



Form ADV Part 2A: Firm Brochure

Item 1 - Cover Page

BIP Wealth, LLC

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July 30, 2025

This Brochure provides information about the qualifications and business practices of BIP Wealth, LLC. If you have any questions about the contents of this Brochure, please contact us at (404) 495-5230, or by email at bipcompliance@bipwealth.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. Additional information about BIP Wealth, LLC is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site using a unique identifying number, known as a CRD number. The CRD number for BIP Wealth, LLC is 143208.

The information contained in this Brochure relates only to specific questions requested by the SEC. This document is not, and is not intended to be, a marketing brochure. It is also not designed to provide detailed information about all aspects of BIP Wealth's business. Registration with the SEC and other state securities authorities as a registered investment adviser does not imply a certain level of skill or training.

Item 2: Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since the last update on March 27, 2025, the firm has made no material updates to this brochure:

A copy of the firm's Brochure is available, free of charge, on the website at www.bipwealth.com, by email at bipcompliance@bipwealth.com, or by calling BIP at 404.495.5230.

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Firm Description

BIP Wealth, LLC ("BIP") was founded in 2007.

BIP offers personalized investment advisory services to investors that include investment and financial planning for retirement, estate planning, tax planning, funding for education, charitable gifting, and other financial goals. A BIP representative meets with a prospective client to discuss the prospective client's financial situation, their investment goals, risk tolerance and investment time horizon to develop an overall plan. BIP's services include ongoing monitoring and management of client accounts. BIP managed portfolios are reviewed at least quarterly but may be reviewed more often due to a client request, or if material information is received that changes the client's financial situation.

BIP charges an annual fee, charged quarterly, for its investment advisory services, and is based on the value of the client assets BIP has under management. The firm does not sell annuities or insurance, or invest in any mutual funds, stocks or bonds that pay a commission to the firm.

BIP may recommend other professionals such as estate attorneys, accountants, and insurance professionals who engage directly with BIP clients on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting between a BIP representative and prospective client, which may be in person or by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the prospective client.

Principal Owners

BIP Managing Partner, LLC, which is owned by Mark A. Buffington and William J. Harris, is the principal owner of BIP Wealth. Mr. Harris is the CEO of BIP Wealth. Mr. Buffington is not an employee or manager at BIP Wealth.

Types of Advisory Services

BIP provides comprehensive financial planning and investment management services.

BIP may provide advice on limited partnerships and other entities that invest in common equity, preferred securities, or debt of private companies. BIP or its related persons may have a financial interest in these partnerships.

With respect to any account for which BIP meets the definition of a fiduciary under Department of Labor rules, BIP acknowledges that both BIP and its Related Persons are acting as fiduciaries. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between BIP and Client.

BIP also acts as an investment advisor to retirement plans.

BIP also provides investment advisory services to pooled investment vehicles. BIP Bay Point Fund I-QP, LLC and BIP Bay Point Fund I-AI, LLC (collectively, the "BIP Bay Point Funds") are exempt from registration under the Investment Company Act of 1940, as amended (the "1940 Act"), and state securities laws. BIP Holdings, LLC, an affiliate of BIP Wealth, LLC, is the Manager of the BIP Bay Point Funds and is responsible for making investment and withdrawal decisions for the BIP Bay Point Funds. The BIP Bay Point Funds are managed in accordance with the investment objectives and strategies described in the private placement memoranda.

BIP provides investment advisory services to 401k plans. A separate fee schedule is applicable

to these types of clients and can be found in Item 5 – Fees & Compensation.

Assets Under Management

As of December 31, 2024, BIP managed \$3,364,405,786 in assets for 1,690 clients. Of this total \$2,230,805,871 was managed on a discretionary basis, and \$1,133,599,915 was managed on a non-discretionary basis.

Tailored Relationships

The BIP advisory relationship is initiated with a consultative meeting, or series of meetings, between a BIP Personal Wealth Advisor and the client to determine the prospective client's financial situation. Summary information is documented in our client information and portfolio management system called BIOS. More detailed information may also be recorded in MoneyGuide Pro or eMoney, which are financial planning software applications.

BIP analyzes a prospective client's financial situation at two levels. The household level is the basis for financial planning analysis and is the most comprehensive view of the client's needs. Within the household the client may have several portfolios, each consisting of several accounts that are managed to a specific level of risk. For instance, the husband may be more risk tolerant, allowing for a more aggressive portfolio for his accounts, while the spouse is less risk tolerant and requires a more conservative approach.

Portfolios primarily consist of public market securities, and the most common vehicles are mutual funds and exchange traded funds ("ETFs"). Some portfolios may utilize individual bonds, including, but not limited to, corporate bonds, government bonds, municipal bonds, and CDs. Individual stocks may be used to a small degree, based on client preference. Common stock holdings are usually limited to legacy holdings that the client owned before becoming a client of BIP. Some portfolios may utilize stock options, usually to reduce risk by protecting against downside market movements or to generate income.

BIP manages two "buy-write" strategies, which are run as separately managed accounts and block traded at Charles Schwab and Co., Inc. ("Schwab"). BIP Hedged Equity is a global equity strategy that owns index ETFs intended to provide coverage of the global equity markets. It sells options against a portion of the underlying equity with the goal of reducing the volatility by about one-third when compared to owning the underlying index ETFs alone. BIP Hedged Yield is a domestic equity strategy that owns a large cap U.S. equity ETF and sells call options against the entirety of the underlying equity with the goal of reducing the volatility by about three-fourths when compared to owning the underlying index ETFs alone.

For investors who are a Qualified Investor ("Accredited Investor", "Qualified Client", or "Qualified Purchaser") under the SEC guidelines, portfolios may also consist of alternative investment opportunities, also known as private market securities or alternative investments. Private market securities may be of several types including equity and debt investments. BIP or one of its affiliates may serve as General Partner for private market investments. Private market securities are not bought on a discretionary basis. There are additional risks including illiquidity and lack of disclosure when compared to public market securities. These risks are described in the offering documents of each investment. The investor agrees to bear such risks by executing the subscription documents.

Our general guideline is that private market equities, based on their "fair value" as determined by the entity managing such private market equities, should represent approximately one-third of the total investment in equity for most households. Exceptions to the rule will be common and will be made based on individual client circumstances, such as a high projected income or previous experience with private investments. Some clients may not own any private securities, either because they are not Qualified Investors or because they are not willing to accept the additional

risks.

Each portfolio is customized on several dimensions to be most appropriate for the client's individual situation, goals, and risk tolerance. The first dimension of customization is the allocation between equity and fixed income investments in the portfolio. This allocation decision is the most important determinant of risk and volatility.

The second dimension is the public market equity style. We call these Accumulation, Balanced, or Distribution. This style is chosen by assessing whether the portfolio will be receiving cash in excess of 3% per year for additional investment, be somewhat stable in terms of deposits and withdrawals, or will be distributing cash in excess of 3% per year.

Different public market equity styles should have similar returns, but different levels of tax efficiency. They could also be rebalanced more or less frequently to keep liquidity at the target levels.

Finally, the third dimension is the public market fixed income style, which is also chosen based on whether the portfolio will be receiving cash, be somewhat stable, or be distributing cash. Different public market fixed income styles should have similar returns but may have different levels of short-term volatility from credit risk, currency risk, and inflation risk. Portfolios will also be managed based on an asset location analysis that places more tax-efficient investments in taxable accounts and less tax-efficient investments in tax-deferred or tax-free accounts.

Once the public market equity and fixed income investments have been determined, a decision as to the appropriateness of private market securities will be made. If it is determined that a client is ineligible to invest or is not interested in investing in private market securities, the needs of the portfolio will be met through public sector investments only.

Restrictions and guidelines imposed by a client may impact the composition and performance of portfolios. As a result, performance of portfolios within the same investment objective may vary slightly. The client should not expect that the performance of his/her custom portfolio(s) will be identical to any other individual portfolio performance.

BIP presents the investment plan/portfolio design for the client's individual circumstances. The fees associated with the portfolio are outlined and reviewed. Clients are provided assistance in completing the required paperwork to establish the necessary accounts with a qualified custodian. All the household and portfolio design choices are reviewed in detail with the client in a face-to-face or telephone meeting at least once per year, or however often the client prefers. The performance of each portfolio and the chosen risk levels are documented each quarter and distributed to clients via email or mail, and then reviewed with the client as necessary throughout the year.

BIP has a strategy, BIP Institutional Reserve, that gives companies an additional solution to keeping assets at a traditional bank. The strategy consists of a portfolio of U.S. Treasury securities with maturities of six months or less, in addition to securities investing in Floating Rate Treasury Notes. Cash balances are invested in the Fidelity Treasury Money Market Fund. The minimum to open an account with this investment objective is \$250,000. For assets invested in the BIP Institutional Reserve strategy, there is a separate fee schedule that is applicable and is disclosed in Item 5.

Types of Agreements

Prior to engaging BIP to provide investment advisory services, the client will be required to enter into an Investment Advisor Agreement (IAA) with BIP. The IAA will set forth the terms and conditions of the engagement. It will also describe the scope of the services to be provided and the fees for such services.

BIP's Client Relationship Summary (Form CRS), a copy of this Brochure and the firm's Privacy Policy will be provided to clients prior to, or contemporaneously with, the execution of the IAA between each client and BIP. The client's custodian account documents include an authorization

that allows the custodian of any of his/her accounts to debit the account(s) the amount of BIP's advisory fee and remit the fee to BIP. The authorization will remain valid until a written revocation of the authorization is received by BIP or the account custodian. In connection with this fee deduction process, the custodian will send to the client a statement, at least quarterly, indicating:

- all amounts dispersed from the account, and
- the amount of advisory fees paid directly to BIP.

Termination of Agreement

Either the client or BIP may terminate the services described above with a written, ten (10)-day notice to the other. Any charges incurred prior to termination will be charged *pro rata* based upon the period covered. Termination requests may be sent to BIP at the following address:

BIP Wealth, LLC
3575 Piedmont Road NE, Building 15, Suite 730
Atlanta, GA 30305
Attention: Bill Harris, Co-Founder, CEO

Item 5: Fees and Compensation

Description

Asset Management Fees

BIP calculates advisory fees based on a percentage of total assets under BIP management, including both public and private market securities. The fee schedule for clients signed as of December 1, 2023 and later is as follows:

Account(s) Value	Annual Advisory Fee Percentage
Less than \$1,000,000	See notes in following paragraph
\$1,000,000 to \$4,999,999	0.95%
\$5,000,000 to \$9,999,999	0.85%
\$10,000,000 to \$14,999,999	0.75%
\$15,000,000 to \$19,999,999	0.70%
\$20,000,000 to \$24,999,999	0.60%
\$25,000,000 to \$49,999,999	0.50%
\$50,000,000 or more	0.40%

The fee schedule for clients signed before December 1, 2023 is as follows:

Account(s) Value	Annual Advisory Fee Percentage
Less than \$1,000,000	See notes in following paragraph
\$1,000,000 to \$2,499,999	0.95%
\$2,500,000 to \$4,999,999	0.90%
\$5,000,000 to \$7,499,999	0.80%
\$7,500,000 to \$9,999,999	0.70%
\$10,000,000 and above	0.60%

The minimum portfolio value is generally set at \$1,000,000. If BIP agrees to an asset management relationship for a portfolio valued at less than \$1,000,000, the annual fee rate is 0.95%, however,

the account will be subject to a \$4,000 minimum annual fee (\$1,000 per quarter). BIP may, at its discretion, make exceptions to the fee schedule or negotiate special fee arrangements where BIP deems it appropriate under the circumstances. For example, BIP may charge a lesser or no advisory fee based upon certain criteria (i.e., employees and family of employees, anticipated future additional assets, related accounts, account composition, etc.). No increase in BIP's fees will be effective without thirty (30) days' prior written notification to the client.

The more assets BIP manages for a client, the more the client will pay in fees. However, BIP has breakpoints in the fee schedule, so as client assets grow the percentage fee paid by the client declines as the breakpoints are met. The value of public market assets is reported by the custodians using their pricing services and is not guaranteed by BIP. The value of an account for the purpose of pricing may exclude the negative value of any short positions or margin balances.

