

## Blueprint Financial Advisors, LLC

### Form CRS Customer Relationship Summary

#### September 29, 2023

Blueprint Financial Advisors LLC (“BFA”) is registered with the (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers, and investing.

#### What investment services and advice can you provide me?

BFA offers different tiers of services to its retail investors (families, individuals, trusts and estates) which include, depending upon portfolio size: portfolio management, financial planning, tax preparation, and estate planning. Our services are tailored to your needs and specific investment objectives. BFA provides ongoing monitoring and maintenance of account performance, asset allocation and client investment objectives. Prior to providing investment advisory services, a BFA investment adviser representative will ascertain each client’s current financial situation, investment objectives, risk tolerances, restrictions and determine the scope of services. We typically recommend investment allocation among mutual funds, exchange traded funds, structured notes, stocks (common or preferred), bonds, option contracts, certificates of deposit and other related securities.

BFA manages its client’s advisory accounts on a **discretionary** or **non-discretionary** basis, according to each client’s advisory agreement. Engagements are typically subject to an annual investment advisory fee based upon a percentage of the market value of the assets under management. There is no account minimum requirement. Account supervision is guided by the client’s financial situation and investment objectives, which are subject to change at the client’s discretion. **For additional information, please see Blueprint Financial Advisors LLC’ Form ADV, Part 2A Brochure, items 4 and 7 at <http://adviserinfo.sec.gov>.**

**Conversation Starters.** Ask your financial professional – *Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

#### What fees will I pay?

For investment advisory services, BFA typically charges a tiered **ongoing management fee** based on a percentage of assets under management, which is billed on a quarterly basis. For an asset-based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account.. For financial planning and consulting services, we charge a fixed or hourly fee, which is generally billed at the end of the engagement. However, the client and financial professional may also negotiate alternative payment arrangements at their discretion. Select clients also engage BFA to implement the Managed Account Program (MAP) in which client accounts are partially or wholly sub-managed by affiliated and/or third-party money managers. If the client agrees to implement the MAP, a separate platform fee will be deducted at the same time as the investment advisory fee described above.

If affiliated funds are used in conjunction any BFA-related services, it is possible that the Adviser and its affiliate will both charge an advisory fee on a portion of or all of the same assets. In addition to the advisory fees assessed, all BFA clients will also incur an annual technology fee of \$50. The specific fees charged by BFA for services provided will be set forth in each client’s Agreement.

Clients are generally responsible for paying brokerage commissions and/or transaction fees incurred in connection with transactions in their accounts (e.g., transaction fees are typically charged for certain no-load mutual funds; commissions are charged for options transactions). In addition to BFA’s 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. In either case, all fees and expenses paid to the firm are separate and distinct from the fees and expenses charged by custodians and individual mutual funds or ETFs.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please see Blueprint Financial Advisors LLC’ Form ADV, Part 2A Brochure, item 5 at <http://adviserinfo.sec.gov>.**

**Conversation Starters.** Ask your financial professional – *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

### **What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- Our firm is under common ownership and maintains a shared services arrangement with Robinson-Langley Capital Management, LLC (“RL Capital”). A conflict of interest exists if our financial professionals recommend investment activities or other business engagements with RL Capital.
- Our firm is under common ownership with Blueprint Fund Management LLC (“BFM”) and Blueprint Investment Partners LLC. BFM manages the Blueprint Adaptive Growth Allocation Fund (the “Fund”), which creates a conflict of interest when our financial professionals recommend adding the Fund to client accounts.
- Our firm is under common ownership and maintains a shared services arrangement with Blueprint Investment Partners, LLC (“BIP”). A conflict of interest exists if our financial professionals recommend investment activities or other business engagements with BIP.
- Certain firm personnel are registered representatives of Kingswood Capital Partners, an SEC-registered broker-dealer. A conflict of interest exists if such persons receive compensation or commissions in connection with the purchase of securities in mutual funds or other investment products.

For additional information, please see **Blueprint Financial Advisors LLC’ Form ADV, Part 2A Brochure, item 10** at <http://adviserinfo.sec.gov>.

**Conversation Starters.** Ask your financial professional – *How might your conflicts of interest affect me, and how will you address them?*

### **How do your financial professionals make money?**

Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention, referrals, and because the firm’s salaries are ultimately derived, from revenue the firm earns from the financial professional’s advisory services or recommendations.

### **Do you or your financial professionals have legal or disciplinary history?**

Yes, some of them do. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters.** Ask your financial professional – *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **Additional Information**

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Brandon Langley at 844-200-2568. To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC’s toll-free investor assistance line at 800-732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 1250 Revolution Mill Drive, Suite 150, Greensboro, NC 27405.

**Conversation Starters.** Ask your financial professional – *Who is my primary contact person? Is he or she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me? As a financial professional, do you have any disciplinary history? For what type of conduct?*