



Form ADV Part 2A Appendix 1

***Strategic Blueprint Advisor Directed Program***  
**Wrap Fee Brochure**

This wrap fee brochure provides information about the qualifications and business practices of Strategic Blueprint, LLC ("Strategic Blueprint"). If you have any questions about the contents of this Brochure, please contact us at (678) 954-4130. 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.

Strategic Blueprint is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. Additional information about Strategic Blueprint (CRD #284840) also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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March 28, 2020

## ITEM 2 – MATERIAL CHANGES

The Strategic Blueprint, LLC (“Strategic Blueprint”) published its annual update of the Brochures on **March 28, 2020**.

Material revisions since the last annual update on March 28, 2019 include:

1. Section 4 of the *Advisor Directed Brochure* has been revised to describe the fees assessed by sub-advisers.
2. Section 4 of the *Advisor Directed Brochure* has been revised to reflect the elimination of transaction fees for individual equities and bonds charged by TD Ameritrade as the custodian in Advisor Directed Accounts.
3. Section 8 the *Disclosure Brochure* and Section 6 of *The Advisor Directed Program Brochure* has been updated to discuss risks and limitations of investing in cash.

There have been no material changes to the *Family Offices Services Brochure* since its publication on March 28, 2019.

### **Annual Update**

We will provide you a Summary of Material Changes to this and subsequent Brochures within 120 days of the close of our business fiscal year (December 31). We may provide other ongoing disclosure information about material changes as necessary.

### **Brochure Availability**

We will provide our most current Brochure upon request at any time, without charge. Our Brochure may be requested by contacting our Chief Compliance Officer at (678) 954-4130.

Additional information about Strategic Blueprint (CRD #284840) and its Advisory Representatives is available on the SEC’s web site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

(Material Changes Rev. 03282020)

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## ITEM 4 – SERVICES, FEES AND COMPENSATION

Strategic Blueprint, LLC (“Strategic Blueprint”) is an Investment Adviser registered with the Securities and Exchange Commission (“SEC”). Strategic Blueprint is an Atlanta-based Georgia corporation, formed in 2016, and a wholly owned subsidiary of SFA Holdings, Inc. (“SFAH”). Clive Slovin is the President of SFAH. Julie Sullivan, President, and LaRee Holloway, Controller and Vice President, are the Managers of Strategic Blueprint. David Pittman is the Executive Vice President.

Through its network of independent Advisory Representatives, Strategic Blueprint offers a range of advisory services. Advisory Representatives will market their services under doing-business-as names (“DBAs”), as disclosed in their respective ADV Part 2B Supplements. They will use these DBAs and their respective logos in their marketing, reporting and communications.

As of December 31, 2019, , Strategic Blueprint managed assets valued at approximately \$439.4 million on a discretionary basis.

### **PROGRAM DESCRIPTION**

Strategic Blueprint offers portfolio management through its *Strategic Blueprint Advisor Directed Program* (“the Program”). Our Advisory Representatives work with you to develop long term, individualized strategies to help meet your investment goals through portfolio design, asset allocation, portfolio monitoring, and consolidated reporting.

You may invest in no-load or load-waived mutual funds, variable products, stocks, bonds, illiquid alternative investments, exchange traded funds, commercial paper, money market shares, and CDs, according to your needs, goals, objectives, and preferences. Your Advisory Representative may also recommend an independent, third-party asset manager or strategist to manage or sub-advise all or part of your portfolio. The Program is available to individual clients, high net worth individuals, pension and profit-sharing plans, corporations, trusts, estates, charitable organizations, and other business entities.

Before participating in the program, you will receive an initial consultation with your Advisory Representative to help determine your financial situation, including investment history, goals and objectives, risk tolerance, and special interests or concerns. Based on this consultation, your Advisory Representative will work with you to design a portfolio intended to meet your goals as they have been identified during the consultation.

Your Advisory Representative will assist you in establishing a brokerage account with TD Ameritrade Institutional (“TD Ameritrade”), a division of TD Ameritrade, Inc., member FINRA/SIPC, which will provide clearing and custody for your account(s).

Your Advisory Representative will review the strategy periodically and may recommend changes in the asset allocation among securities as market conditions and/or your circumstances change. It is important that you contact your Advisory Representative if your financial situation or objectives change.

### **Sub-Adviser Managers**

Your Advisory Representative may recommend allocating all or a portion of your portfolio to be managed by a third-party asset manager. You may authorize your Advisory Representative to use discretion in selecting the manager, and the amount of your portfolio so allocated. There are generally additional costs associated with using the services of a sub-adviser.

Certain asset managers make model portfolios available through the account custodian.

Strategic Blueprint has entered into agreements with the following asset managers to provide Sub-Advisory services:

- **Loring Ward**

Firm may employ the services of BAM Advisor Services, LLC d/b/a Loring Ward (“Loring Ward”) as a Strategist to develop and implement portfolio allocations or model portfolios using DFA Funds for all or part of a client’s assets. If Advisory Representative recommends these services, Client will receive a copy of Loring Ward’s ADV Part 2A Disclosure Brochure.

Client portfolios and/or allocations will be determined by the Advisory Representative based on the Client’s stated objectives and financial profile. Services are paid for directly through advisory fees billed to the client or are indirectly paid by Strategic Blueprint, as disclosed in your *Investment Management Agreement*. Loring Ward is an unaffiliated investment adviser registered with the Securities and Exchange Commission.

Loring Ward does not have investment discretion over client assets and does not select the custodian for the accounts it sub-advises. Neither Strategic Blueprint nor Loring Ward seeks better execution services or prices from brokers or dealers other than the custodian chosen by the client, which may result in the client paying higher commissions, transaction costs or spreads, or receiving less favorable net prices on transactions for the client’s account.