Advisory fees charged on private market assets are based on the Fee Schedule above. The value of private market assets is described as follows:

- The value of private market assets bought before July 1, 2024, will be the lesser of (a) the most recent Fair Market Value (FMV) as provided by the investment sponsors or (b) the aggregate amount of funds called as of the close of business the day prior to the billing period.
- For private market assets bought after June 30, 2024, the value will be based on the most recent FMV as provided by the investment sponsors.
- For private market assets structured as a Business Development Company (BDC), the value will be calculated based on the most recent Net Asset Value (NAV) as provided by the investment sponsors.

Retirement Plans

When BIP acts as an investment adviser to employer-sponsored retirement plans, such as employer-sponsored 401(k) plans, BIP calculates advisory fees based on a percentage of total assets in the retirement plan. Public market asset values are reported by the custodians using their pricing services and are not guaranteed by BIP.

Plan Value	Annual Advisory Fee Percentage
Less than \$2,000,000	0.60%
\$2,000,000 to \$10,000,000	0.50%
\$10,000,000 and above	0.40%

BIP Institutional Reserve strategy

As mentioned in Item 4, the firm offers the BIP Institutional Reserve strategy as a cash management account for companies. The fee schedule for this strategy is as follows:

Account Value	Annual Advisory Fee Percentage
\$250,000 - \$24,999,999	0.25%
\$25,000,000 - \$49,999,999	0.15%
\$50,000,000 or more	0.10%

Other Consulting Fees and Tax Services

For specific consulting projects or other unique opportunities to serve clients, BIP may charge a fee on a flat rate or other basis. Some of these opportunities include preparation of tax returns for clients by a Certified Professional Accountant. Such fees for these services will be agreed upon

at the time of the engagement.

Private Fund Fees

BIP does not receive compensation for advisory services to the BIP Bay Point Funds. Administrative fees may be charged as described in the offering documents, but those fees would be paid directly to BIP Holdings, LLC. You should refer to the subscription agreement and other documents for a complete description of the fees, investment objectives, risks, and other relevant information associated with investing in the BIP Bay Point Funds. The BIP Bay Point Funds undergoes a surprise exam annually by an independent Public Accounting firm.

Wrap Fee Program

BIP Wealth is a sponsor of a wrap fee program, which is a type of investment program that provides clients with access to several asset allocation models for a single fee that includes administrative fees, management fees, and commissions. The wrap fee program is no longer available to clients who are not already in the program. Wrap fee program clients have a different fee schedule than above. Details about the wrap fee program are found in BIP Wealth's Form ADV Part 2A – Appendix 1: Wrap Fee Program Brochure. A copy of this brochure is available by email at bipcompliance@bipwealth.com, or by calling BIP at 404.495.5230.

Assessment of Asset-Based Fees for BIP Clients

The first BIP fee invoice will be calculated and prorated according to the date when assets are received in an account managed by BIP (inception date). This fee will be payable on the last day of the initial quarter and will be based upon a percentage of the value of assets in the client's account(s) as of that date.

Going forward, BIP will calculate the quarterly advisory fees in advance, based upon a percentage of the value of assets held in client's account(s) as of the last business day of the prior calendar quarter. This fee amount will be calculated by assessing one quarter (1/4) of the total annual percentage charged with respect to the assets in the client's account(s).

In the event of termination of a client's IAA, the client will receive a *pro-rata* refund of any pre-paid fees attributable to any period after the effective date of termination.

Most clients prefer to authorize the account custodian to have BIP's advisory fees debited from their account(s) and remit the fees to BIP. If so desired, the client may choose to be billed directly by BIP for BIP's fees, in which case the client will be sent an invoice. Payments are due on or before the final business day of the month with respect to which the invoice is generated.

Custodial Fees

Custodians may charge transaction fees on purchases or sales of investment securities. These transaction charges are usually small and incidental to the purchase or sale of a security. We believe the selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. (See **Item 12: Brokerage Practices**)

Expense Ratios

Mutual funds, exchange-traded funds, and other investment company securities generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the fund company charges for their services 0.5% of the value of the security purchased. These fees are in addition to the fees paid by you to BIP.

Performance figures quoted by fund companies in various publications are generally calculated after their fees have been deducted.

Item 6: Performance-Based Fees

Sharing of Capital Gains

BIP does not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because BIP has no performance-based fee accounts, it has no side-by-side management.

Item 7: Types of Clients

Description

BIP generally provides investment advice to individuals, trusts, estates, retirement plans and various entities (such as corporations, partnerships, and limited liability companies) through which individuals and families hold investment assets.

Client relationships may vary in scope and length of service.

Account Minimums

BIP imposes a minimum account value of \$1 million. Occasionally, BIP will accept accounts below the account minimum for clients with highly illiquid net worth, clients that are young and upwardly mobile/emerging affluent and related accounts of family members. BIP has a minimum Advisory Fee of \$4,000 per year for accounts falling below the minimum asset size.

Certain investment programs/products recommended by BIP may also impose minimum investment amounts or other conditions for participation in such programs/products. Such other conditions will be separate and distinct from those that may be imposed by BIP.

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

Methods of Analysis

As described earlier, BIP will invest in a variety of investment types as appropriate. Security analysis methods may include statistical analysis which includes time series regression analysis to assess the impact of various independent variables on historical returns. In certain cases, BIP may use fundamental analysis which involves the Internet, financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the SEC, and company press releases.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, as applicable and without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

Please see "Mutual Fund Policies and Procedures" below.

Fixed income investments may be used to fulfill liquidity or income needs in a portfolio, to generate price appreciation, or to add a component of capital preservation. BIP may evaluate and select individual bonds, but more likely will use mutual funds and ETFs, based on a number of factors including, without limitation, sector or type, credit rating, yield, and duration.

Alternative investments, also referred to as private market securities, are generally used to create diversified exposure to smaller and newer companies that are not represented in the public markets. They also can be used to target a specific area of the market when a private equity or debt offering is a particular company. Private market investments are non-discretionary and the BIP Personal Wealth Advisor (PWA) will discuss the risks involved with clients based on analyzing and evaluating the client's financial position and goals.

The BIP Investment Committee serves as the initial screen of private investments. After that,

PWAs will work with their clients to determine how potential investments may fit into the risk and return objectives for each client.

The Funds seek to provide investors with consistent above-average risk-adjusted returns with low volatility, primarily by investing in loans or other debt instruments and income-producing assets or otherwise identifying sectors and securities that the Manager believes can be purchased at a discount to their long-term intrinsic value. Strategies and risks related to the Funds are more fully described in the offering documents.

Mutual Fund Policies and Procedures

Mutual Fund Share Class Selection

All of BIP's open-ended mutual funds are bought and sold at the Net Asset Value (NAV). We do not utilize mutual funds where our clients pay a sales load. Even when we buy or sell a Class A share mutual fund, the sales loads are not assessed on our custodians' platforms (Fidelity and Schwab). Our custodians offer many retail share classes of mutual funds without the front-end loads or back-end loads that would increase the cost to the client beyond the stated fund operating expenses. BIP does not receive any commissions, transaction fees, loads, 12b-1 fees, or any share of the expense ratio of any mutual funds it trades or holds in client accounts.

BIP's Portfolio Managers (PMs) place trades in mutual funds after performing an analysis of each client's unique situation. BIP's BIOS (client information and portfolio management system) contains data fields that allow PWAs to communicate unique circumstances to BIP's PMs. Before every trade, PMs evaluate the client's situation and attempt to select mutual fund share classes with the lowest overall cost of ownership. The PMs review includes the client's financial goals, their portfolio goals, and portfolio allocation, as well as input from the client and PWAs to determine the best option for the client.

Investment Strategies

Investments are determined based upon the client's investment objectives, risk tolerance, net worth, net income, time horizon, tax situation and various suitability factors. These unique characteristics are documented in BIOS (client information and portfolio management system) and MoneyGuide Pro (financial planning software) at the onset of the BIP relationship and revisited at each client review and updated, as necessary.

This information becomes the basis for the strategic asset allocation plan which we believe will best meet the client's stated long-term, personal financial goals. The investment advice we provide is based upon investment strategies which incorporate the principles of Modern Portfolio Theory. The utilization of several different asset classes as part of an investor's portfolio is emphasized, as this has been shown to usually affect a reduction in portfolio volatility over long periods of time. We diversify our clients' assets among various assets and then among individual investments, following the strategy agreed to by the client. We rebalance portfolios periodically, at our discretion, based on how far the client portfolio has deviated from its target and the costs to the client, including transaction costs and taxes.

Our investment approach is firmly rooted in the belief that markets are fairly efficient, and that investors' gross returns are determined principally by asset allocation decisions. We almost always utilize no-load, low-cost, tax-efficient, well-diversified equity and fixed income mutual funds, exchange traded funds (ETFs), individual bonds and other similar investments to develop globally diversified portfolios.

Key Investment Philosophies

Following is a summary of our key investment philosophies, which we believe help provide the best long-term risk/reward return for our clients:

- Broad and global diversification optimizes the risk/return ratio. Mutual funds and ETFs

enable much broader diversification than is feasible with individual securities. Fee-only service reduces conflicts and aligns the interests of BIP with those of our clients.

- Passively managed funds including index funds and ETFs from low-cost leaders provide a greater likelihood of success than actively managed funds and should represent the majority of the portfolio.
- Driving costs out of the investment process allows clients to retain more of their wealth.
- Small and value stocks have been shown to provide superior returns over time and around the world.
- Covered call strategies can create attractive risk/reward dynamics.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach is to educate clients on these risks and select only those investments commensurate with the risks the investor accepts. Investors face the following investment risks:

- **Management Risks:** While BIP manages client investment portfolios based on BIP's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that BIP allocates client assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that BIP's specific investment choices could underperform their relevant indexes.
- **Interest Rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying attributes. For example, political, economic, and social conditions may trigger negative market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power erodes at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities (bonds).
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business's operations increases the risk of profitability, because the company must meet the terms of its repayment obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

- **Small Company Risk:** Securities of small companies with lower market capitalization may have a higher risk of default and/or loss of principal. As a result, small company stocks may fluctuate relatively more in price. In general, smaller capitalization companies are also more vulnerable than larger companies are to adverse business or economic developments, and they may have more limited resources.
- **Private Investment Risk:** As appropriate, BIP may recommend to a client to invest a portion of the portfolio in private market investments. In many cases, a related party to BIP serves as general partner, or in another managerial capacity, which results in a conflict of interest. The value of client portfolios will be based on the value of private market investments in which they are invested, the success of each of which will depend heavily upon the efforts of their respective managers. When the investment objectives and strategies of a manager are out of favor in the market, or a manager makes unsuccessful investment decisions, the private market investments managed by the manager will lose money. A client account could lose a substantial percentage of its value if the investment strategies of the private market offerings in which it is invested are out of favor at the same time. The same is true if several of the managers make unsuccessful investment decisions.
- **Value Investment Risk:** Stocks trading at various price-to-book ratios may perform differently. Following a value-oriented investment strategy over any period may cause the portfolio to underperform equity funds that use other investment strategies.
- **Covered Call Risk:** Selling covered calls reduces the volatility of a covered call strategy under most market conditions; however, volatility under extreme market conditions may not adequately reduce the risk of the portfolio.

Item 9: Disciplinary Information

Legal and Disciplinary

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events of their firm or certain management personnel which would be material to our clients' evaluation of the firm or the integrity of the firm's management of their investment portfolio.

BIP does not have any required disclosures under this item.

