



Form ADV Part 2A: Firm Brochure

## Item 1 - Cover Page

# BIP Wealth, LLC

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Building 15, Suite 730  
Atlanta, Georgia 30305

**(404) 495-5230**

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

December 31, 2025

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

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

## Item 2: Material Changes

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

Since the last update on October 13, 2025, the firm has not made material changes to this brochure:

A copy of the firm's Brochure is available, free of charge, on the website at [www.bipwealth.com](http://www.bipwealth.com), by email at [bipcompliance@bipwealth.com](mailto:bipcompliance@bipwealth.com), or by calling BIP at 404.495.5230.

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## Item 4: Advisory Business

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### **Firm Description**

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

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

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

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

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

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### **Principal Owners**

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

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### **Types of Advisory Services**

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BIP provides comprehensive financial planning and investment management services.

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

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

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

BIP provides investment advisory services to employer-sponsored retirement plans, such as

employer-sponsored 401(k) plans. A separate fee schedule is applicable to these types of clients and can be found in Item 5 – Fees & Compensation.

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## **Assets Under Management**

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As of December 31, 2025, BIP managed approximately \$5,287,991,188 in assets for 3,137 clients. Of this total \$4,051,192,266 was managed on a discretionary basis, and \$1,236,798,922 was managed on a non-discretionary basis.

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## **Tailored Relationships**

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

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

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

BIP manages two "buy-write" strategies, which are run as separately managed accounts and block traded at Charles Schwab and Co., Inc. ("Schwab"). BIP Hedged Equity is a global equity strategy that owns index ETFs intended to provide coverage of the global equity markets. It sells options against a portion of the underlying equity with the goal of reducing the volatility by about one-third when compared to owning the underlying index ETFs alone. BIP Hedged Yield is a domestic equity strategy that owns a large cap U.S. equity ETF and sells call options against the entirety of the underlying equity with the goal of reducing the volatility by about three-fourths when compared to owning the underlying index ETFs alone. There can be no guarantee that an options strategy will achieve its objective or prove successful. The client must be prepared to accept the potential for unintended or undesired consequences (i.e. losing ownership of the security, incurring capital gains taxes).

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

Our general guideline is that private market equities, based on their "fair value" as determined by the entity managing such private market equities, should represent approximately one-third of the total investment in equity for most households. Exceptions to the rule will be common and will be

made based on individual client circumstances, such as a high projected income or previous experience with private investments. Some clients may not own any private securities, either because they are not Qualified Investors or because they are not willing to accept the additional risks.

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

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

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

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

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

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

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

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

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## **Types of Agreements**

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

BIP's Client Relationship Summary (Form CRS), a copy of this Brochure and the firm's Privacy Policy will be provided to clients prior to, or contemporaneously with, the execution of the IAA between each client and BIP. The client's custodian account documents include an authorization that allows the custodian of any of his/her accounts to debit the account(s) the amount of BIP's advisory fee and remit the fee to BIP. The authorization will remain valid until a written revocation of the authorization is received by BIP or the account custodian. In connection with this fee deduction process, the custodian will send to the client a statement, at least quarterly, indicating:

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

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## Termination of Agreement

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

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

## Item 5: Fees and Compensation

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### Description

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#### Asset Management Fees

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

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

The minimum portfolio value is generally set at \$1,000,000. If BIP agrees to an asset management relationship for a portfolio valued at less than \$1,000,000, the annual fee rate is 0.95%, however, the account will be subject to a \$4,000 minimum annual fee (\$1,000 per quarter). BIP may, at its discretion, make exceptions to the fee schedule or negotiate special fee arrangements where BIP deems it appropriate under the circumstances. For example, BIP may charge a lesser or no advisory fee based upon certain criteria (i.e., employees and family of employees, anticipated future additional assets, related accounts, account composition, etc.). No increase in BIP's fees will be effective without thirty (30) days' prior written notification to the client.

The more assets BIP manages for a client, the more the client will pay in fees. However, BIP has breakpoints in the fee schedule, so as client assets grow the percentage fee paid by the client

declines as the breakpoints are met. The value of public market assets is reported by the custodians using their pricing services and is not guaranteed by BIP. The value of an account for the purpose of pricing may exclude the negative value of any short positions or margin balances. Advisory fees charged on private market assets are based on the Fee Schedule above. The value of private market assets is described as follows:

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

#### Retirement Plans

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

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

#### BIP Institutional Reserve strategy

The firm offers the BIP Institutional Reserve strategy as a cash management account for companies. The fee schedule for this strategy is as follows:

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

#### Other Consulting Fees and Tax Services

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

#### Private Fund Fees

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

### Wrap Fee Program

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

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## **Assessment of Asset-Based Fees for BIP Clients**

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Advisory fees will be billed monthly in arrears and are calculated using the average daily balance of asset values for the prior month. In the event of a termination of the advisory relationship during a month, BIP will bill the advisory fee to the client for the partial month using the average daily balance.

Most clients prefer to authorize the account custodian to have BIP's advisory fees debited from their account(s) and remit the fees to BIP. If so desired, the client may choose to be billed directly by BIP for BIP's fees, in which case the client will be sent an invoice. Payments are due 15 days after the invoice is delivered to the client.

Unless BIP determines to the contrary, all cash positions (money markets, etc.) shall continue to be included as part of assets under management for purposes of calculating BIP's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), BIP may maintain cash positions for defensive purposes. In addition, while assets are maintained in cash, such amounts could miss market advances. Depending upon current yields, at any point in time, BIP's advisory fee could exceed the interest paid by the client's money market fund.

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## **Custodial Fees**

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

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## **Expense Ratios**

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

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

## **Item 6: Performance-Based Fees**

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### **Sharing of Capital Gains**

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

## Item 7: Types of Clients

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### Description

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

Client relationships may vary in scope and length of service.