For certain retirement plans, Strategic Blueprint also works in coordination and support with Loring Ward whereby a retirement plan will engage both Strategic Blueprint and Loring Ward for services, including Loring Ward selecting plan investments according to the goals and objectives of the plan.

Loring Ward periodically sponsors educational seminars for the benefit of Strategic Blueprint and its clients. Such educational seminars provide Strategic Blueprint with access to information and ideas regarding practice development, client servicing, investment strategy, relationship management and financial planning. Attendance expenses associated with such educational seminars will generally be paid or reimbursed, either in whole or in part, by Loring Ward.

Loring Ward has an agreement with Strategic Blueprint's affiliate, SFA, to compensate SFA for its supervision and marketing opportunities for SFA's advisory representatives, based on the assets referred to Loring Ward by those advisory representatives.

Strategic Blueprint may recommend, based on the client's objectives and risk tolerance, that client invest in shares of the SA Funds – Investment Trust (the "SA Funds"), a family of ten asset class mutual funds that are advised, managed, and administered by Loring Ward. The majority of SA Funds are sub-advised by DFA in the same asset classes as selected DFA Funds. The SA Worldwide Moderate Growth Fund is not subadvised as it invests in underlying SA funds. Loring Ward does not charge sub-advisory fees directly on investments into the SA Funds because Loring Ward, as adviser to the funds, receives certain fees and expenses directly from the SA Funds, as disclosed in each SA Fund's prospectus. Because Loring Ward does not charge a sub-advisory fee for assets allocated to SA Funds, you will pay a lower overall advisory fee but the internal fees and expenses of the SA funds are generally higher than those of DFA funds. Please discuss with your Advisory Representative and review the prospectus carefully.

▪ **Frontier Asset Management**

Frontier Asset Management ("Frontier") develops and implements strategies based on return objectives and stated risk tolerance, using open-end mutual funds and ETFs. Strategies include:

- Globally Diversified
- Alternative Strategies
- ETF Strategies
- Asset Allocation

Frontier Asset Management is an unaffiliated investment adviser registered with the Securities and Exchange Commission.

If your Advisory Representative recommends allocating all or a portion of your portfolio to one of the Frontier strategies, we will provide you with a copy of Frontier's ADV Part 2A Disclosure Brochure.

## **FEES, BILLING AND COMPENSATION**

Strategic Blueprint offers two fee structures: an All-Inclusive Account (“Wrap Fee”) in which you pay an asset-based fee or a flat fee (“Advisory Fee”) that includes transactions costs; and a Non-Inclusive Account (“Non-Wrap Fee”) in which you pay the transactions costs in addition to the Advisory Fee. Advisory Fees are negotiable and are fully described in the *Investment Management Agreement* for services (“Agreement”).

### **(1) Asset Based Fee**

The Asset Based Advisory Fee, as negotiated with your Advisory Representative, is based on an annualized percentage of the value of the billable assets in the Program Account. The fee will be assessed and billed monthly or quarterly (“billing period”) in arrears, as specified in your t Agreement. The fee for any given billing period is debited by the custodian from your account at the beginning of the next billing period. It is calculated based on the average daily balance of the Program Account as determined by the custodian. The average daily billable balance is multiplied by the annual Advisory Fee specified in your Agreement, multiplied by the number of days in the billing period, then divided by 365 (number of days in the year). Your account statement will show the fee for the billing period.

The first fee will be billed at the beginning of the next billing period following execution of the Agreement and the funding of your account. The fee will be based upon the average daily balance for the number of days for which the Account was funded during the period.

### **(2) Flat Fee, as negotiated with your Advisory Representative.**

Fees may also be charged as an annual Flat Fee, charged in equal monthly or quarterly payments in arrears, as negotiated with your Advisory Representative and specified in your Agreement. The annual Flat Fee will be negotiated based on your specific circumstances, including the complexity of your financial situation, size and number of accounts. Your account statement will show the fee deduction for the billing period.

The fee will not decrease or increase because the value of the account fluctuates. Fees based on the assets under management are calculated on the average daily balance of the account. When paying a Flat Fee, Client may pay more, or less, than if the portfolio management fee were based on the daily value of the assets in the account, as described above.

If the account is funded at any time other than the first day of a billing period, the payment will be prorated based on the number of days in the billing period that the account was funded, and calculated by multiplying the number of days by the total fee divided by 365 (the number of days in the year).

Additional Fee Information:

The Advisory Fee does not include the expenses associated with the underlying securities in your portfolio (e.g., internal expenses) or the miscellaneous fees described below under “Additional Expenses.”

The Advisory Fee is negotiated with your Advisory Representative for managing your Account(s). The Advisory Fee you pay may differ from the fees negotiated by other clients for similar services.

Through execution of the Agreement, you authorize us in writing to direct your custodian to pay the Advisory Fee directly to us by charging your account. Additionally, you acknowledge that securities will be liquidated to cover the Advisory Fee if the account does not have sufficient cash at the time the Advisory Fee is assessed.

Following are the maximum advisory fees applied to this program:

**THE PROGRAM - ALL INCLUSIVE PROGRAM**

| <b>Account Value</b>                                   | <b>Maximum Annual Asset-Based Advisory Fee</b> |
|--|--|
| First \$250,000  | 2.25%  |
| Next \$250,000 to \$500,000                            | 2.15%  |
| Next \$500,000 to \$1,000,000                          | 2.00%  |
| Next \$1,000,000 to \$2,000,000                        | 1.75%  |
| Next \$2,000,000 to \$5,000,000                        | 1.50%  |
| Above \$5,000,000                                      | 1.25%  |
| All fees are negotiable. Minimum Annual Fee is \$75.00 |  |

The annual Flat Fee for asset management will not exceed \$75,000. All fees are negotiable.