Item 10: Other Financial Industry Activities and Affiliations

Financial Industry Activities and Affiliations

BIP Capital, LLC, doing business as BIP Ventures, and BIP Capital Management Services, LLC are affiliated with BIP Wealth. LAGO Asset Management, LLC is also affiliated with BIP Wealth. BIP Capital became a Registered Investment Advisor on April 2, 2018, BIP Capital Management Services became a Registered Investment Advisor on July 29, 2020, and LAGO Asset Management became a Registered Investment Advisor on July 29, 2022. BIP Capital, BIP Capital Management Services, and LAGO Asset Management create limited partnerships, limited liability companies, special purpose vehicles, business development companies, or other similar structures to invest in private equity, private debt, or other unregistered securities. BIP Wealth may offer clients the opportunity to participate in one or more of these offerings. BIP Wealth has a conflict of interest when it offers investments from these affiliated entities. Offerings may include single-deal investment opportunities where the client determines whether to participate based on the merits of the underlying investment, or through one or more private fund offerings where BIP Capital, BIP Capital Management, or LAGO Asset Management has discretionary authority to make investment decisions based on strategy, mandate, and/or objectives set forth in the offering.

documents. Terms, conditions, fees, expenses, risks, and other material disclosures are provided to investors in each investment's offering documents. In addition, BIP Wealth also offers opportunities to invest in unaffiliated private market securities that have been approved by BIP's Investment Committee.

As stated earlier, BIP Holdings, LLC serves as the Manager of the BIP Bay Point Funds. The BIP Bay Point Funds invest in funds managed by Bay Point Advisors. The BIP Bay Point Funds are not currently open to new investors.

If a conflict of interest arises when managing the withdrawals (requesting the sale of shares) from the BIP Bay Point Funds, the following will help BIP Holdings, LLC mitigate, but not eliminate, any conflicts:

- We will not request the sale of shares unless we believe such decision is in the best interest of the investors;
- We may, at our sole discretion, use a third party, such as a pricing service, to resolve conflicts concerning the fairness of price or value; and
- We have established policies and procedures to guard against unlawful and inappropriate disclosure and use of material, nonpublic information.

Sub-Advisory Accounts

BIP may recommend products or services managed or offered by other investment advisers or third parties that may or may not be affiliated with BIP. Such products or services are customarily referred to as "sub-advisory accounts".

A sub-advisory account is essentially a traditional brokerage account managed by another investment adviser. In the context of BIP services, BIP may refer its clients to outside investment advisers who would perform specific investment advisory or portfolio management services for client accounts. Specific services and fees related to such programs will be available in the outside adviser's current disclosure documents.

The selection of investment managers may be provided on a discretionary or non-discretionary basis where BIP has the authority to hire or fire the investment manager, and BIP's fee may be paid by the sub-advisor. The decision to hire or fire a particular investment manager will be based upon continued suitability and performance of a client's account.

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

Code of Ethics

At BIP, we take great pride in our commitment to serving our clients' needs and the integrity with which we conduct our business. In recent history, the financial services industry has come under significant scrutiny, especially in the inherent responsibility of financial professionals to behave in the best interests of their clients.

BIP has developed a Code of Ethics (the "Code") as a means of memorializing our vision of appropriate and professional conduct in carrying out the business of providing investment advisory services. Our Code addresses issues such as the following:

- Standards of conduct and compliance with applicable laws, rules, and regulations
- Protection of material non-public information
- Addressing conflicts of interest

- Employee disclosure and reporting of personal securities holdings and transactions
- The firm's initial public offering and private placement policy
- The reporting of violations of the Code
- Enforcement of the Code

As outlined above, BIP has adopted procedures to protect client interests when its associated persons invest in the same securities as those selected for or recommended to clients. In the event of any identified potential trading conflicts of interest, BIP's commitment is to place client interests first.

BIP maintains policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with client transactions. If a BIP-associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of BIP's Chief Compliance Officer or compliance designee.

A copy of BIP's Code of Ethics will be furnished upon request.

Participation or Interest in Client Transactions

As noted elsewhere in this Brochure, BIP's affiliates and/or officers serve as general partners, managing members or in other similar capacities of several investment-related private market securities which may be recommended to BIP clients. When serving in such capacities, certain BIP affiliates and/or officers have financial interests in the investing entities.

BIP or its personnel may invest for their own accounts or have a financial interest in the same securities or private market securities that BIP recommends or acquires for the accounts of its clients and may engage in transactions that are the same as or different than transactions recommended to or made for client accounts. Such transactions are permitted if effected, pre-cleared and reported to compliance with BIP's policy on personal securities transactions. Generally, personal securities transactions will not be pre-cleared when an order for the same or a related security is pending for the account of the client. BIP's compliance personnel review reports of personal transactions in securities by BIP personnel quarterly or more frequently if required.

Personal Trading

None of BIP's investment adviser representatives may affect for himself or herself or for his or her immediate family (i.e., spouse, minor children, etc.; collectively, "covered persons") any transactions in a security that is being actively recommended to any of BIP's clients, unless in accordance with the firm's procedures, as outlined in the Code of Ethics.

It is the primary intent of the preceding procedures to ensure that the best interests of BIP clients are always served.

Item 12: Brokerage Practices

Selecting Brokerage Firms

BIP is not a broker-dealer. BIP recommends that all client accounts be maintained at custodian firms that are unaffiliated with BIP. This is done to protect the client and provide the ability to control and view assets without solely relying on BIP's reporting.

Although not all-inclusive, BIP recommends the following brokers of record and their corresponding

custodian:

Broker of Record	Custodian
Fidelity Brokerage Services, LLC	National Financial Services, LLC
Charles Schwab & Co., Inc.	Charles Schwab & Co., Inc.
n/a	Inspira Financial Trust, LLC

Factors that BIP considers in recommending to clients' certain broker-dealers or custodians include the entity's financial strength, reputation, transaction execution, pricing, and service. In return for executing securities transactions through certain broker-dealer/custodians, BIP receives various support services that assist BIP in its investment decision-making process for all BIP's clients.

BIP participates in the institutional advisor programs (each a "Program") offered by Fidelity Investments ("Fidelity") and Charles Schwab & Co., Inc. ("Schwab"), collectively ("the Brokers"). The Brokers offer their Programs to independent investment advisers. The Programs include such services as custody of securities, trade execution, clearance, and settlement of transactions. BIP receives some benefits from the Brokers through its participation in the Programs. BIP is independently owned and operated and is not affiliated with the Brokers.

BIP recommends Fidelity or Schwab to clients for custody and brokerage services. While there is no direct link between BIP's participation in the Programs and the investment advice it gives to its clients through its participation in the Programs, BIP receives economic benefits that are typically not available to retail investors. These benefits generally include, without limitation, 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 program 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 BIP by third party vendors. The Brokers may also pay for business consulting and professional services received by BIP's related persons.

Some of the products and services made available by the Brokers through the Programs may benefit BIP but may not directly benefit its client accounts. These products or services may assist BIP in managing and administering client accounts, including accounts not maintained at the Brokers. Other services made available by the Brokers are intended to help BIP manage and further develop its business enterprise. The benefits received by BIP or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to the Brokers. As part of its fiduciary duties to clients, BIP always endeavors to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by BIP or its related persons in and of itself creates a potential conflict of interest and may indirectly influence BIP's choice of the Brokers for custody and brokerage services.

Directed Brokerage

The client may direct BIP to use a particular broker-dealer (subject to BIP's right to decline and/or terminate the engagement) to execute some or all transactions for the client's account. In such an event, the client will negotiate terms and arrangements for the account with the broker-dealer and BIP will not seek better execution services or process from other broker-dealers to be able to "batch" the client's transactions for execution through other broker-dealers or be able to "batch" the client's transactions for execution through other broker-dealer orders for other accounts managed by BIP. As a result, the client can pay higher commissions or other transaction costs, or greater spreads, or receive less favorable net prices on transactions for the account than would

otherwise be the case.

Best Execution

In seeking best execution, the determinative factor is not always the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including factors such as execution, capability, commission rates and responsiveness. Accordingly, although BIP will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for the client's account transactions.

BIP reviews the execution of trades at each broker-dealer at least quarterly. The review process is documented in the BIP Compliance Manual. Trading fees charged by the custodians are also reviewed at least quarterly as the trades are reviewed. BIP does not receive any portion of the trading fees.

Order Aggregation

Most trades are mutual funds or ETFs where trade aggregation does not garner any client benefit. However, there may be situations where BIP decides to purchase or sell the same securities for several clients at approximately the same time. BIP may (but is not obligated to) combine or "batch" such orders to obtain best execution or to negotiate more favorable transaction rates. BIP will not receive any additional compensation or remuneration because of the aggregation.

Relationships with Investment Product Providers

Following a stringent interview process, BIP was granted access by Dimensional Fund Advisers (DFA) to its mutual funds. DFA is an Austin, Texas-based mutual fund company with over 100 separate funds in aggregate and \$777 billion of firm-wide assets under management (as of December 31, 2024).

While there is no direct linkage between the investment advice given and the approval of BIP to access the mutual funds of DFA, BIP receives benefits from DFA. These benefits, which are also received by other Registered Investment Adviser firms granted access to the DFA funds include:

- Attendance at seminars hosted by DFA at which the investment products of DFA are explained, academic instruction is given on asset allocation strategies, and financial planning and practice management is given. BIP pays all the travel and hotel costs for members and staff attending these seminars. DFA provides, at no charge to BIP or the other attendees at such seminars, the speakers and facilities for the seminar, occasional luncheons or dinners, and the materials handed out at the seminar.
- Access to the "financial adviser" portion of the DFA website (www.dfaus.com), which contains additional academic research, practice management articles, newsletters, educational video presentations, software, and investment returns data.
- Use of the DFA Returns and DFA Allocation Evaluator software programs and accompanying data, which can be utilized to ascertain how different asset classes (as represented by various indices) and different mutual funds of DFA have performed over time and which provide a method for calculation based upon historical results of rate of return and standard deviation for those assets classes and mutual funds.
- Various print materials (including article reprints and DFA brochures).
- Occasional practice management conferences and telephone conferences with DFA's team members to discuss specific issues relating to academic research, investment theory, practice development (marketing), and management issues.

We are under no obligation to recommend the mutual funds of Dimensional Fund Advisers to our clients. We recommend the mutual funds of DFA, or other mutual fund companies, or other investment products only when we believe they best suit our client's objectives. We do not provide

any payment to DFA for the access provided to our clients. DFA does not pay BIP any monetary compensation to recommend the funds of DFA.

Item 13: Review of Accounts

Periodic Reviews

Managed portfolios are reviewed at least quarterly but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by BIP. These factors may include, but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political, or market conditions. Additional triggering factors could be performance on an individual account being an outlier to the performance of accounts with similar investment objectives.

Regular Reports

Quarterly written reports are provided to clients, detailing investment allocations and performance. The primary custodian, (typically Fidelity Investments, Charles Schwab, or Inspira Financial), provides quarterly statements that itemize client account holdings and activities. Any reports that advisors send to clients must contain a legend urging clients to compare the advisor-provided reports to the statements that the client receives directly from the custodian.

Item 14: Client Referrals and Other Compensation

Incoming Referrals

BIP is fortunate to receive many client referrals. The referrals come from current clients, estate planning attorneys, accountants, personal friends of employees and other similar sources. The firm does not compensate for most of these referrals.

There is a limited number of solicitor agreements with strategic partners.

For clients introduced by third parties, BIP *DOES NOT* charge fees or costs greater than the fees or costs BIP charges its advisory clients who were not introduced by the third-party solicitors and have similar portfolios under management with BIP. In other words, being introduced to the firm from a solicitor will have no influence whatsoever on the fees charged to clients.

BIP has received client referrals from Schwab previously through its participation in Schwab's *AdvisorDirect*. Schwab is a broker-dealer independent of and unaffiliated with BIP. There is no employee or agency relationship between the two firms. Schwab established *AdvisorDirect* as a means of referring its brokerage customers and other investors seeking fee-based personal investment management services or financial planning services to independent investment advisors. Schwab does not supervise BIP and has no responsibility for BIP's management of client portfolios or BIP's other advice or services. BIP pays Schwab an on-going fee for each successful client referral. This fee is usually a percentage (not to exceed 25%) of the advisory fee that the client pays to BIP ("Solicitation Fee"). BIP will also pay Schwab the Solicitation Fee on any advisory fees received by BIP from any of a referred client's family members, including a spouse, child or any other immediate family member who resides with the referred client and hired BIP on the recommendation of such referred client. BIP will not charge clients referred through *AdvisorDirect* any fees or costs higher than its standard fee schedule offered to its clients or otherwise pass Solicitation Fees paid to Schwab to its clients. *For information regarding additional or other fees paid directly or indirectly to Schwab, please refer to Schwab's AdvisorDirect Disclosure and Acknowledgement Form.*

BIP's participation in *AdvisorDirect* raises conflicts of interest. Schwab has referred clients through *AdvisorDirect* to investment advisors that encourage their clients to custody their assets at Schwab. Consequently, BIP has an incentive to recommend to *AdvisorDirect* clients that the assets under management by BIP be held in custody with Schwab and to place transactions for

client accounts with Schwab. In addition, BIP has agreed not to solicit clients referred to it through *AdvisorDirect* to transfer their accounts from Schwab or to establish brokerage or custody accounts at other custodians, except when its fiduciary duties require doing so. BIP's participation in *AdvisorDirect* does not diminish the execution of trades for client accounts.