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### Account Minimums

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

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

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

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### Methods of Analysis

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

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

*Please see “Mutual Fund Policies and Procedures” below.*

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

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

The BIP Investment Committee serves as the initial screen for private investments. After that, PWAs will work with their clients to determine how potential investments may fit into the risk and return objectives for each client.

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

Point Funds are more fully described in the offering documents.

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## **Mutual Fund Policies and Procedures**

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### **Mutual Fund Share Class Selection**

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

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

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## **Investment Strategies**

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

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

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

### **Key Investment Philosophies**

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

- Broad and global diversification optimizes the risk/return ratio. Mutual funds and ETFs enable much broader diversification than is feasible with individual securities. Fee-only service reduces conflicts and aligns the interests of BIP with those of our clients.
- Passively managed funds including index funds and ETFs from low-cost leaders provide a greater likelihood of success than actively managed funds.
- Driving costs out of the investment process allows clients to retain more of their wealth.
- Small and value stocks have been shown to provide superior returns over time and around

- the world.
- Covered call strategies can create attractive risk/reward dynamics.

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## Risk of Loss

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

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

portion of the portfolio in private market investments. In many cases, a related party to BIP serves as general partner, or in another managerial capacity, which results in a conflict of interest. The value of client portfolios will be based on the value of private market investments in which they are invested, the success of each of which will depend heavily upon the efforts of their respective managers. When the investment objectives and strategies of a manager are out of favor in the market, or a manager makes unsuccessful investment decisions, the private market investments managed by the manager will lose money. A client account could lose a substantial percentage of its value if the investment strategies of the private market offerings in which it is invested are out of favor at the same time. The same is true if several of the managers make unsuccessful investment decisions.

- **Value Investment Risk:** Stocks trading at various price-to-book ratios may perform differently. Following a value-oriented investment strategy over any period may cause the portfolio to underperform equity funds that use other investment strategies.
- **Covered Call Risk:** Selling covered calls reduces the volatility of a covered call strategy under most market conditions; however, volatility under extreme market conditions may not adequately reduce the risk of the portfolio.
- **Margin Account Risk:** BIP does not recommend the use of margin for investment purposes. A margin account is a brokerage account that allows investors to borrow money to buy securities and/or for other non-investment borrowing purposes. The broker/custodian charges the investor interest for the right to borrow money and uses the securities as collateral. By using borrowed funds, the customer is employing leverage that will magnify both account gains and losses. The use of margin can cause significant adverse financial consequences in the event of a market correction.

## Item 9: Disciplinary Information

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### Legal and Disciplinary

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

BIP does not have any required disclosures under this item.

## Item 10: Other Financial Industry Activities and Affiliations

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### Financial Industry Activities and Affiliations

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

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

Certain advisors at BIP are also registered representatives of The Strategic Finance Alliance, Inc. ("SFA"), a broker-dealer, as well as advisory representatives of Strategic Blueprint, LLC ("Strategic Blueprint"), a registered investment adviser. SFA and its registered representatives offer securities and financial products in addition to rendering investment advice. Certain advisors at BIP are also licensed to sell insurance products with the states in which they do business, and are appointed by various insurance companies, including through SFA's affiliated insurance agency, SFA Insurance Services, Inc.

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

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

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

### **Sub-Advisory Accounts**

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

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

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

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

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### **Code of Ethics**

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

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

- Standards of conduct and compliance with applicable laws, rules, and regulations
- Protection of material non-public information
- Addressing conflicts of interest
- Employee disclosure and reporting of personal securities holdings and transactions
- The firm’s initial public offering and private placement policy
- Reporting of violations of the Code
- Enforcement of the Code

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

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

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

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## **Participation or Interest in Client Transactions**

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

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

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## **Personal Trading**

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

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

## **Item 12: Brokerage Practices**

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## Selecting Brokerage Firms

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

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

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

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

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

BIP recommends Fidelity or Schwab to clients for custody and brokerage services. While there is no direct link between BIP's participation in the Programs and the investment advice it gives to its clients through its participation in the Programs, BIP receives economic benefits that are typically not available to retail investors. These benefits generally include, without limitation, the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving program participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to BIP by third party vendors. The Brokers may also pay for business consulting and professional services received by BIP's related persons.

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

### Directed Brokerage

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

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## **Best Execution**

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

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

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## **Order Aggregation**

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

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## **Relationships with Investment Product Providers**

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Following a stringent interview process, BIP was granted access by Dimensional Fund Advisers (DFA) to its mutual funds. DFA is an Austin, Texas-based mutual fund company with over 100 separate funds in aggregate and over \$1 trillion of firm-wide assets under management (as of February 9, 2026).

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

- Attendance at seminars hosted by DFA at which the investment products of DFA are explained, academic instruction is given on asset allocation strategies, and financial planning and practice management is given. BIP pays all the travel and hotel costs for members and staff attending these seminars. DFA provides, at no charge to BIP or the other attendees at such seminars, the speakers and facilities for the seminar, occasional luncheons or dinners, and the materials handed out at the seminar.
- Access to the "financial adviser" portion of the DFA website ([www.dfaus.com](http://www.dfaus.com)), which contains additional academic research, practice management articles, newsletters, educational video presentations, software, and investment returns data.
- Use of the DFA Returns and DFA Allocation Evaluator software programs and accompanying data, which can be utilized to ascertain how different asset classes (as represented by various indices) and different mutual funds of DFA have performed over time and which provide a method for calculation based upon historical results of rate of

return and standard deviation for those assets classes and mutual funds.

- Various print materials (including article reprints and DFA brochures).
- Occasional practice management conferences and telephone conferences with DFA's team members to discuss specific issues relating to academic research, investment theory, practice development (marketing), and management issues.