***Transaction Charges***

No transaction or custody charges are assessed to you for transactions in these accounts. Transaction costs are paid by your Advisory Representative out of the Advisory Fee. Certain nominal fees and charges beyond Strategic Blueprint’s control, such as reorganization charges, termination fees, wires and postage, are assessed against the account. Fees associated with Sub-Advisers are not included in the All-Inclusive Program fee unless negotiated with your Advisory Representative and detailed in your Agreement Fee Schedule. If you purchase alternative investments, the custodian will charge an annual fee of \$75.00 per position to hold the investment in your account, with a maximum annual fee of \$150.00 per account.



## THE PROGRAM – NON-INCLUSIVE PROGRAM

| Account Value  | Maximum Annual Asset-Based Advisory Fee |
|--|---|
| First \$250,000  | 2.15%                                   |
| From \$250,000 to \$500,000                            | 2.05%                                   |
| Next \$500,000 to \$1,000,000                          | 1.90%                                   |
| Next \$1,000,000 to \$2,000,000                        | 1.65%                                   |
| Next \$2,000,000 to \$5,000,000                        | 1.40%                                   |
| Above \$5,000,000                                      | 1.15%                                   |
| All fees are negotiable. Minimum Annual Fee is \$75.00 |   |

The annual Flat Fee will not exceed \$75,000. All fees are negotiable.

### ***Transaction Charges for Non-Inclusive Program***

The custodian does not charge for transactions in individual securities (stocks, bonds ). Transaction fees will be charged by the custodian (1) on a per transaction basis of \$15.00 for each mutual fund transaction; \$0.65 per options contract; and \$9.99 for each DFA fund transaction in portfolios sub-advised by Loring Ward; or (2) an asset-based fee of nine basis points (0.0009). The value of Individual securities (stocks, bonds and ETFs which have zero transaction fees) will be excluded from the calculation for asset-based pricing. For example, if your account value is \$200,000 and \$25,000 is invested in ETFs, you would be charged an annual fee of \$157.50 for all mutual fund transactions  $[(\$200,000 - \$25,000) \times .0009 = \$157.50]$ . There is a minimum \$100 annual asset-based transaction fee. Consideration should be given to the size of your account and the number of transactions during a period of time. The method of payment for transactions is specified in the Agreement. Certain nominal fees and charges beyond Strategic Blueprint's control, such as reorganization charges, termination fees, wires and postage, are also assessed against the account. If you purchase an alternative investment, the custodian will assess a \$75.00 transaction fee, plus an annual fee of \$75.00 per position to hold the investment in your account, or a maximum of \$150.00 per account for multiple alternative positions. Additionally, if sub-advisers are used, their fees will be charged separately.

Commissions and other fees for transactions executed through TD Ameritrade may be higher than commissions and other fees available if you use another custodian firm to execute transactions and maintain custody of your account.

The custodian of your account will provide you with its fee schedule at account opening. Selected mutual funds and Exchange Traded Funds ("ETFs") are available through the custodian for no transaction fee ("NTF funds") in the Non-Inclusive Program. When your

Advisory Representative recommends or selects funds which are not on the NTF Fund list, you will pay transaction fees, the cost of which may reduce the performance of the portfolio.

The scheduled Advisory Fees for the All-Inclusive Program are higher than the Non-Inclusive Program because transaction charges are paid by your Advisory Representative out of the Management Fee. This may create an incentive for your Advisory Representative to limit the number of transactions in your account. Your Advisory Representative will consider these costs when negotiating the Management Fee with you. When deciding whether to select an All-Inclusive or Non-Inclusive account, you should base your decision upon trading activity anticipated and the types of securities utilized in the account.

Please consider that, depending upon the level of the wrap fee charges, the amount of portfolio activity in the account, the value of services provided under the investment program, and other factors, the wrap fee may cost you more than the aggregate cost of services if they were provided separately. Therefore, Advisory Representatives may have a financial incentive to recommend the wrap fee program over other programs or services. Generally, wrap programs are relatively less expensive for actively traded accounts. However, they may result in higher overall costs to you in accounts that experience little trading activity.

Please review the trading activity in your account when you receive statements.

### ***Sub-Adviser Fees***

While fees assessed by the Sub-Adviser will appear separately on your account statement, the total of the Strategic Blueprint Advisory Fee and the Sub-Adviser Fee will not exceed the Maximum Annual Advisory Fee shown in the All-Inclusive and Non-Inclusive tables above.

| <b>Sub-Adviser</b> | <b>Strategic Blueprint Platform Fee</b> | <b>Sub-Adviser Fee</b> | <b>Total Sub-Adviser Fee</b> |
|--------------------|---|------------------------|------------------------------|
| Loring Ward        | 0.05%                                   | 0.15%                  | 0.20%                        |
| Frontier           | 0.05%                                   | 0.35%                  | 0.40%                        |

You may negotiate with your Advisory Representative to pay the Sub-Adviser Fee out of the fee assessed by Strategic Blueprint, in which case only one Advisory Fee charge will appear on your custodial statement. Your Advisory Representative will consider these costs when negotiating your fee. Your fees will be described in the Appendix B Fee Schedule of the Agreement.

Your Advisory Representative does not receive any portion of Strategic Blueprint's Platform Fee described above.

## **ADDITIONAL EXPENSES**

In addition to the Advisory Fee, depending on the securities in your portfolio and the type of account, your investment account may also be charged:

- internal fees and expenses charged by mutual funds, ETFs and variable annuities;
- custodial fees for illiquid investments;
- Sub-Adviser Manager fees;
- interest charges and associated fees, and expenses associated with use of margin;
- maintenance and termination fees for IRAs, certain retirement and qualified accounts; and,
- other fees and taxes on brokerage accounts and securities transactions.

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us. Class B, C, and similar mutual fund shares, and variable products held in accounts may incur sales charges when sold or redeemed. Complete details of these internal fees and expenses are explained in the prospectuses for each investment. We encourage you to read these documents before making or authorizing any investments. Your Advisory Representative will be available to answer any questions you have about fees and expenses. Your Advisory Representative will work to identify share classes designed for managed accounts which will generally have lower expenses.