Referrals Out

While BIP may refer clients to other professionals (e.g., accountants, lawyers, etc.), BIP does not receive a referral fee or other compensation for doing so.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which provide account statements at least quarterly to clients on-line or mailed to their address of record.

Standing Letter of Instruction

BIP is deemed to have custody of client assets because of clients authorizing BIP to distribute assets from their accounts to a specific named recipient in accordance with a standing letter of instruction. BIP is complying with the SEC No-Action Letter dated February 21, 2017 (Investment Adviser Association) allowing firms who comply with all the provisions of the no-action-letter to forego the annual surprise custody examination. For most of BIP's clients, BIP deducts quarterly fees directly from client accounts at each custodian, which would also give BIP custody.

Private Fund

Because BIP Holdings, LLC, a related company, serves as the Manager of a private fund (outlined in "Advisory Business") and, therefore, has authority over client assets that are invested in the private funds, BIP is considered to have custody of client funds that are invested in such private funds. In such an instance, a third-party financial institution (e.g., a bank or registered broker-dealer) shall be appointed as the qualified custodian for the assets of the private funds. Additionally, BIP complies with the reporting requirements and has a surprise exam performed annually by an independent Public Accounting firm.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the Quarterly Portfolio Report (QPR) provided by BIP.

Item 16: Investment Discretion

Discretionary Authority for Trading

As described above under **Item 4 - Advisory Business**, BIP manages portfolios on a discretionary basis. Having discretion gives BIP permission to transact in each client's account without needing to contact the client for permission. Discretionary authority is given by signing the BIP Advisory Agreement and signing the custodian's applications.

BIP will have authority to exercise its full discretion over the following areas without restrictions:

- the specific securities to be bought or sold on the client's behalf.
- the number of shares and/or the dollar amount of securities to be bought or sold on the client's behalf.

BIP will make recommendations it believes are appropriate for the client's investment plan. BIP will

observe any other specific limitations that may be imposed by the client in relation to this discretionary authority.

Investments in private market securities are non-discretionary, which means the client must authorize all private market transactions prior to any trade execution.

Limited Power of Attorney

For discretionary accounts, a Limited Power of Attorney (LPOA) is signed by the client as part of the custodian's account application, giving BIP the authority to carry out various activities in the account including trade execution, the ability to request checks from a client's account in the client's name and sent to the address of record, and the withdrawal of advisory fees directly from the account. The client may limit the terms of the LPOA to the extent consistent with their Advisory Agreement with BIP and the requirements of the client's custodian. BIP's discretionary relationship is further described in BIP's Advisory Agreement with the client under #1 "Nature of Services Provided".

Item 17: Voting Client Securities

Proxy Votes

BIP does not vote proxies for client accounts.

Item 18: Financial Information

Financial Condition

BIP does not require, nor solicit, prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

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Form ADV Part 2B

Item 1 - Cover Page

William J. Harris, CFP®

CRD# 2166332

of

BIP Wealth, LLC

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www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about William (“Bill”) Harris, and supplements the BIP Wealth, LLC (“BIP”) Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP’s Brochure, or if they have any questions about the contents of this supplement.

Additional information about Bill is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Bill Harris (year of birth: 1970), is the Co-Founder and Chief Executive Officer of BIP. Bill has over 25 years of experience in the investment industry with expertise in financial planning and investment management.

Bill co-founded BIP Wealth in 2007, and in 2009 he co-founded BIP Holdings, LLC. Prior to this, Bill was a Business Development Officer of U.S. Trust from 2004 until 2007, and a Managing Director with Charles Schwab & Co., Inc. from 1993 to 2004.

Bill earned his Bachelor of Science from the Ivan Allen School of Management at Georgia Institute of Technology, and his MBA from J. Mack Robinson School of Business at Georgia State University. He also attended the Cannon Trust School. In 2007, Bill obtained his CERTIFIED FINANCIAL PLANNER® certification*. He was formerly President of the Financial Planning Alumni Association at Georgia State University and has also been involved with Junior Achievement of Georgia and Habitat for Humanity.

*CERTIFIED FINANCIAL PLANNER® professional

Bill is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this

commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Bill has no such disciplinary information to report.

Item 4 - Other Business Activities

As an officer of BIP, Bill is engaged in one or more affiliates of BIP.

Item 5 - Additional Compensation

Bill has no other income or compensation to disclose outside of BIP and its affiliates.

Item 6 - Supervision

B. Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill is also BIP's Chief Executive Officer and serves on the firm's Investment Committee.

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Form ADV Part 2B

Item 1 - Cover Page

Eric Cramer, CFA, CFP®

CRD# 2957889

of

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November 4, 2024

This Brochure Supplement provides information about Eric Cramer, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Eric is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Eric Cramer (year of birth: 1966) is the Chief Investment Officer and Chairman of the Investment Committee for BIP. Eric has over two decades of experience helping affluent families in 25 states manage their investment portfolios. As a CERTIFIED FINANCIAL PLANNER® practitioner**, he is keenly aware of the tax implications and other planning implications of portfolio management decisions. As a Chartered Financial Analyst® charterholder*, Eric is dedicated to promoting the highest standards of education, integrity, and professional excellence in his role as Chief Investment Officer for BIP clients' investments.

Eric joined BIP in 2011. Prior to his involvement with BIP, Eric worked at Charles Schwab & Co., Inc. as a Financial Consultant with the Schwab Private Client program from 2001 until 2011 and as a Senior Relationship Manager with Schwab Services to Plan Administrators from 1997 to 2001.

Eric earned his Bachelor of Science from the College of Human Resources at Virginia Tech, and his MBA from Virginia Tech Pamplin School of Business. He is a member of the Financial Planning Association, the Atlanta Society of Financial Analysts, and the MBA Alumni Association of Virginia Tech.

* The Chartered Financial Analyst® (“CFA®”) is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charter holder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor’s degree.

*CERTIFIED FINANCIAL PLANNER® professional

Eric is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for

CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Eric has no such disciplinary information to report.

Item 4 - Other Business Activities

Eric is not engaged in any other business activities.

Item 5 - Additional Compensation

Eric has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP’s Chief Executive Officer and serves on the firm’s Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Ashley L. Arrington, CFP®

CRD# 5747435

of

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November 4, 2024

This Brochure Supplement provides information about Ashley Arrington and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Michael is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 – Educational Background and Business Experience

Ashley Arrington (year of birth: 1987) is a Personal Wealth Advisor with BIP. Ashley has over 13 years of experience. She has a range of financial planning experience from investment consulting to retirement analysis, education planning, estate planning, and charitable giving. Ashley joined BIP Wealth in 2022 as the lead Personal Wealth Advisor to spearhead our new office location in Nashville, TN. Prior to working with BIP, Ashley was a Financial Consultant with Fidelity Investments from 2014 to 2022.

Ashley earned her Bachelor of Science in Finance from Louisiana State University. In 2018 she obtained the CERTIFIED FINANCIAL PLANNER® certification*.

Ashley is a member of the Louisiana State University Alumni Association.

*CERTIFIED FINANCIAL PLANNER® professional

Ashley is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and she may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Ashley has no such disciplinary information to report.

Item 4 - Other Business Activities

Ashley is not engaged in any other business activities.

Item 5 - Additional Compensation

Ashley has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Ashley's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Dennis A. Booker

CRD# 4173823

of

BIP Wealth, LLC

2500 Northwinds Parkway
Building III, Suite 150
Alpharetta, Georgia 30009

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Dennis Booker, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Dennis is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Dennis A. Booker (year of birth: 1974) is a Personal Wealth Advisor with BIP. Dennis has over 20 years of experience in capital markets with expertise in financial planning and investment management.

Dennis joined BIP in 2010. Prior to his involvement with BIP, Dennis was a Financial Consultant with the Schwab Private Client program of Charles Schwab & Co., Inc. from 2000 until 2010, and served as a Financial Consultant at American Express Financial Advisors in 2000.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Dennis has no such disciplinary information to report.

Item 4 - Other Business Activities

Dennis is not engaged in any other business activities.

Item 5 - Additional Compensation

Dennis has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Dennis' direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Jesse-Jelle Boot

CRD# 7863197

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Jesse-Jelle “JJ” Boot, and supplements the BIP Wealth, LLC (“BIP”) Brochure. You should have received a copy of that Brochure.

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Additional information about JJ is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

JJ Boot (year of birth: 1993) is a Relationship Manager with BIP Wealth. JJ is a registered investment advisor.

Before joining BIP Wealth, JJ held multiple positions at Mercer Advisors, in which he was serving both new and existing wealth management clients. He also has experience working with institutional investors, as a result of his time with BlackRock’s Financial Institutions Group (FIG).

JJ earned his Master’s degree in Finance and Investments from Erasmus University’s Rotterdam School of Management in his native country of the Netherlands.

JJ holds a Series 66 license which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, JJ has no such disciplinary information to report.

Item 4 - Other Business Activities

JJ has no outside business activities to report.

Item 5 - Additional Compensation

JJ has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

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Item 1 - Cover Page

Lori L. Boykin

CRD# 2784418

of

BIP Wealth, LLC

2500 Northwinds Parkway
Building III, Suite 150
Alpharetta, Georgia 30009

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Lori Boykin, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Lori is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Lori L. Boykin (year of birth: 1968) joined BIP in 2014 as a Relationship Manager. Lori has over 25 years of capital markets experience with expertise in financial planning and investment management. Prior to joining BIP, Lori served as a Financial Consultant at Charles Schwab & Co., Inc. from 1999 to 2014. Lori's previous experience also includes several years in a sales support position at A.G. Edwards & Sons, Inc.

Lori is an active volunteer with the Susan G. Komen Race for the Cure in Atlanta and the American Cancer Society.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Lori has no such disciplinary information to report.

Item 4 - Other Business Activities

Lori is not engaged in any other business activities.

Item 5 - Additional Compensation

Lori has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Lori's direct supervisor is Nathan Smith, BIP's Chief Operations Officer. He may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Michael S. Brocker, CFP®

CRD# 6317670

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Michael Brocker and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Michael is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Michael Brocker (year of birth: 1984) is a Personal Wealth Advisor with BIP. Prior to joining BIP in 2015, Michael was a Vice President and Family Wealth Advisor with GenSpring Family Offices, an affiliate of SunTrust Bank. He spent 8 years at GenSpring working closely with families delivering a wide range of services that include financial planning, tax and estate planning, insurance reviews, trust administration, and philanthropic plans.

Michael earned a B.S. degree in Financial Planning from the University of Georgia in 2007. He also earned the CERTIFIED FINANCIAL PLANNER® certification* in November 2010.

*CERTIFIED FINANCIAL PLANNER® professional

Michael is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is

voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Michael has no such disciplinary information to report.

Item 4 - Other Business Activities

Michael is not engaged in any other business activities.

Item 5 - Additional Compensation

Michael has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Michael's direct supervisor and may be contacted at (404) 495-5230.

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Hayes Chamblee

CRD# 8067359

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

June 5, 2025

This Brochure Supplement provides information about Hayes Chamblee, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Hayes is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Hayes Chamblee (year of birth: 1998) is an Associate Advisor with BIP Wealth. Hayes is a registered investment advisor.

Before joining BIP Wealth, Hayes was a Client Service Manager at Gratus Capital, where he assisted clients with account openings, account transfers, money movements and other requests.

