

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**William J. Harris, CFP®**

**CRD# 2166332**

**of**

**BIP Wealth, LLC**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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](http://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.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Eric Cramer, CFA, CFP®**

**CRD# 2957889**

**of**

**BIP Wealth, LLC**

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

(404) 495-5230

[www.bipwealth.com](http://www.bipwealth.com)

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](mailto: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](http://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](http://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**

**BIP Wealth, LLC**

1222 Demonbreun Street  
Suite 1425  
Nashville, TN 37203

(404) 495-5230

[www.bipwealth.com](http://www.bipwealth.com)

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](mailto: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](http://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](http://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](http://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](mailto: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](http://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](http://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.

Clients may contact us at (404) 495-5230, or by email [clientcare@bipwealth.com](mailto: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 JJ is available on the SEC’s website at [www.AdviserInfo.sec.gov](http://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**

**Form ADV Part 2B**

**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](http://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](mailto: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](http://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](http://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](mailto: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](http://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](http://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, 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**

**Hayes Chamblee**

**CRD# 8067359**

**of**

**BIP Wealth, LLC**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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](http://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](mailto: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](http://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](http://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, 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](http://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](mailto: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](http://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](http://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](mailto: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](http://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®

certification. You may find more information about the CFP® certification at [www.cfp.net](http://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, 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](http://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](mailto: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](http://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](http://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](mailto: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](http://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](http://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**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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](http://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.

## **Brochure Supplement**

### **Form ADV Part 2B**

#### **Item 1 - Cover Page**

### **Mikhail Harmon**

**CRD# 7062509**

**of**

**BIP Wealth, LLC**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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  
Building III, Suite 100  
Alpharetta, GA 30009

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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  
Building III, Suite 150  
Atlanta, Georgia 30009

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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**

2500 Northwinds Pky  
Building III, Suite 150  
Alpharetta, GA 30009

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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](http://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](http://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](mailto: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](http://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](http://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](http://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](mailto: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](http://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](http://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](mailto: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](http://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](http://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](http://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](mailto: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](http://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<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>**

**CRD# 1950954**

**of**

**BIP Wealth, LLC**

2101 Brookstone Centre Parkway Suite 200  
Columbus, Georgia 31904

(706) 256-0115

[www.bipwealth.com](http://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](mailto: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](http://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](http://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.<sup>1</sup>

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.

---

<sup>1</sup> *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](http://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](mailto: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](http://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](http://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, 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](http://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](mailto: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](http://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](http://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.

Clients may contact us at (404) 495-5230, or by email [clientcare@bipwealth.com](mailto: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 Mark is available on the SEC's website at [www.AdviserInfo.sec.gov](http://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](http://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](mailto: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](http://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.

**Brochure Supplement**

**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](http://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.

Clients may contact us at (404) 495-5230, or by email [clientcare@bipwealth.com](mailto: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 Mason is available on the SEC's website at [www.AdviserInfo.sec.gov](http://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.

**Brochure Supplement**

**Form ADV Part 2B**

**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](http://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.

Clients may contact us at (404) 495-5230, or by email [clientcare@bipwealth.com](mailto: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](http://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](http://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.

Clients may contact us at (404) 495-5230, or by email [clientcare@bipwealth.com](mailto: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 Aron is available on the SEC's website at [www.AdviserInfo.sec.gov](http://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](http://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, 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](http://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](mailto: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](http://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](http://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, 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](http://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](mailto: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](http://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](http://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, 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.

**Brochure Supplement**

**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](http://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](mailto: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](http://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](http://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  
Building 15, Suite 730  
Atlanta, Georgia 30305

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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  
Building 15, Suite 730  
Atlanta, Georgia 30305

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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**

### **Form ADV Part 2B**

#### **Item 1 - Cover Page**

**Kevin Walker**

**CRD# 7656963**

**of**

**BIP Wealth, LLC**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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.

**Brochure Supplement**

**Form ADV Part 2B**

**Item 1 - Cover Page**

**Taylor N. Williams, CFP®**

**CRD# 3009861**

**of**

**BIP Wealth, LLC**

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

(404) 495-5230

[www.bipwealth.com](http://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](mailto: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](http://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](http://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](http://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](mailto: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](http://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](http://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](mailto: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](http://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](http://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, 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.