Advisory fees on Program Accounts with margin are calculated based on the gross market value of all securities within the account. This will result in a higher fee billed to the account than if the margin debt were subtracted from the total market value of the account.

## **STRATEGIC BLUEPRINT AND ADVISORY REPRESENTATIVE COMPENSATION**

The Advisory Representative managing your Program account will receive a substantial portion of the advisory fee paid to Strategic Blueprint as a result of his/her services and the client's participation in the Program. In the all-inclusive program, your Advisory Representative will pay the transaction fees resulting from trading in your account. Payment of these transaction fees may incent your Advisory Representative to limit trading activities in your account. In negotiating your advisory fee, you and your Advisory Representative should take these charges and the amount of anticipated trading into consideration. The amount of this compensation may be more or less than the amount the Advisory Representative would receive if you participated in other company programs or paid separately for investment advice, brokerage, and other services.

Strategic Blueprint charges its Advisory Representatives for the services it provides to support their advisory business, including performance reporting software, email and document archiving, and reimbursement for a Client Relationship Management system .

When you purchase mutual fund shares or alternative investments through the custodian, you will pay a transaction fee that would not be charged if the transaction were made directly through the issuer. Also, mutual funds held in accounts at brokerage firms may charge internal fees that are different from mutual funds held at the mutual fund company. Internal fees and expenses of funds are described in their respective prospectuses.

If you purchase investments directly through the issuer, they will not be part of our advisory relationship with you. This means that they will not be included in our investment strategies, investment performance monitoring, or investment reallocations.

Generally, only securities purchased at Net Asset Value ("NAV") or advisor share class securities may be deposited into a managed account.

Other securities may be deposited into a managed account with the following limitations:

- No advisory fees will be assessed on alternative investments on which sales compensation was paid to the Advisory Representative in his/her capacity as a registered representative of SFA; and
- No advisory fees will be assessed on alternative assets (e.g., private funds) which are purchased in your Program account(s) for which a solicitor's fee is paid to Strategic Blueprint. A solicitor's fee will be disclosed in the Solicitor's Disclosure Statement.

Such investments may be held in a managed account, but marked as non-billable, during the designated period.

Exceptions will only be made if there is a strong, documented and practical reason for doing so. Exceptions must be authorized in writing by the Chief Compliance Officer or the Chief Supervisory Officer and accepted by you.

Certain third-party advisors, mutual fund companies, alternative product sponsors, insurance companies, and other product vendors agree to pay directly or indirectly additional compensation to Strategic Blueprint's affiliate, SFA. This additional compensation may include, but is not limited to, due diligence costs, marketing allowances, cash or non-cash support for conferences, meetings and/or functions. These companies may also provide software, training or other tools and services to facilitate Representatives' business.

Currently, Strategic Blueprint does not receive additional cash or non-cash compensation as described above, except through the TD Ameritrade Institutional program described below in Section 9. However, Advisory Representatives will benefit when they are also registered representatives of SFA and when they participate in SFA-sponsored conferences and educational events.

A list of those companies that provide additional compensation to SFA is available by emailing [info@strategicblueprint.net](mailto:info@strategicblueprint.net) or by calling the Chief Compliance Officer at 678-954-4130.

### **NEGOTIATION OF FEES AND COMPENSATION**

Management Fees are negotiated on a case-by-case basis, depending on a variety of factors, including the nature and complexity of the particular service, your relationship with Strategic Blueprint and your Advisory Representative, the size of the Account, the potential for other business or clients, the amount of work anticipated and the attention needed to manage your Account. Your Advisory Representative may negotiate fees that are higher or lower than those negotiated by other Strategic Blueprint Advisory Representatives for similar services. Please note that the same or similar services to those described above may be available through other providers at a lower cost.

Advisory Fees may be negotiated but not waived for the All-Inclusive program, in which the transactions fees are included in the management fee. Accounts where Advisory Fees are waived will be transferred to the Non-Inclusive program, in which the transaction fees are charged to the account holder separately from the Advisory Fee.

### **OPTIONAL LIMITED TRADING AUTHORIZATION/DISCRETION**

You may choose to grant limited trading authorization in order to facilitate management of portfolios consistent with your stated investment objectives. This limited authority gives investment discretion as to the selection of securities, number of shares to be bought or sold, and the time of execution.

Discretion applies only to the selection and amount of general securities, including stocks, bonds, commercial paper, money market shares, and exchange traded funds; variable insurance sub-accounts; and, open-end and closed-end mutual funds bought and sold in your Account. Discretion may also be authorized for the selection of third-party asset managers (co-advisers or sub-advisers) to manage all or a part of your portfolio. This discretionary authority would permit your Advisory Representative to reallocate among managers.

Variable annuity contracts and alternative investments, including private placements, direct participation programs, and non-traded REITs, may not be purchased on a discretionary basis. Public, non-traded interval funds and preferred stock of REITs (if available on the TD Ameritrade platform) may be purchased on a discretionary basis in your account, unless otherwise restricted by you. These investments may have limited liquidity (for example, tiered redemption fees or quarterly, rather than daily, liquidity). You may restrict these types of investments in your account by indicating your preferences in your *Agreement*.

Discretion does not extend to deposits into or withdrawals from accounts. All Program accounts are held at, and trades executed through, TD Ameritrade.

You must authorize discretion in writing, through the *Discretionary Investment Management Agreement*, and you may withdraw the authorization, in writing, at any time. Advisory Representatives must receive the approval of Strategic Blueprint's Chief Supervisory Officer or Chief Compliance Officer prior to offering discretionary portfolio management.

You may choose a *Non-Discretionary Investment Management Agreement*, which requires your Advisory Representative to confer with you before causing a transaction in your Account.