We are under no obligation to recommend the mutual funds of Dimensional Fund Advisers to our clients. We recommend the mutual funds of DFA, or other mutual fund companies, or other investment products only when we believe they best suit our client's objectives. We do not provide any payment to DFA for the access provided to our clients. DFA does not pay BIP any monetary compensation to recommend the funds of DFA.

## Item 13: Review of Accounts

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### Periodic Reviews

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

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### Regular Reports

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

## Item 14: Client Referrals and Other Compensation

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### Incoming Referrals

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

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

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

BIP has received client referrals from Schwab previously through its participation in Schwab's *AdvisorDirect*. Schwab is a broker-dealer independent of and unaffiliated with BIP. There is no employee or agency relationship between the two firms. Schwab established *AdvisorDirect* as a means of referring its brokerage customers and other investors seeking fee-based personal investment management services or financial planning services to independent investment advisors. Schwab does not supervise BIP and has no responsibility for BIP's management of client portfolios or BIP's other advice or services. BIP pays Schwab an on-going fee for each successful client referral. This fee is usually a percentage (not to exceed 25%) of the advisory fee that the client pays to BIP ("Solicitation Fee"). BIP will also pay Schwab the Solicitation Fee on any advisory fees

received by BIP from any of a referred client's family members, including a spouse, child or any other immediate family member who resides with the referred client and hired BIP on the recommendation of such referred client. BIP will not charge clients referred through AdvisorDirect any fees or costs higher than its standard fee schedule offered to its clients or otherwise pass Solicitation Fees paid to Schwab to its clients. *For information regarding additional or other fees paid directly or indirectly to Schwab, please refer to Schwab's AdvisorDirect Disclosure and Acknowledgement Form.*

BIP's participation in *AdvisorDirect* raises conflicts of interest. Schwab has referred clients through *AdvisorDirect* to investment advisors that encourage their clients to custody their assets at Schwab. Consequently, BIP has an incentive to recommend to *AdvisorDirect* clients that the assets under management by BIP be held in custody with Schwab and to place transactions for client accounts with Schwab. In addition, BIP has agreed not to solicit clients referred to it through *AdvisorDirect* to transfer their accounts from Schwab or to establish brokerage or custody accounts at other custodians, except when its fiduciary duties require doing so. BIP's participation in *AdvisorDirect* does not diminish the execution of trades for client accounts.

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## **Referrals Out**

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

## Item 15: Custody

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### **Account Statements**

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

### **Standing Letter of Instruction**

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

### **Private Fund**

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

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### **Performance Reports**

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

## Item 16: Investment Discretion

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## **Discretionary Authority for Trading**

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

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

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

BIP will make recommendations it believes are appropriate for the client's investment plan. BIP will observe any other specific limitations that may be imposed by the client in relation to this discretionary authority.

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

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## **Limited Power of Attorney**

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

## Item 17: Voting Client Securities

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### **Proxy Votes**

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BIP does not vote proxies for client accounts.

## Item 18: Financial Information

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### **Financial Condition**

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



# William J. Harris, CFP®

CRD# 2166332  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about William (“Bill”) Harris that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## 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.

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- 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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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**

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 Cramer, CFA<sup>®</sup>, CFP<sup>®</sup>

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Eric Cramer that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## 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.

\*Chartered Financial Analyst® Charterholder

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

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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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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**

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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 may also be contacted at (404) 495-5230.

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# Ashley L. Arrington, CFP<sup>®</sup>

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January 1, 2026

This Brochure Supplement provides information about Eric Cramer that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Ashley is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ashley Arrington (year of birth: 1987) is a Personal Wealth Advisor with BIP. Ashley has over 16 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 a 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 serves on multiple non-profit boards including Sharebuilt and the Nashville Public Library.

\*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.

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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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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, 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 Ashley's direct supervisor and may be contacted at (404) 495-5230.



# John Edward Barone

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January 1, 2026

This Brochure Supplement provides information about John (“Jack”) Barone that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Jack is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jack (year of birth: 2002) is an Associate Advisor with BIP Wealth. Jack is an investment adviser representative.

Jack joined BIP Wealth in 2025. As an advisor at BIP Wealth, Jack provides financial planning and advisory services to clients. Prior to joining BIP Wealth as an Associate Advisor, Jack served as an Internship Supervisor for the BIP Wealth internship program. As part of this role, Jack worked closely with the 22 interns, assisting and mentoring them through the development of their presentations. Jack also gave a hand full of presentations going over the mechanics of the internship and other topics of interest such as FINRA test tips and resume building and interviewing tips.

Jack earned a bachelor's degree in business administration at Georgia Southern University with a concentration in finance. Jack earned his degree in May 2025.

## **ITEM 3 – DISCIPLINARY INFORMATION**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Jack is not engaged in any other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Jack 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 Jack's direct supervisor and may be contacted at (404) 495-5230.



# Dennis A. Booker

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January 1, 2026

This Brochure Supplement provides information about Dennis Booker that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Dennis A. Booker (year of birth: 1974) is a Personal Wealth Advisor with BIP. Dennis has over 25 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 he served as a Financial Consultant at American Express Financial Advisors in 2000.

## **ITEM 3 – DISCIPLINARY INFORMATION**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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.



# Jesse-Jelle Boot

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January 1, 2026

This Brochure Supplement provides information about Jesse-Jelle (“JJ”) Boot that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

JJ Boot (year of birth: 1993) is a Relationship Manager with BIP Wealth. JJ is an investment adviser representative.

Before joining BIP Wealth, JJ held various positions at Mercer Advisors, in which he served 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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

JJ is not engaged in any other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

JJ 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. JJ's direct supervisor is Nathan Smith, BIP's Chief Operations Officer. He may be contacted at (404) 495-5230.



# Lori L. Boykin

CRD# 2784418

of

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January 1, 2026

This Brochure Supplement provides information about Lori Boykin that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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, 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. Lori's direct supervisor is Nathan Smith, BIP's Chief Operations Officer. He may be contacted at (404) 495-5230.