Hayes earned his Bachelor of Science degree in Business from Campbell University in 2022. He holds Series 65 license, which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Hayes has no such disciplinary information to report.

Item 4 - Other Business Activities

Hayes has no outside business activities to report.

Item 5 - Additional Compensation

Hayes has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Andrew L. Bunch, CFA·CFP®

CRD# 4762686

of

BIP Wealth, LLC

3575 Piedmont Road NE
Building 15, Suite 730
Atlanta, GA 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Andrew A. Bunch and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Andy is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 – Educational Background and Business Experience

Andrew A. Bunch (year of birth: 1981) is a Personal Wealth Advisor with BIP. Andy has over 18 years of industry experience. Prior to joining BIP in 2021, Andy was an Associate with Homrich Berg Wealth Management for 2 years. Prior to working at Homrich Berg, Andy was with Transamerica Financial Advisors and Signator Investors serving in various roles including as a Financial Advisor, Investment Analyst, and Compliance Director.

Andy received his Masters of Business Administration from the Georgia Institute of Technology in 2019 and his Bachelor's Degree in Marketing from the University of Northern Iowa in 2003. In addition, Andy received the Chartered Financial Analyst® designation* in 2018 and became a CERTIFIED FINANCIAL PLANNER® professional** in 2016.

* The Chartered Financial Analyst® (“CFA®”) designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level, self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor’s degree.

****CERTIFIED FINANCIAL PLANNER® professional**

Andy is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Andy has no such disciplinary information to report.

Item 4 - Other Business Activities

Andy is not engaged in any other business activities.

Item 5 - Additional Compensation

Andy has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Andy's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Karen L. Chermak

CRD# 2624905

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Karen Chermak, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Karen is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Karen L. Chermak (year of birth: 1965) is a Relationship Manager with BIP. Karen has over 20 years of capital markets experience. Her expertise includes small business and individual retirement solutions.

Karen joined BIP in 2011. Prior to her involvement with BIP, Karen was a Realtor with Atlanta Fine Homes-Sotheby's from 2010 until 2011, and served as a Financial Consultant at Charles Schwab & Co., Inc. from 1994 to 2010.

Karen is a member of Trees Atlanta, Habitat for Humanity, and the Humane Society.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Karen has no such disciplinary information to report.

Item 4 - Other Business Activities

Karen is not engaged in any other business activities.

Item 5 - Additional Compensation

Karen has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404)495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Karen's direct supervisor is Nathan Smith, BIP's Chief Operations Officer. He may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

James C. Clark III, CFP®

CRD# 7736048

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

December 16, 2024

This Brochure Supplement provides information about James Clark, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about James is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

James Clark (year of birth: 1996) is an Associate Advisor with BIP Wealth. James has over 1 year of experience in the financial services industry and joined BIP Wealth in 2022. Prior to joining BIP, James competed on the professional golf tour circuits seeking the PGA Tour.

James earned his Bachelor of Science in Business Administration with a finance concentration from the Georgia Institute of Technology in 2019. In 2023, James completed licensing for the Series 65 which qualifies individuals as Investment Advisor Representatives. In 2024, James earned his CERTIFIED FINANCIAL PLANNER® (CFP®) certification.

***CERTIFIED FINANCIAL PLANNER® professional**

James is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP®

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, James has no such disciplinary information to report.

Item 4 - Other Business Activities

James has no outside business activities to report.

Item 5 - Additional Compensation

James has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Michel Cowdery

CRD# 4571500

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Michel Cowdery, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Michel is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Michel I. Cowdery (year of birth: 1974) is a Relationship Manager with BIP. He has over 19 years of experience in financial services with a thorough understanding of financial planning, investment management, risk planning, and compliance.

Michel joined BIP Wealth in March 2018. Prior to his involvement with BIP, he held various roles as a financial advisor, client service manager, and registered principal delegate with Ameriprise Financial, SunTrust Investment Services, Barclays, and Habif, Arogeti & Wynne.

Michel earned Bachelor of Science and Bachelor of Arts degrees from the University of Florida. He holds a Series 66 license which qualifies individuals as Investment Advisers, has served on the Cobb Adult Soccer League advisory board and on his HOA board. He is also actively involved with the American Foundation for Suicide Prevention MUST Ministries and Soccer in the Streets.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Michel has no such disciplinary information to report.

Item 4 - Other Business Activities

Michel is not engaged in any other business activities.

Item 5 - Additional Compensation

Michel has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Michel's direct supervisor is Nathan Smith, BIP's Chief Operations Officer. He may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Charles A. Crowley, IV, CFP®

CRD# 5564949

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Charles Crowley, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Charles is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Charles Crowley (year of birth: 1985) is a Personal Wealth Advisor with BIP Wealth. Charles has over 15 years of experience in financial planning and investment management. Charles joined BIP Wealth in 2023. Prior to joining BIP Wealth, Charles worked as wealth advisor with Veracity Capital, LLC in Atlanta from 2021 to 2023. Prior to Veracity Capital, he served as a wealth manager with Atlanta Financial Associates (now Mercer Advisors) located in Atlanta, GA from 2010 until 2021, and served as an associate financial planner with Transamerica Financial Advisors from 2007 through 2010.

Charles graduated from the University of Georgia in December 2008 with a Bachelors of Science degree in Family & Consumer Sciences – Family Financial Planning. In 2011, Charles earned his CERTIFIED FINANCIAL PLANNER® (CFP®) certification.

***CERTIFIED FINANCIAL PLANNER® professional**

Charles is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for

Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Charles has no such disciplinary information to report.

Item 4 - Other Business Activities

Charles has no outside business activities to report.

Item 5 - Additional Compensation

Charles has no other income or compensation to disclose outside of BIP

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Thomas E. Day, Jr., CFA

CRD# 4677527

of

BIP Wealth, LLC

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Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Thomas E. Day, Jr., and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Thomas is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Thomas E. Day, Jr. (year of birth: 1983) is a Portfolio Manager with BIP. Prior to joining BIP in 2016, Thomas spent more than ten years at SunTrust Banks, Inc. where he spent two years as a PAM Portfolio Specialist and eight years as Vice President – Investment Portfolio Manager. Thomas' primary responsibilities at BIP include portfolio management and securities trading for client investment portfolios. He also assists in the implementation and management of a number of proprietary BIP investment strategies.

Thomas received his Bachelor's degree in Economics from Furman University in 2005. Thomas also received the Chartered Financial Analyst® designation and is a member of the CFA Institute and the Atlanta Society of Finance and Investment Professionals.

* The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level, self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charter holder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Thomas has no such disciplinary information to report.

Item 4 - Other Business Activities

Thomas is not engaged in any other business activities.

Item 5 - Additional Compensation

Thomas has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He may be contacted at (404) 495-5230.

Thomas's direct supervisor is Eric Cramer, Chief Investment Officer. He may also be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Matthew Edmiston

CRD# 7863197

of

BIP Wealth, LLC

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Alpharetta, GA 30009

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Matthew Edmiston, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Matthew is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Matthew Edmiston (year of birth: 1995) is an Associate Advisor with BIP Wealth. Matthew is a registered investment advisor.

Matthew earned his Bachelor of Arts degree in History with a concentration in Political Science from Georgia State University (2017).

Matthew holds a Series 65 license which qualifies individuals as Investment Advisor Representatives.

Matthew is currently pursuing his Certified Financial Planner (CFP) certification.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Matthew has no such disciplinary information to report.

Item 4 - Other Business Activities

Matthew is a coach of youth soccer in Alpharetta, GA for which he is compensated. A minimal number of hours per month are spent on this activity.

Item 5 - Additional Compensation

Other than disclosed above, Matthew is not engaged in any other business activities.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Jeffrey S. Grossman, CFA

CRD# 3004375

of

BIP Wealth, LLC

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(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Jeffrey S. Grossman, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Jeffrey is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 – Educational Background and Business Experience

Jeffrey S. Grossman (year of birth: 1964) is a Portfolio Manager with BIP. Prior to joining BIP in June of 2021, Jeffrey spent eleven months with Voya Investments and Resolution Life US (separate as of January 2021) as a Lead Financial Analyst – Investments. Jeffrey's primary responsibilities at BIP include portfolio management and securities trading for client investment portfolios. He also assists in the implementation and management of a number of proprietary BIP investment strategies.

Jeffrey received his Master of Business Administration degree in Finance from DePaul University in 1993 and his Bachelor of Business Administration degree in Accounting from The University of Iowa in 1986. Jeffrey also received the Chartered Financial Analyst® designation and is a member of the CFA Institute and the CFA Society Atlanta.

* The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the

CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level, self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charter holder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jeffrey has no such disciplinary information to report.

Item 4 - Other Business Activities

Jeffrey is not engaged in any other business activities.

Item 5 - Additional Compensation

Jeffrey has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He may be contacted at (404) 495-5230.

Jeffrey's direct supervisor is Eric Cramer, Chief Investment Officer. He may also be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Matthew Hand, CFP®

CRD# 6834601

of

BIP Wealth, LLC

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Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

June 12, 2025

This Brochure Supplement provides information about Matthew Hand, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email bipclientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Matthew is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Matthew Hand (year of birth: 1994) is an Associate Advisor with BIP. Matthew has over 6 years of experience in the financial services industry. Matthew joined BIP Wealth in 2023. Prior to joining BIP, Matthew worked as a Senior Associate Financial Planner with CAPTRUST located in Stockbridge, GA from 2020 to 2023. Prior to CAPTRUST, he served as an Associate Financial Consultant with Charles Schwab from 2017 to 2020.

Matthew earned his Bachelor of Science from Auburn University at Montgomery with a degree in Finance in December 2016. In 2020, Matthew earned his CERTIFIED FINANCIAL PLANNER® (CFP®) certification.

*CERTIFIED FINANCIAL PLANNER® professional

Matt is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL

PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Matthew has no such disciplinary information to report.

Item 4 - Other Business Activities

Matthew has no outside business activities to report.

Item 5 - Additional Compensation

Matthew has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Compliance Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

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Form ADV Part 2B

Item 1 - Cover Page

Mikhail Harmon

CRD# 7062509

of

BIP Wealth, LLC

2500 Northwinds Pkwy
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Alpharetta, GA 30009

(404) 495-5230

www.bipwealth.com

March 6, 2025

This Brochure Supplement provides information about Mikhail Harmon, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email bipclientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Mikhail is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mikhail Harmon (year of birth: 1996) is a Relationship Manager with BIP Wealth. Mikhail joined BIP Wealth in December of 2024. Mikhail holds a Series 65 license which qualifies individuals as Investment Advisor Representatives.

Prior to joining BIP Wealth, Mikhail gained experience working at an independent RIA, specializing in client advisory, portfolio management, and financial planning. This experience allowed him to develop an understanding of market trends and client needs, strengthening his ability to build and maintain strong relationships.

Mikhail's education history consists of a Bachelor's of Arts, Political Science with a focus in Economics and a Master's of Arts, Developmental Psychology.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events

that would be material to your evaluation of an adviser; however, Mikhail has no such disciplinary information to report.

Item 4 - Other Business Activities

Mikhail is not engaged in any other business activities.

Item 5 - Additional Compensation

Mikhail has part-ownership in a gym but does not receive any compensation from this business.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Jeremy Hermida

CRD# 8018907

of

BIP Wealth, LLC

2500 Northwinds Pkwy
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Alpharetta, GA 30009

(404) 495-5230

www.bipwealth.com

January 29, 2024

This Brochure Supplement provides information about Jeremy Hermida, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Jeremy is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Jeremy Hermida (year of birth: 1984) is a Business Development Officer with BIP Wealth having a 14-year professional baseball career.

Jeremy joined BIP in 2024 to serve the complex financial needs of professional athletes in the BIP Baseball Division. Prior to this, Jeremy was able to stay home after baseball during his children's formative years. During this time, Jeremy was an active investor in real estate, private equity, and commercial real estate. Additionally, Jeremy played 14 years of professional baseball as an outfielder with the Marlins, Red Sox, Reds, Padres, and Hokkaido Nippon Ham Fighters.

Jeremy holds a Series 65 license which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jeremy has no such disciplinary information to report.