### **TERMINATION**

You and Strategic Blueprint have the right to terminate the Agreement and advisory relationship at any time with or without cause. Termination is effective within 30 days of receipt of your notice to Strategic Blueprint, unless a later date is requested in your notice and agreed to by Strategic Blueprint. For your convenience, Strategic Blueprint may accept your request for termination by telephone. You may terminate your Agreement without penalty within five business days of executing the Agreement.

If the Agreement is terminated before the end of a billing period (during a quarter), the Advisory Fee will be prorated for the number of days during the billing period in which services were provided.

If you choose to terminate an Account within the first calendar year after the Account is opened, you will be assessed a fee ("Administrative Fee") of \$200 to defray initial account setup and administration costs. Such a fee may be paid in the same manner as the Advisory Fee.

Strategic Blueprint may waive the Administrative Fee in its sole discretion. You will be responsible for any transactions initiated prior to termination. Such redemption or liquidation may affect the asset allocation and/or market value of the Account and may also have tax consequences. In addition, early redemption fees or similar fees for mutual funds and other products may be applicable as described in the product's prospectus or other offering documents. Certain assets that may be transferred or held in the Account may not be accepted by another investment adviser or custodian. Strategic Blueprint will use reasonable efforts to follow your instructions regarding the disposition of Account assets; however, assets that are not accepted by the receiving investment adviser or broker-dealer may require liquidation.

## **ITEM 5 – ACCOUNT REQUIREMENTS AND TYPES OF CLIENTS**

Strategic Blueprint requires a minimum account size of \$25,000 for managed accounts. Exceptions may be made for certain IRA accounts, where it is determined that a managed account is in the best interest of the IRA Account holder. A minimum fee of \$75.00 will be assessed for an account. This minimum account size serves as a guideline. Strategic Blueprint,

at its sole discretion, may waive this minimum account requirement and the minimum account fee.

Should the value of your managed account fall below the minimum requirement of \$25,000 and remain 20% below the minimum (or below \$20,000) for two consecutive quarters, then the advisory contract may be terminated, and the assets would no longer be managed. It may be recommended that the assets be transferred to a non-managed brokerage account.

Strategic Blueprint provides investment advisory services to individuals, high net-worth individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

## **ITEM 6 – PORTFOLIO MANAGER SELECTION AND EVALUATION**

Your Advisory Representative is the sole portfolio manager available with respect to the Program. Please refer to your Advisory Representative's Supplement to this Brochure for information about his or her education and business experience. Your Advisory Representative must be properly registered, have at least five years experience in the financial services industry (or equivalent experience as determined by Strategic Blueprint), and be approved by Strategic Blueprint's management as a portfolio manager in the Program.

When your Advisory Representative works with another Advisory Representative in partnership to manage your account, you will receive the Supplement for each Advisory Representative.

Affiliated and unaffiliated service providers may develop asset allocation models. Your Advisory Representative may also develop asset allocation models or use others from outside independent sources. Each representative develops his or her own methods of analysis, sources of information, and investment strategies. As such, recommendations by representatives, individual investment portfolios, and performance will differ.

Your Advisory Representative will manage accounts on an ongoing basis. At least annually (or more frequently, as agreed), your Advisory Representative will review accounts with you to discuss the portfolio and performance, any changes in your financial profile or investment goals, and recommend changes that may be warranted.

The account custodian will provide quarterly brokerage statements, and monthly brokerage statements for months in which there is account activity. Performance reports are made available to you as agreed with your Advisory Representative. You may contact your Advisory Representative or the Strategic Blueprint home office at 678.954.4000 when you have questions or concerns about your account, financial situation, or investment needs. Please note that your



Advisory Representative may not be readily available for unscheduled or unannounced visits or calls.

### **CLIENT TAILORED SERVICES AND CLIENT IMPOSED RESTRICTIONS**

Your Advisory Representative develops and recommends a strategy based on the information you provide about your financial profile using his or her knowledge and experience. It is very important that you communicate changes in your information so your Advisory Representative can make recommendations and manage your account in a manner that is consistent with your objectives, risk tolerance, and time horizon. You may impose reasonable restrictions on the manner in which your account is managed, such as limiting investments to certain types of securities or asset classes, in accordance with your values, beliefs, or preferences.

### **WRAP FEE PROGRAMS**

You may select the All-Inclusive Program (“wrap fee program”) in which the asset-based Advisory Fee includes transaction fees assessed by the account custodian. Alternatively, you may select a program in which you pay transaction fees in addition to the Advisory Fee. You and your Advisory Representative, together, agree on the asset-based fee applied to the management of the account (“Advisory Fee”), based on the program’s published maximum fee schedule. We do not manage the All-Inclusive program accounts in a manner different from the Non-Inclusive Program accounts, except as mentioned above. The All-Inclusive Program is more suitable when the portfolio strategy includes more active trading. A portion of the Advisory Fee is allocated to the Program Fee, which covers administrative and supervisory services provided by Strategic Blueprint.

Strategic Blueprint will offer wrap fee and non-wrap fee programs sponsored by third-party asset managers. These programs are fully described, including fees and expenses, in their respective ADV Part 2A Appendix 1 Disclosure Brochures. Disclosure brochures for these programs are available upon request to your Advisory Representative, at no charge.

### **OTHER ADVISORY SERVICES**

In addition to the investment management services through the Advisor Directed Program, Strategic Blueprint offers financial planning and investment consulting, as well as recommendations of and referral to third-party asset managers. These services are described in Strategic Blueprint’s ADV Part 2A Disclosure. The Brochures are available upon request at no charge.