# Michael S. Brocker, CFP®

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This Brochure Supplement provides information about Michael Brocker that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“Brochure”). You should have received a copy of that Brochure.

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Additional information about Michael is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## 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).

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- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
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· Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

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

### **ITEM 3 – DISCIPLINARY INFORMATION**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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, 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 Michael’s direct supervisor and may be contacted at (404) 495-5230.



# Andrew Byers

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January 1, 2026

This Brochure Supplement provides information about Andrew (“Drew”) Byers that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Drew is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Drew Byers (year of birth: 2001) is an Associate Advisor with BIP Wealth. Drew Byers is an investment adviser representative.

Before joining BIP Wealth, Drew was a collegiate baseball player. He also worked part time at WrightCore from May 2016 to October 2021 and later with 1<sup>st</sup> Source Bank Performance Center from September 2024 to May 2025. Drew earned his Master of Science in Business Analytics from the University of Notre Dame in 2025 and his Bachelor of Science in Business Administration from the Georgia Institute of Technology in 2024. He holds a Series 65 license, which qualifies an individual as an Investment Advisor Representative.

## **ITEM 3 – DISCIPLINARY INFORMATION**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Drew is not engaged in any other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Drew 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 Drew's direct supervisor and may be contacted at (404) 495-5230.



# Andrew Bunch, CFA<sup>®</sup>, CFP<sup>®</sup>

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This Brochure Supplement provides information about Andrew (“Andy”) Bunch that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## 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 Master 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.

\*Chartered Financial Analyst® Charterholder

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

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.

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

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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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, 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.

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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.

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# Hayes Chamblee

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Hayes Chamblee that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Hayes Chamblee (year of birth: 1998) is an Associate Advisor with BIP Wealth. Hayes is an investment adviser representative.

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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Hayes is not engaged in any other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Hayes 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 Hayes' direct supervisor and may be contacted at (404) 495-5230.



# Karen L. Chermak

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Karen Chermak that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“Brochure”). You should have received a copy of that Brochure.

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Additional information about Karen is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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.



# James C. Clark III, CFP®

CRD# 7736048  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about James Clark that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

James Clark (year of birth: 1996) is an Associate Advisor with BIP Wealth. James has over 3 years 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:

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- 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:

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

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

### **ITEM 3 – DISCIPLINARY INFORMATION**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

James is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

James 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 James’ direct supervisor and may be contacted at (404) 495-5230.



# Daniel M. Corr, CFP®

CRD# 6921476  
of  
BIP Wealth, LLC

2101 Brookstone Centre Parkway  
Suite 200  
Columbus, Georgia 31904

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

Form ADV Part 2B Supplement  
March 10, 2026

This Brochure Supplement provides information about Daniel Corr that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Daniel is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Daniel Corr (birth year 1998), is an associate advisor at BIP Wealth. Daniel has 8 years of industry experience in the investment management and financial planning industry. Daniel began his experience at UBS in 2018 as an intern, then was hired as an associate in 2021. Daniel was with UBS until 2025, when he started at Merrill Lynch as an associate. Daniel joined BIP Wealth in 2026.

Daniel earned his Bachelor of Science in Business Administration with a degree in finance from the Busch School of Business at The Catholic University of America. Daniels holds a license for the Series 66 examination which qualifies individuals as Investment Advisor Representatives. In 2025, Daniel obtained his CERTIFIED FINANCIAL PLANNER® certification\*.

\*CERTIFIED FINANCIAL PLANNER® professional

Daniel 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).

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

### **ITEM 3 – DISCIPLINARY INFORMATION**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Daniel is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Daniel 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 Daniel’s direct supervisor and may be contacted at (404) 495-5230.



# Michel Cowdery

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Michel Cowdery that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Michel 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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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 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. Michel's direct supervisor is Nathan Smith, BIP's Chief Operations Officer. He may be contacted at (404) 495-5230.



# Charles A. Crowley IV, CFP®

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Charles Crowley that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“Brochure”). You should have received a copy of that Brochure.

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Additional information about Charles is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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



## 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 Bachelor's 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).

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- 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

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of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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

### **ITEM 3 – DISCIPLINARY INFORMATION**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Charles is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Charles 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 Charles’ direct supervisor and may be contacted at (404) 495-5230.



# Thomas E. Day Jr., CFA<sup>®</sup>

CRD# 4677527  
of  
BIP Wealth, LLC

3575 Piedmont Road  
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Atlanta, Georgia 30305

(404) 495-5230

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

Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Thomas E. Day Jr. that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **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.

\*Chartered Financial Analyst® Charterholder

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.

## **ITEM 3 – DISCIPLINARY INFORMATION**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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.



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

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# Matthew Edmiston

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Matthew Edmiston that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Matthew Edmiston (year of birth: 1995) is an Associate Advisor with BIP Wealth. He is an investment adviser representative. 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. He is currently pursuing his Certified Financial Planner (CFP) certification.

## **ITEM 3 – DISCIPLINARY INFORMATION**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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 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 Matthew's direct supervisor and may be contacted at (404) 495-5230.



# Chad J. Edwards

CRD# 5437543  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Chad J. Edwards that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Chad is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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## Chad J. Edwards

Year of Birth: 1975

### Education

- Southern Illinois University, Bachelor of Arts; 1994-1998

### Securities Exams

- Series 7      General Securities Representative
- Series 63     Uniform Securities Agent
- Series 65     Uniform Investment Adviser Representative

### Business Background

- **BIP Wealth**; Investment Adviser Representative; 2025 – Present
- **Prehmus Financial Partners**; Partner; 2015 – Present
- **The Strategic Financial Alliance, Inc.**; Registered Representative; 2015 – Present
- **Strategic Blueprint, LLC**; Investment Adviser Representative; 2021 – 2025
- **The Strategic Financial Alliance, Inc.**; Investment Adviser Representative; 2015 – 2025

## ITEM 3 – DISCIPLINARY INFORMATION

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

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Edwards is a registered representative of The Strategic Financial Alliance, Inc. (SFA), member FINRA/SIPC. Prehmus Financial Partners is not affiliated with SFA. Mr. Edwards is also a licensed insurance agent, offering insurance products and services through unaffiliated insurance companies.