Item 4 - Other Business Activities

Jeremy is not engaged in any other business activities.

Item 5 - Additional Compensation

Jeremy has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404)495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Jeremy's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Xavier Herschberg

CRD# 7188282

of

BIP Wealth, LLC

2500 Northwinds Parkway
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Atlanta, Georgia 30009

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Xavier Herschberg (Xavi), and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Xavier is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Xavier Herschberg (year of birth: 1996) is Personal Wealth Advisor with BIP. Xavi is a registered investment advisor with over 4 years of experience in the financial services industry.

Xavi earned his Bachelor of Science in Business Administration, with a Concentration in Finance, from the Scheller College of Business at the Georgia Institute of Technology (2017).

Xavi is currently pursuing his Certificated Financial Planner (CFP) certification.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Xavi has no such disciplinary information to report.

Item 4 - Other Business Activities

Xavi is a coach of youth soccer in Alpharetta, GA for which he's compensated. A minimal number of hours per month are spent on this activity.

Item 5 - Additional Compensation

Other than disclosed above, Xavi is not engaged in any other business activities.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Xavi's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

John Hester

CRD# 7217308

of

BIP Wealth, LLC

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(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about John Hester, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about John is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

John Hester (year of birth: 1983) is a Personal Wealth Advisor with BIP after starting his career with a subsidiary of Royal Alliance gaining experience in financial planning and investment management.

John joined BIP in 2021 to serve the complex financial needs of professional athletes in the BIP Baseball Division. Prior to this, John was a financial advisor with Pacific Capital Resource Group (a division of Royal Alliance) from 2020-2021. Additionally, John played 10 years of professional baseball as a catcher. From 2006-2015, he spent time with the Arizona Diamondbacks, the Baltimore Orioles, the Los Angeles Angels, and the Philadelphia Phillies. He also served as a special assistant and pro scout with the Seattle Mariners from 2016-2019.

John graduated from Stanford University in 2006 with a Bachelor of Arts degree in Economics.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, John has no such disciplinary information to report.

Item 4 - Other Business Activities

John is not engaged in any other business activities.

Item 5 - Additional Compensation

John has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404)495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is John's direct supervisor is and may be contacted at (404) 495-5230.

Brochure Supplement Form

ADV Part 2B

Item 1 - Cover Page

Darius Hicks, CFA

CRD# 5687558

of

BIP Wealth, LLC

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www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Darius Hicks, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Darius is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Darius Hicks (year of birth: 1986) is a Portfolio Manager with BIP Wealth. Prior to joining BIP in 2023, Darius spent more than seven years at Merrill Lynch as a Financial Advisor. Darius's primary responsibilities at BIP include portfolio management and securities trading for client investment portfolios. He also assists in the implementation and management of a number of proprietary BIP investment strategies.

Darius received his Bachelor's degree in Business Administration from the University of Central Florida in 2009. Darius also received the Chartered Financial Analyst® designation and is a member of the CFA Institute.

* The Chartered Financial Analyst® ("CFA®") designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level, self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations

covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charter holder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

Darius also holds a Series 66 license which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Darius has no such disciplinary information to report.

Item 4 - Other Business Activities

Darius has no outside business activities to report.

Item 5 - Additional Compensation

Darius has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495-5230.

Darius's direct supervisor is Eric Cramer, Chief Investment Officer. He may also be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Ross A. Hughes, CFP®

CRD# 5353552

of

BIP Wealth, LLC

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Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Ross Hughes, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Ross is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Ross Hughes (year of birth: 1984) is a Personal Wealth Advisor with BIP. Ross has over 14 years of experience in capital markets with expertise in financial planning and investment management.

Ross joined BIP Wealth in 2022. Prior to joining BIP, Ross worked as an Investment Advisor Representative at Capital Endurance Group, Inc. located in Alpharetta, GA from 2019 until 2022. Prior to Capital Endurance Group, he served as an Insurance Agent with The Allstate Corporation from 2018 to 2019. Ross was an Investment Advisor Representative at Redwood Wealth Management, LLC located in Alpharetta, GA from 2009 until 2018 and served as a Portfolio Analyst at PPA Advisory Services, Inc. located in Roswell, GA from 2008 to 2009.

Ross earned his Bachelor of Science in Family Financial Planning from the University of Georgia in May of 2008. In 2012, Ross obtained his CERTIFIED FINANCIAL PLANNER® certification*.

*CERTIFIED FINANCIAL PLANNER® professional

Ross is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Ross has no such disciplinary information to report.

Item 4 - Other Business Activities

Ross is currently under an Independent Contract as an Investment Advisory Representative with Capital Endurance Group. Ross receives income based on the advisory fees charged to his clients at Capital Endurance Group, Inc. Ross's Independent Contract expires December 31, 2022.

Item 5 - Additional Compensation

Other than as disclosed above, Ross is not engaged in any other business activities.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Ross's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Andrew “Drew” Malone, CFP®, CPA

CRD# 7422712

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Andrew “Drew” Malone, and supplements the BIP Wealth, LLC (“BIP”) Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if if they do not receive BIP’s Brochure, or if they have any questions about the contents of this supplement.

Additional information about Andrew is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Andrew Malone (year of birth: 1995) is an Associate Advisor with BIP. Andrew has over 4 years of experience in the financial services industry. Andrew joined BIP Wealth in 2023. Prior to joining BIP, Andrew worked as an Associate Advisor with Rollins Financial Advisors, LLC located in Atlanta, GA from 2021 until 2023. Prior to Rollins Financial Advisors, LLC, he served as a Senior Accountant with Wood Partners from 2020 to 2021. Andrew was an Assurance Associate at PricewaterhouseCoopers located in Atlanta, GA from 2018 until 2020.

Andrew earned his Bachelor of Science from the University of Alabama with a degree in Accounting in May 2017. In May 2018, Andrew earned his Master of Accountancy from the University of Alabama. In 2019, Andrew obtained his Certified Public Accountant (CPA) certification in the State of Georgia. In 2023, Andrew earned his Certified Financial Planner (CFP) certification.

Certified Public Accountant - The CPA certification in the State of Georgia is granted by the Georgia State Board of Accountancy. To attain the certification, the candidate must complete the required educational, examination and experience requirements set forth by the Georgia State Board of

Accountancy. The examination requirement includes the Uniform CPA Exam, which is developed by the American Institute of Certified Public Accountants (AICPA). The Uniform CPA Exam covers Auditing and Attestation (AUD), Business Environment and Concepts (BEC), Financial Accounting and Reporting (FAR), and Regulation (REG). The CPA certification requires 80 hours of continuing education every two years. A minimum of 20 hours must be earned in each year.

*CERTIFIED FINANCIAL PLANNER® professional

Drew is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this

commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Andrew has no such disciplinary information to report.

Item 4 - Other Business Activities

There are no outside business activities to report for Andrew.

Item 5 - Additional Compensation

Andrew has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Steven Manfredonia

CRD# 2326912

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Steven Manfredonia, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Steven is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Steven F. Manfredonia (year of birth: 1967) is an Investment Operations Manager with BIP. Prior to joining BIP in January of 2023, Steven spent nine years at TD Ameritrade, Inc. where he was a Sr. Branch Manager.

Steven's primary responsibilities at BIP include portfolio management and securities trading for client investment portfolios. He also assists in the implementation and management of a number of proprietary BIP investment strategies. Additionally, Steven is involved in firm-wide compliance functions, investment operations, reporting, and custodian / vendor relationships for BIP Wealth.

Steven received his Bachelor of Arts in Behavioral Psychology from Augusta University in 1992. Steven holds a Series 65 license which qualifies individuals as investment adviser representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Steven has no such disciplinary

information to report.

Item 4 - Other Business Activities

There are no outside business activities to report for Steven.

Item 5 - Additional Compensation

Steven has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Marcia M. Mayoue, CFA®, CFP®

CRD# 1887472

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Marcia Mayoue, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Marcia is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Marcia M. Mayoue (year of birth: 1966) is a Personal Wealth Advisor with BIP. Marcia has over 33 years of experience in capital markets with expertise in financial planning and investment management.

Marcia joined BIP in 2011. Prior to her involvement with BIP, Marcia was a Director with Holcombe Financial, Inc., owned her own wealth management firm (Mayoue Wealth Management) from 2007 to 2010, and served as Director at Homrich Berg Wealth Management from 2006 to 2007. She was with Balentine & Company from 1992 to 2006, and Manufacturers Hanover Securities from 1988 to 1992.

Marcia earned her Bachelor of Science in both finance and accounting from Miami University in Oxford, Ohio and her MBA from the University of Michigan in Ann Arbor, Michigan. Marcia became a Chartered Financial Analyst® charterholder*in 2001. In 2006, Marcia obtained her Certified Financial Planner® certification**.

Marcia is on the board of Moving in the Spirit. Marcia is also on the board of Usher's New Look Foundation.

* The Chartered Financial Analyst ® ("CFA ®") is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level, self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis.

Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor's degree.

****CERTIFIED FINANCIAL PLANNER® professional**

Marcia is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and she may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification

Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Marcia has no such disciplinary information to report.

Item 4 - Other Business Activities

Marcia is engaged in no other business activities.

Item 5 - Additional Compensation

Marcia has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP’s Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP’s Chief Executive Officer and serves on the firm’s Investment Committee. He is Marcia’s direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement Form

ADV Part 2B

Item 1 - Cover Page

Ryan Merriman

CRD# 7167194

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Ryan Merriman, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Ryan is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Ryan Merriman (year of birth: 1988) is an Associate Advisor with BIP Wealth. Ryan is a registered investment advisor.

Before joining BIP Wealth, Ryan was an Associate Banker at J.P. Morgan Private Bank, where he assisted bankers in delivering a wide range of financial advice across investments, credit, banking, and estate planning for high-net-worth individuals throughout the Southeast. Prior to his tenure at J.P. Morgan, Ryan worked as a Financial Analyst at Goldman Sachs.

Before embarking on his career in finance, Ryan proudly served four years of active duty in the United States Air Force, stationed in Charleston, SC.

Ryan earned his Bachelor of Science degree in Finance from the College of Charleston in 2015. He holds Series 65 license, which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Ryan has no such disciplinary information to report.

Item 4 - Other Business Activities

Ryan has no outside business activities to report.

Item 5 - Additional Compensation

Ryan has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

James R. Money, Jr., CFP[®], ChFC[®], CLU[®]

CRD# 1950954

of

BIP Wealth, LLC

2101 Brookstone Centre Parkway Suite 200
Columbus, Georgia 31904

(706) 256-0115

www.bipwealth.com

June 12, 2025

This Brochure Supplement provides information about James (“Jim”) R. Money, Jr., and supplements the BIP Wealth, LLC (“BIP”) brochure. You should have received a copy of that brochure. Please contact us at (706) 256-0115 if you did not receive BIP’s brochure, or if you have any questions about the contents of this Supplement.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP’s Brochure, or if they have any questions about the contents of this supplement.

Additional information about Jim Money is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 Educational Background and Business Experience

James R. Money, Jr. (year of birth: 1960) is a Manager at BIP. He served as Chief Compliance Officer and Operations Manager of The Money Advisor Group, LLC (“TMAG”) from July 2015 until May 2024 when TMAG was acquired by BIP. Jim is responsible for all aspects of technical and strategic operations in the delivery of services to our clients. Prior to TMAG, Jim was a Financial Advisor with Cambridge Investment Research Advisors, Inc. and a registered representative with its affiliated broker/dealer, Cambridge Investment Research, Inc. from August 2007 until July 2015. While working under the Cambridge umbrella, Jim provided advisory services as a member of “The Money Advisor Group”. TMAG was founded by Tim Money in 2001 and was subsequently registered as an investment adviser in July 2015.

Jim was also an agent of New York Life Insurance Company from June 1987 through December 2004 and a registered representative of NY Life Securities, Inc. from April 1989 through March 2006. Jim served in the U.S. Air Force from April 1981 to March 1987 as an administrator for the U.S. Air Force on the Command Staff of the Alaskan Air Command.