### **PERFORMANCE-BASED FEES AND SIDE-BY-SIDE-MANAGEMENT**

Strategic Blueprint does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

Certain third-party asset managers may assess a performance-based fee, which will be described in the respective manager’s disclosure brochure. In some cases, a portion of the



performance fee may be shared with Strategic Blueprint and Advisory Representative(s) as a solicitor's fee. Any such arrangement will be described to you in a written Solicitor's Disclosure Statement.

### **METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS**

Strategic Blueprint's Advisory Representatives may rely on various types of tools and methods to assist in recommending or selecting investment strategies, including asset allocation and various types of software. Strategic Blueprint's methods of analysis include charting analysis, fundamental analysis, technical analysis, and cyclical analysis. The main sources of information used to formulate investment advice and/or manage assets includes financial newspapers and magazines, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the SEC, and company press releases. The investment strategies used to implement any investment advice given to clients includes long term purchases (securities held at least a year), short term purchases (securities purchased and sold within a year), margin transactions, and covered option writing. Investment returns are highly dependent on the value of underlying securities which are impacted by trends in the various investment markets.

We generally recommend stocks, bonds, ETFs, mutual funds, and alternative investments.

Investing in **stocks** involves the assumption of risk, including:

- Financial Risk: the risk that the companies we recommend to you may perform poorly, which will affect the price of your investment.
- Market Risk: risk that the Stock Market will decline, decreasing the value of the securities we recommend to you.
- Inflation Risk: the risk that the rate of price increases in the economy deteriorates the returns associated with the stock.
- Political and Governmental Risk: risk that the value of your investment may change with the introduction of new laws or regulations.

Investing in **bonds** involves the assumption of risk, including:

- Interest Rate Risk: the risk that the value of the bond investments we recommend to you will fall if interest rates rise.
- Call Risk: risk that your bond investment will be called or purchased back from you when conditions are favorable to the bond issuer and unfavorable to you.
- Default Risk: the risk that the bond issuer may be unable to pay you the contractual interest or principal on the bond in a timely manner, or at all.
- Inflation Risk: the risk that the rate of price increases in the economy deteriorates the returns associated with the bond.

Investing in **mutual funds** involves the assumption of risk, including:

- **Manager Risk:** the risk that an actively managed mutual fund's investment adviser will fail to execute the fund's stated investment strategy.
- **Market Risk:** the risk that the Stock Market will decline, decreasing the value of the securities contained within the mutual funds we recommend to you.
- **Industry Risk:** the risk that a group of stocks in a single industry will decline in price due to adverse developments in that industry, decreasing the value of mutual funds that are significantly invested in that industry.
- **Inflation Risk:** the risk that the rate of price increases in the economy deteriorates the returns associated with the mutual fund.

Investing in **interval funds** involves the assumption of risk, including:

- **Liquidity Risk:** Interval funds are not traded on a secondary market; shares may be redeemed at intervals, generally quarterly; and, the Fund may limit the periodic redemptions to 5% or less of outstanding shares.

Investing in **Exchange Traded Funds** ("ETFs") involves the assumption of risk, including:

- The public trading price of a redeemable lot of ETFs may be different from its net asset value. Declining stock prices can cause losses to your investment.
- Some **leveraged and inverse ETFs and ETNs** "reset" daily, meaning that they are designed to achieve their stated objectives on a daily basis. If held for a period longer than one day, their performance over the longer periods of time can differ significantly from the stated multiple of the performance (or the inverse of the performance) of their underlying index or benchmark during the same period of time. This effect can be magnified in volatile markets. High portfolio turnover will increase underlying fees and expenses.
- ETFs and ETNs linked to commodity futures do not offer direct exposure to the commodity's spot price and may perform differently than the spot price for the commodity itself.
- You should not assume that an ETF or ETN that is linked to commodity futures will provide an effective hedge because of a negative correlation with equities or other asset classes.

Investing in **Alternative Investments** ("**Alternatives**") involves the assumption of risk, including:

- There may be no public market, so these Alternatives could not be sold quickly or rebalanced.
- The holding period will vary by product before a liquidation event is executed.
- Many Alternatives are not registered with the SEC so do not afford the benefits of public disclosure and reporting.

- Additional costs may be assessed by account custodians related to holding certain alternative investments in managed accounts.

The use of **margin, options and short sales** are higher risk strategies:

- Option transactions are limited to writing covered calls, writing cash secured puts, and purchasing option. It is possible to lose all of the principal you invest.
- In a cash account, your risk is limited to the amount of money that you have invested. In a margin account, your risk includes the amount of money invested plus the amount that has been loaned to you.
- When you sell short, your losses can be infinite.

When funds in your managed account are allocated to **cash**, the funds will earn interest in a cash account or money market fund through the account custodian:

- Cash accounts are generally intended as a place to hold cash pending investment or for immediate cash needs, not solely for the purpose of receiving interest.
- The interest rates will generally be less than the investment management fee when the cash allocation is included in your billable assets.
- The custodian can earn income from holding client cash.
- The custodian can earn fees from money markets for marketing, distribution and other services (see the money market prospectus).
- As a result, the custodian and adviser will likely earn more on your cash assets than you do.

When your custodian offers an **FDIC-insured cash account**, coverage will be defined by the FDIC limits of coverage:

- Limits are up to \$250,000 per account owner, per legal capacity per bank. This means that all accounts held by you in the same legal name at the same bank will be aggregated to determine the coverage limits.
- When your FDIC insured accounts are maintained through multiple banks, the limit across banks per account owner per legal capacity is \$500,000.
- Additional information about FDIC insurance is available at [www.fdic.gov](http://www.fdic.gov).

You should also be aware that transactions in the account (including account reallocations and rebalancing) may trigger a taxable event for you, unless your account is a qualified retirement account.

When using third-party asset managers, each manager will have its own methods of analysis, investment strategies and unique investment risks that should also be reviewed and considered. In instances where we recommend that a third party manage your assets, please refer to the third party's ADV Part 2A and Appendix 1 Disclosure Brochures for details on their investment strategies, methods of analysis, and associated risks.