## ITEM 5 – ADDITIONAL COMPENSATION

As a registered representative and licensed insurance agent, Mr. Edwards earns commissions or other compensation from the sale of securities and insurance products and services.

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SFA provides various benefits and/or payments to financial advisors when they affiliate as an advisory representative or as a registered representative, respectively. These benefits are intended to assist with the costs associated with transition.

Mr. Edwards will earn options to purchase shares of SFA Holdings, Inc. (SFAH), the parent company of SFA. The number of options is based on the revenue Mr. Edwards generates through the SFAH affiliated companies. The value of these options increases as the profits of the SFAH companies increase.

Mr. Edwards may receive benefits such as assistance with marketing and client education from product sponsors. When he conducts due diligence on specific alternative investments, the product sponsor can pay for reasonable costs of his travel to visit the sponsor and/or site of the investment. When he participates in SFA sponsored conferences, he may receive non-cash compensation in the form of travel expenses, meals and other services based on the amount of commissions and compensation he has earned through SFA.

As your Advisory Representative, Mr. Edwards undertakes to always put your interests first. While any form of compensation can create a conflict of interest and an incentive to recommend investment products based on that compensation, Mr. Edwards addresses potential conflicts by making recommendations based on your expressed objectives, risk tolerance, and financial profile. He will explain the compensation, fees, expenses, benefits and risks associated with the strategies and products he recommends.

You are not obligated to purchase products through Mr. Edwards in his capacity as a registered representative or as a licensed insurance agent. You are not obligated to use the services of SFA.

## **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 Chad's direct supervisor and may be contacted at (404) 495-5230.



# John H. Giesler

CRD# 8199200  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about John Giesler that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

John Giesler (year of birth: 2000) is a Compliance Specialist with BIP Wealth. He is also a registered investment advisor.

Before joining BIP Wealth, John was a collegiate baseball player at the Georgia Institute of Technology. John earned his Bachelor of Science in Business Administration in 2023. He also earned a Master of Real Estate Development degree from Georgia Tech in 2025.

John holds a Series 65 license which qualifies individuals as Investment Advisor Representatives. He is currently pursuing his Certified Financial Planner (CFP) certification.

## **ITEM 3 – DISCIPLINARY INFORMATION**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

John is not engaged in any other business activity.

## **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.



# Jeffrey S. Grossman, CFA<sup>®</sup>

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Jeffrey S. Grossman, that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## 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.

\*Chartered Financial Analyst® Charterholder

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.

## ITEM 3 – DISCIPLINARY INFORMATION

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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.

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

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# Matthew Hand, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Matthew Hand that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Matthew Hand (year of birth: 1994) is an Personal Wealth Advisor with BIP. Matthew has over 8 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.

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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**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Matthew is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Matthew 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 Matthew’s direct supervisor and may be contacted at (404) 495-5230.



# Mikhail Harmon

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Mikhail Harmon that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Mikhail is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Mikhail Harmon (year of birth: 1996) is a Portfolio 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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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 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. Mikhail's direct supervisor is Nathan Smith, BIP's Chief Operations Officer. He may be contacted at (404) 495-5230.



# Jeremy Hermida

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Jeremy Hermida that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Jeremy Hermida (year of birth: 1984) is a Wealth Consultant 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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Jeremy is not engaged in 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.



# Xavier Herschberg

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Xavier (“Xavi”) Herschberg that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Xavi is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Xavier Herschberg (year of birth: 1996) is Personal Wealth Advisor with BIP. Xavi is an investment adviser representative 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). He is currently pursuing his Certificated Financial Planner (CFP) certification. Xavi holds a Series 65 license which qualifies individuals as Investment Advisor Representatives.

## **ITEM 3 – DISCIPLINARY INFORMATION**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Xavi is not engaged in other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Xavi 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 Xavi's direct supervisor and may be contacted at (404) 495-5230.



# John Hester, CFP®

CRD# 7217308  
of  
BIP Wealth, LLC

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Alpharetta, Georgia 30009

(404) 495-5230

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

Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about John Hester that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## 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. John holds a Series 65 license which qualifies individuals as Investment Advisor Representatives. In 2023, John earned his CERTIFIED FINANCIAL PLANNER® (CFP®) certification\*.

\*\*CERTIFIED FINANCIAL PLANNER® professional

John 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.

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- 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**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

John is not engaged in 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.



# Darius Hicks, CFA<sup>®</sup>

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Darius Hicks that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Darius is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **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.

\*Chartered Financial Analyst® Charterholder

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.

## **ITEM 3 – DISCIPLINARY INFORMATION**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Darius is not engaged in any other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Darius 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.



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

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# Ross A. Hughes, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Ross Hughes that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Ross is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ross Hughes (year of birth: 1984) is a Personal Wealth Advisor with BIP. Ross has nearly 20 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).

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- 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.
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- 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.

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- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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

### **ITEM 3 – DISCIPLINARY INFORMATION**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Ross is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Ross 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 Ross’ direct supervisor and may be contacted at (404) 495-5230.