Jim attended classes at Columbus College from 1978 to 1980, Anchorage Community College from 1981 to 1982 and Troy University in 2010. Jim graduated from Columbus State University in December 2021 with a Bachelor of Business Administration degree in Accounting.

Professional Designation(s)

Jim has also earned the Certified Financial Planner (CFP®), Chartered Financial Consultant (ChFC®) and Chartered Life Underwriter (CLU®) professional designations.

*CERTIFIED FINANCIAL PLANNER® professional

Jim is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial

planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

The **Chartered Financial Consultant® (ChFC®)** is the "Advanced Financial Planning" designation conferred by The American College of Financial Services. The ChFC® professional is qualified to assist individuals, professionals, and small-business owners with comprehensive financial planning, including insurance, income taxation, retirement planning, investments, and estate planning. ChFC® designees must meet experience requirements and pass exams covering finance and investing.

Candidates must have at least three years of full-time business experience in the financial industry within the five years preceding the awarding of the designation, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning. In order to be awarded the ChFC® designation the candidate must complete seven core and two elective courses as well as pass a final proctored exam for each course. Continuing Education requirements are 30 hours every two years.¹

The **Chartered Life Underwriter® (CLU®)** professional designation is offered by The American College. The CLU® is a professional designation for individuals who wish to specialize in life insurance and estate planning. To receive the CLU® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question final examinations in order to receive the designation. Continuing Education requirements are 30 hours every two years.

Item 3 Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Jim has no such disciplinary information to report.

Item 4 Other Business Activities

Although Jim maintains an active insurance license, he is not an appointed insurance agent of any insurance company or agency and does not recommend insurance products or services to you for commissions or other compensation. On occasion, Jim consults and conducts technical research on insurance coverage and services for his clients. Jim usually provides this service without additional charge to clients whose assets are managed by BIP, or, for clients whose assets are not managed by BIP, for an hourly charge.

Item 5 Additional Compensation

Jim has no other income or compensation to disclose.

Item 6 Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the Investment Committee.

Jim's direct supervisor is Tim Money who can be reached at (706) 256-0115.

¹ *Note:* Jim obtained his ChFC® prior to the Professional Achievement in Continuing Education (PACE) renewal requirement going into effect and is not required to complete the 30 hours of continuing education every 2 years.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Paul T. Money, CFP®

CRD# 2048333

of

BIP Wealth, LLC

2101 Brookstone Centre Parkway Suite 200
Columbus, Georgia 31904

(706) 256-0115

www.bipwealth.com

June 12, 2025

This Brochure Supplement provides information about Paul T. (“Tim”) Money, and supplements the BIP Wealth, LLC (“BIP”) brochure. You should have received a copy of that brochure. Please contact us at (706) 256-0115 if you did not receive BIP’s brochure, or if you have any questions about the contents of this Supplement.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP’s Brochure, or if they have any questions about the contents of this supplement.

Additional information about Tim Money is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Paul T. (“Tim”) Money (year of birth: 1963) is President, The Money Advisor Group at BIP. He is the Founder of The Money Advisor Group, LLC (“TMAG”) and served as President and Chief Investment Officer until May 2024 when TMAG was acquired by BIP. Tim was a Financial Advisor with Cambridge Investment Research Advisors, Inc. and a registered representative with its affiliated broker/dealer, Cambridge Investment Research, Inc., from August 2007 until July 2015. While working under the Cambridge umbrella, Tim and his staff provided advisory services under the name of “The Money Advisor Group” which subsequently registered as an investment adviser in July 2015. Tim founded The Money Advisor Group entity in 2001 while serving as a Financial Advisor with MML Investors Services, Inc. where he worked from October 2001 to August 2007.

Tim has been helping individuals and business owners achieve their retirement planning and investment goals since 2001. Prior to his career in the investment field, Tim worked in the pulp and paper chemical business serving in consulting, production, and sales roles for 15 years.

Tim graduated from Columbus State University in 1986, earning a Bachelor of Business

Administration degree with a major in Marketing.

Professional Designation(s)

Tim is a licensed CERTIFIED FINANCIAL PLANNER® (CFP®) professional.

*CERTIFIED FINANCIAL PLANNER® professional

Tim is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Tim has no such disciplinary information to report.

Item 4 Other Business Activities

Tim is President and sole owner of Abbey Creek Properties, LLC, a real estate company that primarily invests in properties that are developed for future sale or developed for rental for mixed-use commercial tenants with an emphasis on financial and medical tenants.

Tim is President and sole owner of Green Island Consulting, LLC, an advisory firm that helps individual, corporate and non-profit clients with matters involving strategic, non-financial matters such as: spiritual development, networking, fund raising, leadership and legacy building.

Tim also serves as a member of the Columbus State University (CSU) Foundation Board of Trustees. He receives no remuneration, benefits or compensation, nor does BIP manage any assets for Columbus State University.

Tim is the Managing Partner and co-owner of Tin Man Holdings, LLC, a farming company that owns real estate in Kansas. Tim did not receive any fees or commissions with respect to the acquisition of the property or the formation of the company, nor does he provide investment advice in connection with, or receive any advisory fees from, Tin Man Holdings, LLC.

Tim is the Managing Member and co-owner of RCTM Properties, LLC, a real estate company that co-owns undeveloped real estate upon which one or more commercial buildings are intended to be constructed. The mailing address of RCTM Properties is P.O. Box 414, Fortson, Ga. 31808. Tim does not spend any material time with the business of RCTM Properties and Tim does not receive any fees or commissions with respect to the operations of RCTM Properties, nor does he provide investment advice in connection with, or receive any advisory fees from, RCTM Properties, LLC.

Item 5 Additional Compensation

Other than as stated above, Tim is not engaged in any other investment-related business or occupation, and does not earn compensation for the sale of any other products or services.

Item 6 Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the Investment Committee.

Tim's direct supervisor is Bill Harris who can be reached at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Chase Murray

CRD# 7916367

of

BIP Wealth, LLC

2500 Northwinds Pkwy
Building III, Suite 100
Alpharetta, GA 30009

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Chase Murray, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Chase is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Chase Murray (year of birth: 1998) is a Business Development Officer with BIP Wealth after starting his career in software sales with Salesforce and FullStory.

Chase joined BIP in 2023 to serve the complex financial needs of professional athletes in the BIP Baseball Division. Prior to this, Chase was in business development with Salesforce from 2022-2023. Additionally, Chase played 3 years of professional baseball as an outfielder with the Pittsburgh Pirates.

Chase graduated from the Georgia Institute of Technology in 2021 with a Bachelor of Business Administration. Chase holds a Series 65 license which qualifies individuals as Investment Advisor Representatives.

Item 3 – Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Chase has no such disciplinary information to report.

Item 4 - Other Business Activities

Chase is not engaged in any other business activities.

Item 5 - Additional Compensation

Chase has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404)495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Chase's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Mark A. Parker

CRD# 7334614

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Mark A. Parker, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

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Additional information about Mark is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mark A. Parker (year of birth: 1958) is the Vice President of Strategic Growth responsible for the creation and implementation of BIP's strategic business development and tactical approaches.

Mark began working at BIP in 2019 and is a registered investment advisor.

Prior to joining BIP, Mark has over 35 years of experience in the commercial real estate industry. He holds the Certified Commercial Investment Member designation of National Association of Realtors which he earned in 1988.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser, however, Mark has no such disciplinary information to report.

Item 4 - Other Business Activities

Mark is involved with the TV production of collegiate and professional football. He works at various NCAA and NFL football games, and occasionally other professional sporting events. He is compensated as a contractor for the ACC, and as a part-time, seasonal employee for various sports broadcasters and the NFL. A minimal number of hours per month are spent on these activities.

Additionally, Mark is involved in the management of several partnerships which hold real estate and other investment assets to which he devotes 2-4 hours per month.

Item 5 - Additional Compensation

Other than disclosed above, Mark is not engaged in any other business activities.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Mark's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement Form ADV Part 2B Item 1 - Cover Page

Elizabeth Patterson

CRD# 7672770

of

BIP Wealth, LLC

1222 Demonbreun Street
Suite 1425
Nashville, TN 37203

(404) 495-5230

www.bipwealth.com

July 29, 2025

This Brochure Supplement provides information about Elizabeth (“Liz”) Patterson, and supplements the BIP Wealth, LLC (“BIP”) Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP’s Brochure, or if they have any questions about the contents of this supplement.

Additional information about Liz is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Elizabeth Patterson (year of birth: 2002) is a Relationship Manager with BIP Wealth. Elizabeth Patterson is a registered investment advisor.

Before joining BIP Wealth, Liz was a collegiate volleyball player and worked one summer at Invesco US learning the sales process from the wholesaler’s point of view. Liz was a part of the inaugural class of interns at BIP Wealth, transitioned to a part-time role while she completed graduate school, and is now a full-time employee.

She earned her Masters of Science in Finance from Vanderbilt University in 2025, and she earned her Bachelor of Science degree in Business Administration from Georgia Institute of Technology in 2024. She holds a Series 65 license, which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Elizabeth has no such disciplinary information to report.

Item 4 - Other Business Activities

Liz has no outside business activities to report.

Item 5 - Additional Compensation

Liz has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

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Form ADV Part 2B

Item 1 - Cover Page

Mason L. Porritt

CRD# 7127591

of

BIP Wealth, LLC

1222 Demonbreun Street
Suite 1425
Nashville, TN 37203

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Mason Porritt and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

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Additional information about Mason is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mason L. Porritt (year of birth: 1994) is a Personal Wealth Advisor with BIP. Mason has two years of experience in the financial services industry.

Mason joined BIP in 2022 and will be located in BIP's new Nashville, TN office. Prior to his involvement with BIP, Mason was a Financial Advisor with a subsidiary of Securian Financial Services, Inc. in 2021. In 2019 Mason worked as an Internal Wholesaler for Jackson National Life Distributors, LLC.

In 2016 Mason earned his Bachelor of Business Administration degree in Marketing from Seidman College of Business in Grand Rapids, Michigan.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Mason has no such disciplinary information to report.

Item 4 - Other Business Activities

Mason is not engaged in any other business activities.

Item 5 - Additional Compensation

Mason has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Mason's direct supervisor and may be contacted at (404) 495-5230.

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Item 1 - Cover Page

John M. Ray, J.D.

CRD# 5315572

of

BIP Wealth, LLC

2500 Northwinds Parkway
Building III, Suite 150
Alpharetta, Georgia 30009

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about John M. Ray, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

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Additional information about John is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

John M. Ray (year of birth: 1967) joined BIP in 2014 as a Personal Wealth Advisor. John has 15 years of experience in capital markets with expertise in financial planning and investment management.

John started out in the financial services industry in 2007, serving as VP/Financial Advisor with Bernstein Global Wealth Management. In 2009, he moved to Bank of New York Mellon Wealth Management where he served as Director of Business Development. From 2011 to 2013, John worked with Level Creek Wealth Management as a financial advisor, and served as a registered representative of Berthel Fisher & Company Financial Services, Inc. John also served in business development/sales roles primarily with AT&T from 1995–2014.

John earned his Bachelor of Arts from Emory University (1989), and his MBA from The University of South Carolina's International Business program (1992). Thereafter, he earned a J.D.* from the Birmingham School of Law (2000).

* A Juris Doctorate ("J.D.") degree is the degree commonly conferred by law schools.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, John has no such disciplinary information to report.

Item 4 - Other Business Activities

John is not engaged in any other business activities.

Item 5 - Additional Compensation

John has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is John's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Aron R. Riddle, CFP®

CRD# 4434768

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Aron Riddle, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

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Additional information about Aron is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 – Educational Background and Business Experience

Aron R. Riddle (year of birth: 1981) is a Personal Wealth Advisor with BIP. Prior to joining BIP in 2017, Aron worked for Strategic Advisors, Inc., in Atlanta, for 13 years. Strategic Advisors, Inc. is the investment advisory arm of Fidelity Investments. Aron served the firm's private wealth clients as Vice President and Senior Account Executive and specialized in retirement, income, and multigenerational planning.

Aron received his Bachelor's degree in Finance with a minor in Economics from the Westminster College in Salt Lake City, Utah in 2004. In addition, Aron became a CERTIFIED FINANCIAL PLANNER® professional* in 2011.