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

## **VOTING CLIENT SECURITIES**

As a matter of firm policy and practice, Strategic Blueprint does not have any authority to and does not vote proxies on behalf of advisory clients. You retain the responsibility for receiving and voting proxies for any and all securities maintained in your account(s). Your Advisory Representative may provide advice to you regarding the voting of your proxies. Strategic Blueprint will not take any action with respect to any securities held in any accounts that are named in or subject to class action lawsuits.

You will receive information related to proxies directly from your account custodian. We will forward any information received by us regarding proxies and class action legal matters involving securities held in your accounts.

## **ITEM 7 – CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGERS**

Strategic Blueprint appreciates the trust you place in us, and we respect your right to privacy.

We are committed to safeguarding the personal information you entrust to us. At Strategic Blueprint, we believe that it is important that you understand the uses and safeguarding of your personal information. Strategic Blueprint receives information:

- From paperwork you provide, such as Client Account Forms, questionnaires and product applications;
- From conversations, discussions and interviews; and
- From product or service vendors, as a result of your transactions with or through Strategic Blueprint.

At Strategic Blueprint, we:

- Maintain all client records in a secured environment;
- Protect computer programs through physical and electronic safeguards; and
- Limit access to responsible employees who require access to the information in order to act on your behalf.

Strategic Blueprint may disclose certain types of information to qualified entities that perform administrative services on our behalf, and as required or permitted by law for legal or regulatory purposes. The information that falls within this category is:

- Information provided by you on Client Profiles, account opening documents, custodial account documents and product applications; and
- Information provided by product or service vendors, as a result of your relationship with Strategic Blueprint.

If your Advisory Representative is also a Registered Representative of The Strategic Financial Alliance, Inc. ("SFA"), which is affiliated with Strategic Blueprint through common ownership, then Strategic Blueprint will share account and transaction information with SFA in order to facilitate SFA's supervisory responsibilities for the securities business of its registered representatives.

Strategic Blueprint maintains physical, electronic and procedural safeguards to help ensure that your personal information is safe and accessed only according to these policies, and we will continue to make safeguarding your privacy our highest priority.

Our Privacy Notice is available at account opening and upon request by calling (678) 954-4130.

## **ITEM 8 – CLIENT CONTACT WITH PORTFOLIO MANAGERS**

You are encouraged to contact your Advisory Representative with respect to any changes regarding your investment objectives, risk tolerance, and requested restrictions with respect to management of your Program account. Your Advisory Representative will conduct a review of your account with you no less than annually.

## **ITEM 9 – ADDITIONAL INFORMATION**

### **DISCIPLINARY ACTION**

Strategic Blueprint has no reportable disciplinary actions.

On October 29, 2015, the Strategic Financial Alliance, Inc., an affiliate of Strategic Blueprint, entered into an Acceptance, Waiver and Consent with the Financial Industry Regulatory Authority ("FINRA") concerning its supervision of and procedures related to consolidated reports. Without admitting or denying the allegations, SFA consented to a censure and a \$30,000 fine. SFA was also required to submit an attestation that it had implemented procedures which more fully addressed the supervision of consolidated reports.

Information about your Advisory Representative is available in his or her Supplement to this brochure, and at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **CODE OF ETHICS**

We have adopted a *Code of Ethics* ("Code") to address the standard of business conduct required of our Advisory Representatives and employees. The *Code* includes our policies and procedures developed to protect your interests in relation to the following:

- Duty at all times to place your interests ahead of ours;

- All personal securities transactions of our Advisory Representatives and employees must be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an Advisory Representative's or employee's position of trust and responsibility;
- Advisory Representatives may not take inappropriate advantage of their positions; and
- Information concerning the identity of your security holdings and financial circumstances is confidential and must be safeguarded.

We will provide a copy of the *Code* to you or any prospective client upon request.

We do not buy or sell securities for our own account that we also recommend to you. Our Advisory Representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account.

The personal securities transactions by our Advisory Representatives and employees may raise potential conflicts of interest when they trade in a security that is owned by you or is being considered for purchase or sale for your account.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- Require our Advisory Representatives and employees to act in your best interest;
- Prohibit favoring one client over another; and
- Provide for the review of transactions to monitor that an Advisory Representative or employee does not place a trade for a personal or beneficial account ahead of a client's transaction in the same security.

Our Advisory Representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for your account.

## **REVIEW OF ACCOUNTS**

Our Advisory Representatives review your account on an on-going basis to monitor that your investments and investment strategies are performing in a manner consistent with your stated objectives. Your Advisory Representative will contact you at least annually (or more often as agreed upon with you) to review your account with you and to update your financial status, goals, objectives, and risk tolerances. These reviews also consider any investment restrictions you have requested and how your investments meet your investment time horizons, liquidity needs, tax due considerations and other circumstances unique to you. Changes in your investments and your investment strategies will be made or recommended by your Advisory

Representative as they are deemed appropriate. Interim reviews may be triggered by social, economic and/or political events.

You are encouraged to advise your Advisory Representative of any changes in your personal circumstances, your investment goals or objectives, and your risk tolerances to ensure that your investments and investment strategies are most appropriate for you.

In addition to the reviews conducted by your Advisory Representative, an Advisory Representative's designated supervisor and Strategic Blueprint monitor client accounts on a periodic and on-going basis to help ensure that the investments and transactions in those accounts are consistent with the information you have provided.

## **CLIENT REFERRALS AND OTHER COMPENSATION**

### **OTHER COMPENSATION**

In certain instances, product sponsors, investment companies, and third-party asset managers ("product sponsors") participate in activities with Strategic Blueprint and its affiliate, SFA, that are designed to facilitate the distribution of their products, such as marketing activities and educational programs, and by offsetting expenses that result from the cost of conducting due diligence on their products and services. In return for assistance in facilitating the activities described above, SFA receives additional compensation from certain product sponsors. These companies will have greater access to our representatives to provide training, educational presentations, and product information. Our advisors will generally be more familiar with these products. This additional compensation also gives rise to a financial incentive for Strategic Blueprint to recommend these products over other products where such financial incentives and access are not present.