# Scott H. Levy

CRD# 3028508

of

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Scott H. Levy that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Scott is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Scott H. Levy

Year of Birth: 1974

#### Education

- Auburn University, Bachelor of Science in Marketing; 1994-1998

#### Securities Exams

- Series 7      General Securities Representative
- Series 63     Uniform Securities Agent
- Series 65     Uniform Investment Adviser Representative

#### Business Background

- **BIP Wealth**; Investment Adviser Representative; 2025 – Present
- **Prehmus Financial Partners**; Partner; 2015 – Present
- **The Strategic Financial Alliance, Inc.**; Registered Representative; 2012 – Present
- **Strategic Blueprint, LLC**; Investment Adviser Representative; 2021 – Present
- **The Strategic Financial Alliance, Inc.**; Investment Adviser Representative; 2015 – 2025
- **ITEM 3 – DISCIPLINARY INFORMATION**

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

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Levy is a registered representative of The Strategic Financial Alliance, Inc. (SFA), member FINRA/SIPC. Prehmus Financial Partners is not affiliated with SFA. Mr. Levy is also a licensed insurance agent, offering insurance products and services through unaffiliated insurance companies.

Mr. Levy is also registered as an investment adviser representative with Strategic Blueprint, LLC, a separately registered investment adviser. Clients advised by Mr. Levy through Strategic Blueprint are expected to transition their account management to BIP Wealth. Mr. Levy remains dually registered with Strategic Blueprint solely to continue servicing existing Strategic Blueprint

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clients during this transition. He will provide advisory services to new clients exclusively through BIP Wealth. Strategic Blueprint does not supervise advisory activities conducted through BIP Wealth.

## **ITEM 5 – ADDITIONAL COMPENSATION**

As a registered representative and licensed insurance agent, Mr. Levy earns commissions or other compensation from the sale of securities and insurance products and services.

SFA provides various benefits and/or payments to financial advisors when they affiliate as an advisory representative or as a registered representative, respectively. These benefits are intended to assist with the costs associated with transition.

Mr. Levy will earn options to purchase shares of SFA Holdings, Inc. (SFAH), the parent company of SFA. The number of options is based on the revenue Mr. Levy generates through the SFAH affiliated companies. The value of these options increases as the profits of the SFAH companies increase.

Mr. Levy may receive benefits such as assistance with marketing and client education from product sponsors. When he conducts due diligence on specific alternative investments, the product sponsor can pay for reasonable costs of his travel to visit the sponsor and/or site of the investment. When he participates in SFA sponsored conferences, he may receive non-cash compensation in the form of travel expenses, meals and other services based on the amount of commissions and compensation he has earned through SFA.

As your Advisory Representative, Mr. Levy undertakes to always put your interests first. While any form of compensation can create a conflict of interest and an incentive to recommend investment products based on that compensation, Mr. Levy addresses potential conflicts by making recommendations based on your expressed objectives, risk tolerance, and financial profile. He will explain the compensation, fees, expenses, benefits and risks associated with the strategies and products he recommends.

You are not obligated to purchase products through Mr. Levy in his capacity as a registered representative or as a licensed insurance agent. You are not obligated to use the services of SFA.

## **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.

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

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# Andrew Malone, CPA, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Andrew (“Drew”) Malone that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Drew is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## 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 professional

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).

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professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

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

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- 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**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Drew is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Drew has no other income or compensation to disclose.

### **ITEM 6 – SUPERVISION**

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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 Drew's direct supervisor and may be contacted at (404) 495-5230.

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# Steven Manfredonia

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Steven Manfredonia that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“Brochure”). You should have received a copy of that Brochure.

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Additional information about Steven is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Steven is not engaged in any other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Steven has no other income or compensation to disclose.

## **ITEM 6 – SUPERVISION**

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



# Marcia M. Mayoue, CFA<sup>®</sup>, CFP<sup>®</sup>, CDFIA<sup>®</sup>

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Marcia Mayoue that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Marcia M. Mayoue (year of birth: 1966) is a Personal Wealth Advisor with BIP. Marcia has over 37 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 also served on the board of Moving in the Spirit and currently serves on the board of Usher's New Look Foundation and on the Investment Committee for Dobbs Foundation.

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\*\*. In 2025, Marcia became a Certified Divorce Financial Analyst® (CDFA®) professional.

### \*Chartered Financial Analyst® Charterholder

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

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

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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**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Marcia is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Marcia has no other income or compensation to disclose.



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## **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 Marcia's direct supervisor and may be contacted at (404) 495-5230.



# Ryan Merriman

CRD# 7167194  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Ryan Merriman that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Ryan Merriman (year of birth: 1988) is an Associate Advisor with BIP Wealth. Ryan is an investment adviser representative.

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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Ryan is not engaged in other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Ryan 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 Ryan's direct supervisor and may be contacted at (404) 495-5230.



# James R. Money, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup>

CRD# 1950954  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about James (“Jim”) R. Money Jr. that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Jim is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## 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®

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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.

#### Chartered Financial Consultant® (ChFC®)\*\*

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>

#### Chartered Life Underwriter® (CLU®)\*\*\*

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,

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100-question final examinations in order to receive the designation. Continuing Education requirements are 30 hours every two years.

### **ITEM 3 – DISCIPLINARY INFORMATION**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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**

Othe than disclosed above, 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 firm's Investment Committee. Jim's direct supervisor is Tim Money and may be contacted at (706) 256-0115.



# Paul T. Money, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Paul T. (“Tim”) Money that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Paul is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## 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. In 2001, Tim has earned the Certified Financial Planner® certification (CFP®)\*.

\*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).

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

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- 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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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.

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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**

Othe than disclosed above, Tim 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. Tim's direct supervisor is Bill Harris and may be contacted at (404) 495-5230.



# Chase Murray, SE-AWMA™

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Chase Murray that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“Brochure”). You should have received a copy of that Brochure.

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Additional information about Chase is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Chase Murray (year of birth: 1998) is a Wealth Consultant 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.

Sports & Entertainment Accredited Wealth Management Advisor™, SE-AWMA™, and the SE-AWMA™ logo are registered certification marks of The College for Financial Planning Institutes Corp. in the United States.

## **ITEM 3 – DISCIPLINARY INFORMATION**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Chase is not engaged in 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.