*CERTIFIED FINANCIAL PLANNER® professional

Aron is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and

keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Aron has no such disciplinary information to report.

Item 4 - Other Business Activities

Aron received rental income from a property he owned in Salt Lake City, Utah, however, he sold the property in March, 2021 and no longer receives any income from the property. Aron has no other income or compensation to disclose.

Item 5 - Additional Compensation

Other than as disclosed above, Aron is not engaged in any other business activities.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Aron's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Forrest Robertson, CFP®

CRD# 2237591

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Forrest Robertson, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Forrest is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Forrest Robertson (year of birth: 1968) is a Personal Wealth Advisor with BIP. Forrest has over 26 years of experience in capital markets with expertise in financial planning and investment management.

Forrest joined BIP Wealth in 2009. Prior to his involvement with BIP, Forrest was a Financial Consultant with the Schwab Private Client program of Charles Schwab & Co. from 1999 until 2009, and served as a Branch Manager at Waterhouse Securities, Inc. from 1992 to 1999.

Forrest earned his Bachelor of Arts from the University of North Carolina at Chapel Hill. In 2002, he obtained his CERTIFIED FINANCIAL PLANNER® certification*. Forrest is a member of the University of North Carolina General Alumni Association (Atlanta Carolina Club).

*CERTIFIED FINANCIAL PLANNER® professional

Forrest is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Forrest has no such disciplinary information to report.

Item 4 - Other Business Activities

Forrest is not engaged in any other business activities.

Item 5 - Additional Compensation

Forrest has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Forrest's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement
Form ADV Part 2B
Item 1 - Cover Page
Kyle A. Schmidt, CFP®

CRD# 6003283

of

BIP Wealth, LLC

2500 Northwinds Parkway
Building III, Suite 150
Alpharetta, Georgia 30009

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Kyle Schmidt, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Kyle is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational and Business Experience

Kyle Schmidt (year of birth: 1983) is a Personal Wealth Advisor with BIP. Kyle has over 11 years of experience with expertise in financial planning and investment management.

Kyle joined BIP in 2018 to serve the complex financial needs of professional athletes in the BIP Baseball Division. Prior to this, Kyle was a Client Advisor with SunTrust Private Wealth Management from 2015-2018, GenSpring Family Offices (a division of SunTrust) from 2013-2015, Wells Fargo Advisors in 2013, and Morgan Stanley Smith Barney from 2011-2013. Additionally, Kyle was a pitcher with the Baltimore Orioles organization from 2004-2009.

Kyle also serves on the Board of Directors as the Board Chairman for the Fellowship of Christian Athletes, at the Georgia Tech campus.

Kyle earned his Bachelor of Science in Business from the Warrington School of Business at the University of Florida after his 5 years with the Baltimore Orioles. In 2017, Kyle obtained his CERTIFIED FINANCIAL PLANNER (CFP®).

*CERTIFIED FINANCIAL PLANNER® professional

Kyle is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

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seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Kyle has no such disciplinary information to report.

Item 4 - Other Business Activities

Kyle is not engaged in any other business activities.

Item 5 - Additional Compensation

Kyle has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Kyle's direct supervisor and may be contacted at (404) 495-5230.

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Form ADV Part 2B

Item 1 - Cover Page

John P. Scott, CFA®CFP®

CRD# 4660015

of

BIP Wealth, LLC

2500 Northwinds Parkway
Building III, Suite 150
Alpharetta, Georgia 30009

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about John P. (“JP”) Scott, and supplements the BIP Wealth, LLC (“BIP”) Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP’s Brochure, or if they have any questions about the contents of this supplement.

Additional information about JP is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 – Educational Background and Business Experience

John P. Scott (year of birth: 1981) is a Personal Wealth Advisor with BIP. JP has over 17 years of industry experience. Prior to joining BIP in 2015, JP was a Vice President – Financial Consultant at Charles Schwab & Co. for 10 years. Preceding his work at Charles Schwab, JP was a Financial Advisor at Cole Wealth Management and American Express Financial Advisors.

JP received his Bachelor’s degree in Finance from the University of Georgia in 2003. He is also a member in the CFA Society of Atlanta. In addition, JP received the Chartered Financial Analyst® designation* in 2014 and became a CERTIFIED FINANCIAL PLANNER® professional** in 2008.

* The Chartered Financial Analyst® (“CFA®”) designation is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. The CFA Program is a graduate-level, self-study program that combines a broad-based curriculum of investment principles with professional conduct requirements. Candidates are required to pass three levels of examinations covering areas such as accounting, economics, ethics, money management and security analysis. Before a candidate is eligible to become a CFA charterholder, he/she must meet minimum experience requirements in the area of investment/financial practice. To enroll in the program, a candidate must hold a bachelor’s degree.

****CERTIFIED FINANCIAL PLANNER® professional**

JP is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act

in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, JP has no such disciplinary information to report.

Item 4 - Other Business Activities

JP is not engaged in any other business activities.

Item 5 - Additional Compensation

JP has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is JP's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Michael F. Sorrow, Jr.

CRD# 7204735

of

BIP Wealth, LLC

3575 Piedmont Road NE
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Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Michael F. Sorrow, Jr., and supplements the BIP Wealth, LLC (“BIP”) Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP’s Brochure, or if they have any questions about the contents of this supplement.

Additional information about Michael is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Michael F. Sorrow, Jr. (year of birth: 1974) is a Personal Wealth Advisor with BIP. Michael has over 24 years of industry experience and works with high net worth individuals and families in the areas of financial planning and investment management.

Michael joined BIP in 2019. He began his career in financial services in 1997, serving as a Senior Consultant for Greene Consulting Associates, an industry leader of financial services education and training services. Michael was drafted by the San Francisco Giants in 1996 as an infielder.

Michael earned his Bachelor of Science in Management from the Georgia Institute of Technology (1996), his Master of Business Administration from Mercer University (1999) and his Executive Certificate for Financial Planning from the University of Georgia – Terry College of Business (2007).

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Michael has no such disciplinary information to report.

Item 4 - Other Business Activities

Michael is not engaged in any other business activities.

Item 5 - Additional Compensation

Michael has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Michael's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Matthew Speed

CRD# 6172601

of

BIP Wealth, LLC

3575 Piedmont Road
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Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Matthew Speed, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Matthew is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Matthew Speed (year of birth: 1985) is a Portfolio Manager with BIP Wealth. Matthew is a registered investment advisor. Before joining BIP Wealth, Matthew was an equity trader at Wells Fargo and Fixed Income Trader at Truist.

He earned his bachelor's degree from Kent State University and a Master of Science in Finance from Georgia State University. Matthew holds a Series 66 license which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Matthew has no such disciplinary information to report.

Item 4 - Other Business Activities

Matthew has no outside business activities to report.

Item 5 - Additional Compensation

Matthew has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

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Item 1 - Cover Page

Kevin Walker

CRD# 7656963

of

BIP Wealth, LLC

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(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Kevin Walker, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Kevin is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Kevin Walker (year of birth: 1981) is a Personal Wealth Advisor with BIP Wealth. Kevin has over 20 years of experience in the financial services industry as a mortgage loan officer. Kevin joined BIP Wealth in 2022.

Kevin earned an Associate's Degree in Business Administration. Kevin holds a Series 65 license which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Kevin has no such disciplinary information to report.

Item 4 - Other Business Activities

Kevin has no outside business activities to report.

Item 5 - Additional Compensation

Kevin has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

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Form ADV Part 2B

Item 1 - Cover Page

Taylor N. Williams, CFP®

CRD# 3009861

of

BIP Wealth, LLC

3575 Piedmont Road
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Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Taylor N. Williams, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Taylor is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 – Educational Background and Business Experience

Taylor N. Williams (year of birth: 1963) is a Personal Wealth Advisor with BIP. Taylor has over 25 years of industry experience and he is a CERTIFIED FINANCIAL PLANNER® professional.

Taylor joined BIP in 2015. Prior to his involvement with BIP, Taylor was an Investment Adviser Representative with Wellspring Associates Wealth Management from 2005 until 2015. He also served as a Registered Representative with LPL Financial, Inc. from 2009 until 2015. His previous experience includes six years with Schwab Private Client serving the financial needs of affluent families.

Taylor received his Bachelor's degree in Business from Charleston Southern University and obtained his CERTIFIED FINANCIAL PLANNER® certification* from Oglethorpe University.

****CERTIFIED FINANCIAL PLANNER® professional**

Taylor is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary

obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Taylor has no such disciplinary information to report.

Item 4 - Other Business Activities

Taylor is not engaged in any other business activities.

Item 5 - Additional Compensation

Taylor has no other income or compensation to disclose.

Item 6 - Supervision

Bill Harris has oversight and decision-making authority and responsibility for BIP. Firm investment policy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. He is Taylor's direct supervisor and may be contacted at (404) 495-5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Justin T. Yost

CRD# 7406205

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

November 4, 2024

This Brochure Supplement provides information about Justin T. Yost, and supplements the BIP Wealth, LLC ("BIP") Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP's Brochure, or if they have any questions about the contents of this supplement.

Additional information about Justin is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Justin Yost (year of birth: 1998) is an Associate Advisor with BIP Wealth. Justin is a registered investment advisor.

Before joining BIP Wealth, Justin was a registered associate at Morgan Stanley where he supported advisors with high-net-worth individuals and new clients on complex account type openings, transfers, portfolio management and private investments. Prior to Morgan Stanley Justin worked as a wealth management associate at Fieldpoint Private Securities in Greenwich, CT from 2021-2022.

Justin earned his bachelor's degree in economics with minors in philosophy and global trade and commerce from Wake Forest University in Winston-Salem, NC in 2021.

Justin holds a Series 66 license which qualifies individuals as Investment Advisor Representatives.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, Justin has no such disciplinary information to report.

Item 4 - Other Business Activities

Justin has no outside business activities to report.

Item 5 - Additional Compensation

Justin has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric Cramer reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Charles Joseph Young, CFP®

CRD# 7563120

of

BIP Wealth, LLC

3575 Piedmont Road
Building 15, Suite 730
Atlanta, Georgia 30305

(404) 495-5230

www.bipwealth.com

July 11, 2025

This Brochure Supplement provides information about Charles Joseph (“CJ”) Young, and supplements the BIP Wealth, LLC (“BIP”) Brochure. You should have received a copy of that Brochure.

Clients may contact us at (404) 495-5230, or by email clientcare@bipwealth.com if they do not receive BIP’s Brochure, or if they have any questions about the contents of this supplement.

Additional information about CJ is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Charles Joseph Young (year of birth: 2000) is an Associate Advisor with BIP Wealth. CJ is a registered investment advisor.

CJ joined BIP Wealth in 2023. As an advisor at BIP Wealth, CJ provides financial planning and advisory services to clients. Prior to joining BIP Wealth, CJ worked at Vanguard as part of their Advance to Financial Planning Associate program. As part of this program, CJ worked in Vanguard’s Onboarding department, assisting clients in opening new accounts and incoming transfer of assets, while also receiving training towards becoming a financial advisor for mass affluent clients.

CJ earned a bachelor’s degree in business administration at the Georgia Institute of Technology, with a concentration in finance. CJ earned his degree in May 2022.

CJ holds a Series 65 license which qualifies individuals as Investment Advisor Representatives. In 2025, CJ earned his CERTIFIED FINANCIAL PLANNER® (CFP®) certification.

*CERTIFIED FINANCIAL PLANNER® professional

CJ is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however, CJ has no such disciplinary information to report.

Item 4 - Other Business Activities

CJ has no outside business activities to report.

Item 5 - Additional Compensation

CJ has no other income or compensation to disclose outside of BIP.

Item 6 - Supervision

Bill Harris has oversight responsibility and decision-making authority for BIP. Firm investment policy and strategy and strategy are governed and implemented by BIP's Investment Committee, which is chaired by Eric A. Cramer who may be contacted at (404) 495-5230.

Bill Harris is BIP's Chief Executive Officer and serves on the firm's Investment Committee. Eric reports to the managing board of BIP, members of which also may be contacted at (404) 495- 5230.