SFA, an affiliated company, receives marketing support and other financial benefits from product sponsors and third-party managers. Both Frontier Asset Management and Loring Ward provide cash and non-cash compensation to SFA for conferences and education. Advisory Representatives indirectly enjoy non-cash benefits when they attend these conferences or meetings.

If your Advisory Representative recommends certain alternative products, the product sponsor will pay for reasonable costs related to due diligence conducted by the Advisory Representative, including travel to visit the sponsor and/or the investment site.

Strategic Blueprint participates in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independent investment Advisors services which include custody of securities, trade



execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the program.

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

Strategic Blueprint also receives from TD Ameritrade certain additional economic benefits ("Additional Services") that may or may not be offered to any other independent investment advisers participating in the program. Specifically, the Additional Services include Black Diamond and HiddenLevers software. . These software programs are important to Strategic Blueprint in providing services to its clients and oversight of the account activities. Black Diamond facilitates performance reporting, billing, account aggregation, and a client-friendly portal for reviewing accounts. HiddenLevers is a program designed to stress test portfolios.

TD Ameritrade provides the Additional Services to Strategic Blueprint in its sole discretion and at its own expense, and Strategic Blueprint does not pay any fees to TD Ameritrade for the



Additional Services. Strategic Blueprint and TD Ameritrade have entered into a separate agreement (“Additional Services Addendum”) to govern the terms of the provision of the Additional Services.

Strategic Blueprint’s receipt of Additional Services raises potential conflicts of interest. In providing Additional Services to Strategic Blueprint, TD Ameritrade most likely considers the amount and profitability to TD Ameritrade of the assets in, and trades placed for, Strategic Blueprint’s client accounts maintained with TD Ameritrade. TD Ameritrade has the right to terminate the Additional Services Addendum with Strategic Blueprint, in its sole discretion, provided certain conditions are met. Consequently, in order to continue to obtain the Additional from TD Ameritrade, Strategic Blueprint may have an incentive to recommend to its Clients that the assets under management by Strategic Blueprint be held in custody with TD Ameritrade and to place transactions for client accounts with TD Ameritrade. Strategic Blueprint’s receipt of Additional Services does not diminish its duty to act in the best interests of its clients, including to seek best execution of trades for client accounts.

Certain Advisory Representatives are also Registered Representatives of SFA, an affiliate of Strategic Blueprint. In its capacity as a broker-dealer, SFA and its registered representatives earn brokerage commissions and/or fees from the sale of investment products such as stocks, bonds, mutual funds, ETFs, direct participation programs, variable annuities, and variable universal life products. Commissions vary depending upon the type of security and service offered. No commissions are paid to SFA related to transactions in Strategic Blueprint accounts.

SFA, as a broker/dealer, receives additional compensation for marketing and due diligence from product sponsors related to the sales of those products as outlined above.

Certain Advisory Representatives and members of Strategic Blueprint management and home office employees are shareholders of SFA Holdings, Inc. (“SFAH”), parent company of Strategic Blueprint, SFA and other entities. Shareholders will benefit from the profits accrued to SFAH in the form of dividends, as well as the potentially enhanced value of the stock. All advisory representatives of Strategic Blueprint and registered representatives of SFA are awarded stock options based on the revenues they generate. As profits accrue from the sale of securities products and investment advisory services of the respective registered entities, the value of SFAH stock can be enhanced. SFAH stock ownership creates a conflict of interest for representatives.

While Strategic Blueprint and its Advisory Representatives endeavor at all times to put the interest of their clients first, you should be aware that the receipt of additional compensation itself creates a conflict of interest and may potentially affect the judgment of these individuals when making recommendations. Additionally, because of the revenue sharing arrangements referenced above, though they do not impact advisor compensation, Advisory Representatives

may prefer recommending products and services offered by a sponsor who is participating in the revenue sharing program over other products and services available through Strategic Blueprint. You should feel free to ask your Advisory Representative for clarification about any revenue sharing or marketing support, or you may contact the Chief Compliance officer at 678-954-4130.

You are under no obligation to purchase securities products and services through your Advisory Representative in his/her capacity as a Registered Representative of SFA or as a licensed insurance agent.

### **CLIENT REFERRALS**

We have entered into a written agreement with SFA and may enter into similar agreements with certain unaffiliated investment advisers and other professionals (such as CPAs, attorneys, etc.), to compensate them for referring clients to us. We will pay these individuals or entities (referred to as “solicitors”) a percentage of the advisory fee that you pay us if it is determined that you have become a client of ours as a result of their direct or indirect efforts.

The payments we make to a solicitor will not result in an increase in the amount of the advisory fee that you pay.

Additionally, we will enter into written agreements through which Strategic Blueprint will serve as a solicitor to other investment advisers. Strategic Blueprint (and, in turn, your Advisory Representative) will receive a portion of the advisory fee as a Solicitor’s or Referral Fee when you enter into an advisory agreement with a third-party asset manager as a result of your advisory representative’s recommendation. We currently do not have any such agreements in place.

Our solicitation or referral arrangements will comply with applicable laws that govern:

- the nature of the services provided;
- the fees to be paid;
- disclosure of solicitor arrangements to clients; and
- client consents, as required.

Any solicitor’s fee will be fully described in a written Solicitor’s Disclosure Statement, which you will receive when you enter into an advisory agreement as a result of your Advisory Representative’s recommendation.

### **FINANCIAL INFORMATION**

Strategic Blueprint has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients. It has not been the subject of a bankruptcy proceeding.