# Mark A. Parker

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Mark Parker that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“Brochure”). You should have received a copy of that Brochure.

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Additional information about Mark is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **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 an investment adviser representative.

Prior to joining BIP, Mark has over 35 years of experience in the commercial real estate industry.

## **ITEM 3 – DISCIPLINARY INFORMATION**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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 by the College Football Playoffs, Atlantic Coast Conference and Tupelo-Honey Productions and is a part-time, seasonal employee for FOX Sports, CBS and the National Football League. These activities are seasonal during which Mark devotes 2 hours per month during weekdays with all other activities on weekends.

Additionally, Mark is involved in the management of several real estate partnerships to which he devotes 1-2 hours per month. He also owns a single-family rental home and devotes 1-2 hours per month to its management.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Other than disclosed above, Mark 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 Mark's direct supervisor and may be contacted at (404) 495-5230.



# Elizabeth Patterson

CRD# 7672770  
of  
BIP Wealth, LLC

1222 Demonbreun Street  
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Nashville, TN 37203

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Elizabeth (“Liz”) Patterson that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Elizabeth Patterson (year of birth: 2002) is a Relationship Manager with BIP Wealth. Elizabeth Patterson is an investment adviser representative.

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 Master 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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Liz is not engaged in other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Liz 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 Liz's direct supervisor and may be contacted at (404) 495-5230.



# Mason L. Porritt

CRD# 7127591  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Mason Porritt that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Mason is not engaged in 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.



# Andrew James Prehmus, CFP®

CRD# 5637824  
of  
BIP Wealth, LLC

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Andrew (“Drew”) Prehmus that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Drew is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Andrew (“Drew”) James Prehmus

**Year of Birth:** 1985

#### **Education**

- Hampden-Sydney College, BA; 2004-2008
- Duke University, The Fuqua School of Business, MBA; 2012 - 2014

#### **Securities Exams**

- Series 7      General Securities Representative
- Series 66     Investment Adviser Representative

#### **Professional Designations**

- CERTIFIED FINANCIAL PLANNER®, CFP®

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- 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;

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- 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; and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Business Background**

- **BIP Wealth**; Investment Adviser Representative; 2025 – Present
- **Strategic Blueprint, LLC**; Investment Adviser Representative; 2021 – 2025
- **Prehmus Financial Partners**; Partner; 2014 – Present
- **The Strategic Financial Alliance, Inc.**; Registered Representative; 2014 – Present
- **The Strategic Financial Alliance, Inc.**; Investment Adviser Representative; 2015 – 2025
- **ITEM 3 – DISCIPLINARY INFORMATION**

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

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## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Mr. Prehmus is a registered representative of The Strategic Financial Alliance, Inc. (SFA), member FINRA/SIPC. Prehmus Financial Partners is not affiliated with SFA. Mr. Prehmus is also a licensed insurance agent, offering insurance products and services through unaffiliated insurance companies.

## **ITEM 5 – ADDITIONAL COMPENSATION**

As a registered representative and licensed insurance agent, Mr. Prehmus earns commissions or other compensation from the sale of securities and insurance products and services.

SFA provides various benefits and/or payments to financial advisors when they affiliate as an advisory representative or as a registered representative, respectively. These benefits are intended to assist with the costs associated with transition.

Mr. Prehmus will earn options to purchase shares of SFA Holdings, Inc. (SFAH), the parent company of SFA. The number of options is based on the revenue Mr. Prehmus generates through the SFAH affiliated companies. The value of these options increases as the profits of the SFAH companies increase.

Mr. Prehmus may receive benefits such as assistance with marketing and client education from product sponsors. When he conducts due diligence on specific alternative investments, the product sponsor can pay for reasonable costs of his travel to visit the sponsor and/or site of the investment. When he participates in SFA sponsored conferences, he may receive non-cash compensation in the form of travel expenses, meals and other services based on the amount of commissions and compensation he has earned through SFA.

As your Advisory Representative, Mr. Prehmus undertakes to always put your interests first. While any form of compensation can create a conflict of interest and an incentive to recommend investment products based on that compensation, Mr. Prehmus addresses potential conflicts by making recommendations based on your expressed objectives, risk tolerance, and financial profile. He will explain the compensation, fees, expenses, benefits and risks associated with the strategies and products he recommends.

You are not obligated to purchase products through Mr. Prehmus in his capacity as a registered representative or as a licensed insurance agent. You are not obligated to use the services of SFA.

## **ITEM 6 – SUPERVISION**

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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 Drew's direct supervisor and may be contacted at (404) 495-5230.

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# Warren Prehmus

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Warren Prehmus that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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 Warren is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Warren Prehmus

Year of Birth: 1955

#### Education

- University of Vermont, Bachelor of Administration in Physics; 1973 - 1977

#### Securities Exams

- Series 7      General Securities Representative
- Series 63     Uniform Securities Agent
- Series 65     Uniform Investment Adviser Representative
- Series 24     General Securities Principal

#### Business Background

- **BIP Wealth**; Investment Adviser Representative; 2025 – Present
- **Strategic Blueprint, LLC**; Investment Adviser Representative; 2021 – 2025
- **Prehmus Financial Partners**; Managing Partner; 2015 – Present
- **The Strategic Financial Alliance, Inc.**; Registered Representative; 2003 – Present
- **The Strategic Financial Alliance, Inc.**; Investment Adviser Representative; 2015 – 2025

## ITEM 3 – DISCIPLINARY INFORMATION

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

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Prehmus is a registered representative of The Strategic Financial Alliance, Inc. (SFA), member FINRA/SIPC. Prehmus Financial Partners is not affiliated with SFA. Mr. Prehmus is also a licensed insurance agent, offering insurance products and services through unaffiliated insurance companies.

