

## BIP Alliance, LLC

### Form ADV Part 3 CRS: Client Relationship Summary

March 5, 2024

#### Item 1: Introduction

BIP Alliance, LLC (BIP) is an investment advisor registered with the Securities and Exchange Commission offering advisory accounts and services. We feel it's important for you to understand how the services and fees are different when comparing advisory firms to brokerage firms. This will help you determine which type of relationship is best for you. Please visit [www.investor.gov/crs](http://www.investor.gov/crs) for free and simple tools to research firms, their financial professionals, and for educational materials about broker-dealers, investment advisors, and investing.

#### Item 2: Relationships and Services

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

We offer investment advisory services to retail investors including investment management and financial planning for retirement, estate planning, funding for education, charitable gifting and other financial goals. We do not sell insurance, but we do advise clients regarding their insurance needs. We will meet with you to understand your current financial situation, investment goals, risk tolerance and investment time horizon to develop your overall financial plan. We use this information to create a customized investment strategy to best meet your overall goals.

Our portfolios are primarily invested in mutual funds and exchange traded funds (ETFs) for global diversification. Covered call strategies may be used to generate income and reduce volatility. Ongoing monitoring and periodic portfolio rebalancing are included in our services. Your portfolio is reviewed at least quarterly, but in many cases, much more frequently. We will also review your investments when requested or if your needs change. Accounts can be managed on a "discretionary" or a "non-discretionary" basis. If you grant us discretionary authority, we make all decisions to buy, sell or hold securities, cash or other investments in your account without consulting you first. This means that we won't need to call you each time we place an order to buy or sell. If you grant us non-discretionary authority, we will always contact you before implementing any transactions in your account. By signing our Advisory Agreement when you become a client, you are granting us either discretionary or non-discretionary authority.

The minimum asset value to start a relationship with BIP is \$1 million; however, we may allow smaller relationships at our discretion.

If eligible, and appropriate for your financial plan, we offer opportunities to invest in private market investments. There are additional risks to consider when investing in private equity, venture capital, and private debt funds, such as the illiquid nature of these investments. It is important for you to consider all the risks before investing in private market investments. These investments are bought on a "non-discretionary" basis which means you make the ultimate decision on any purchase made.

Further information about our services is in our ADV Part 2A (Item 4 and Item 7).

*Conversation Starters: 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?*

#### Item 3: Fees, Costs, Conflicts and Standard of Conduct

##### What fees will I pay?

The fee we charge for investment advisory services and financial planning is based on the value of the assets we are managing for you. We charge this fee on a quarterly basis at the beginning of each quarter.

The more assets we manage, the more you will pay in fees, which gives us the incentive to encourage you to increase your account assets. Breakpoints in our fee schedule reduces the overall fee percentage we charge as assets grow. For special circumstances, such as consulting projects, we can charge a flat-rate fee.

You will be subject to fees in addition to our investment advisory fee. Custodians that hold your assets may charge you a transaction fee when we buy or sell securities. Mutual funds and exchange traded funds (ETFs) charge management fees for their investment services. You will pay these fees whether you make money or lose money on your investments. The impact of fees will reduce the amount of money you make from your investments over time. Please ask your BIP Personal Wealth Advisor to give you information on these fees. Further information is in our ADV Part 2A (Item 5).

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

When we act as your investment advisor, we must act in your best interest and not put our interests 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: Form ADV Part 2A (Item 12) describes the conflict of interest we have with custodians that provide us research, seminars, and additional brokerage services. This could lead us to recommend one custodian over another. Form ADV Part 2A (Item 11) describes a conflict of interest in private market investing. Managers of BIP may have a financial interest and/or serve in a management role of a recommended private investment. Further information is in our ADV Part 2A (Items 11 and 12).

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

We pay our Personal Wealth Advisors (PWA) a percentage of the total fee you pay our firm on a quarterly basis. This fee is paid solely from the investment advisory fee you pay to us. For a consulting or other project agreed to by the firm, the PWA receives a percentage of the flat fee paid to our firm.

*Conversation Starters: Help me understand how these fees might affect my investments. If I give you \$10,000 to invest, how much will go to fees, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?*

## **Item 4: Disciplinary History**

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

## **Item 5: Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 330528. You may also call our office at 404.495.5230 or email us at [clientcare@bipwealth.com](mailto:clientcare@bipwealth.com) to request additional information.

*Conversation Starters: Who is my primary contact person? Is he/she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*