically available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. Schwab also makes available various support services. Some of these services help us manage or administer our clients' accounts, while others help us manage or administer our clients' accounts, while others help us manage and grow our

business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services.

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

Services that do not directly benefit you. Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of third parties. We use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that assist with trading, access to account data, pricing, payment of fees, and other back-office functions.

Services that generally benefit only us. Schwab offers other services intended to help us manage and further develop our business enterprise. These include educational conferences and events, consulting on technology and business needs, publications and conferences on practice management and business succession, access to employee benefits providers, human capital consultants and insurance providers and marketing consulting and support.

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or a part of the third party's fees. Schwab also provides us with other benefits, such as occasional business entertainment of our personnel. If you did not maintain your account with Schwab, we would be required to pay for these services from our own resources.

Block Trading

Block trades are placed only when we reasonably believe that the combination of the transactions provides better prices for clients than had individual transactions been placed for clients. Transactions for nondiscretionary client accounts are not blocked with transactions for discretionary client accounts. Transactions for the accounts of our employees and Financial Professionals can be included in block trades. They receive the same average price and pay the same commissions and other transaction costs as clients. Transactions for the accounts of our Financial Professionals or employees will not be favored over transactions for client accounts. We are not obligated to include any client account in a block trade. Block trades will not be placed for any client's account if doing so is prohibited or otherwise inconsistent with that client's investment advisory agreement. No client will be favored over any other client.

Item 13: Review of Accounts

We monitor wealth management accounts, investment management accounts, and employee-retirement accounts periodically. We may review these accounts more frequently under abnormal market conditions, changes in the client's goals and objectives, tax law changes, or any other specific request from the client.

The purpose of periodic account reviews is to assess whether the portfolio is meeting the client's objectives, or if changes need to be made. These reviews are completed by the investment adviser assigned to the account, as well as random reviews completed by the Chief Compliance Officer.

The client will receive reports at least quarterly from the custodian where their funds are held or more often if there is activity within the account. Additionally, we may provide quarterly reports from our office summarizing account holdings and portfolio allocations. In the case of discrepancy between the custodian's reports and ours, the custodian's reports shall be deemed correct.

Item 14: Client Referrals and Other Compensation

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. You do not pay more for assets maintained at Schwab as a result of these arrangements. However, we benefit from the referral arrangement because the cost of these services would otherwise be borne directly by us. You should consider these conflicts of interest when selecting a custodian. The products and services provided by Schwab, how they benefit us, and the related conflicts of interest are described in Item 12 of this brochure.

Item 15: Custody

All client accounts will be held at separate, qualified custodians, who will provide statements in addition to the statements we provide. Under government regulations, we are deemed to have custody when you authorize us to instruct Schwab to deduct our advisory fees directly from your account, or if you grant us authority to move your money to another person's account. Schwab maintains actual custody of your assets. You will receive account statements from Schwab at least quarterly. Clients are strongly encouraged to compare statements received from us with the statements the custodian provides. In the case of discrepancy between the custodian's reports and ours, the custodian's reports shall be deemed correct.

Item 16: Investment Discretion

To authorize us to have discretion, clients must give us this authority through signing our account agreement with this clause included. Our discretionary authority is limited to choosing the securities to purchase or sell and the quantities to purchase or sell.

Item 17: Voting Client Securities

We do not vote proxies on behalf of advisory clients. Clients have the responsibility for receiving and voting proxies, however, we may provide advice to clients regarding the clients' voting of proxies. Clients will receive proxies and other solicitations directly from the custodian or transfer agent.

Item 18: Financial Information

We do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. We have no financial commitment that impairs our ability to meet contractual and fiduciary

commitments to clients. Neither our firm nor any of its principals have been the subject of a bankruptcy proceeding.