## ITEM 5 – ADDITIONAL COMPENSATION

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As a registered representative and licensed insurance agent, Mr. Prehmus earns commissions or other compensation from the sale of securities and insurance products and services. Mr. Prehmus has access to and may recommend the investment advisory services provided by both BIP Wealth and SFA. His recommendation to use one, the other, or both platforms is based on your objectives, the respective services available, and how Mr. Prehmus determines he can provide those services in your best interest.

SFA provides various benefits and/or payments to financial advisors when they affiliate as an advisory representative or as a registered representative, respectively. These benefits are intended to assist with the costs associated with transition.

Mr. Prehmus will earn options to purchase shares of SFA Holdings, Inc. (SFAH), the parent company of SFA. The number of options is based on the revenue Mr. Prehmus generates through the SFAH affiliated companies. The value of these options increases as the profits of the SFAH companies increase.

Mr. Prehmus may receive benefits such as assistance with marketing and client education from product sponsors. When he conducts due diligence on specific alternative investments, the product sponsor can pay for reasonable costs of his travel to visit the sponsor and/or site of the investment. When he participates in SFA sponsored conferences, he may receive non-cash compensation in the form of travel expenses, meals and other services based on the amount of commissions and compensation he has earned through SFA.

As your Advisory Representative, Mr. Prehmus undertakes to always put your interests first. While any form of compensation can create a conflict of interest and an incentive to recommend investment products based on that compensation, Mr. Prehmus addresses potential conflicts by making recommendations based on your expressed objectives, risk tolerance, and financial profile. He will explain the compensation, fees, expenses, benefits and risks associated with the strategies and products he recommends.

You are not obligated to purchase products through Mr. Prehmus in his capacity as a registered representative or as a licensed insurance agent. You are not obligated to use the services of SFA.

## **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 Warren's direct supervisor and may be contacted at (404) 495-5230.

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# John M. Ray. J.D.

CRD# 5315572  
of  
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Alpharetta, Georgia 30009

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about John M. Ray that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

John is not engaged in 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.



# Aron R. Riddle, CFP®

CRD# 7736048  
of  
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Atlanta, Georgia 30305

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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Aron Riddle that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## 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 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.

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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**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Aron is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Aron 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 Aron’s direct supervisor and may be contacted at (404) 495-5230.



# Forrest Robertson, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Forrest Robertson that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Forrest Robertson (year of birth: 1968) is a Personal Wealth Advisor with BIP. Forrest has over 34 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

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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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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 Forest’s direct supervisor and may be contacted at (404) 495-5230.



# Kyle Schmidt, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Kyle Schmidt that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## ITEM 2 – EDUCATIONAL BACKGROUND 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®) designation\*.

\*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.

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- 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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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.



# John P. Scott, CFA<sup>®</sup>, CFP<sup>®</sup>

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about John P. (“JP”) Scott that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## 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.

### \*Chartered Financial Analyst® Charterholder

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

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.

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- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

### **ITEM 3 – DISCIPLINARY INFORMATION**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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**

EJP 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.

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# Patrick Ryan Self

CRD# 7458748  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Patrick (“Ryan”) Self that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### Patrick Ryan Self

Year of Birth: 1985

#### Education

- Miami University of Ohio, Bachelor of Finance and Bachelor of Accounting; 2004 - 2007
- Duke University – Fuqua School of Business, MBA; 2011 – 2013

#### Securities Exams

- Series 7      General Securities Representative
- Series 63     Uniform Combined State Law Examination

#### Business Background

- **BIP Wealth**; Investment Adviser Representative; 2025 – Present
- **Prehmus Financial Partners**; Financial Advisor; 2025 – Present
- **The Strategic Financial Alliance, Inc.**; Registered Representative; 2022 – Present
- **Strategic Blueprint, LLC**; Investment Adviser Representative; 2022 – 2025
- **Prehmus Financial Partners**; Associate; 2022 – 2025
- **Strata (Roper Technologies)**; VP, Advisory Services; 2020 – 2025
- **EPSi (Allscripts)**; VP, Professional Services; 2016 – 2020

## ITEM 3 – DISCIPLINARY INFORMATION

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

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Self is a registered representative of The Strategic Financial Alliance, Inc. (SFA), member FINRA/SIPC. Prehmus Financial Partners is not affiliated with SFA. Mr. Self is also a licensed insurance agent, offering insurance products and services through unaffiliated insurance companies.

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## **ITEM 5 – ADDITIONAL COMPENSATION**

As a registered representative and licensed insurance agent, Mr. Self earns commissions or other compensation from the sale of securities and insurance products and services.

SFA provides various benefits and/or payments to financial advisors when they affiliate as an advisory representative or as a registered representative, respectively. These benefits are intended to assist with the costs associated with transition.

Mr. Self will earn options to purchase shares of SFA Holdings, Inc. (SFAH), the parent company of SFA. The number of options is based on the revenue Mr. Self generates through the SFAH affiliated companies. The value of these options increases as the profits of the SFAH companies increase.

Mr. Self may receive benefits such as assistance with marketing and client education from product sponsors. When he conducts due diligence on specific alternative investments, the product sponsor can pay for reasonable costs of his travel to visit the sponsor and/or site of the investment. When he participates in SFA sponsored conferences, he may receive non-cash compensation in the form of travel expenses, meals and other services based on the amount of commissions and compensation he has earned through SFA.

As your Advisory Representative, Mr. Self undertakes to always put your interests first. While any form of compensation can create a conflict of interest and an incentive to recommend investment products based on that compensation, Mr. Self addresses potential conflicts by making recommendations based on your expressed objectives, risk tolerance, and financial profile. He will explain the compensation, fees, expenses, benefits and risks associated with the strategies and products he recommends.

You are not obligated to purchase products through Mr. Self in his capacity as a registered representative or as a licensed insurance agent. You are not obligated to use the services of SFA.

## **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 Ryan's direct supervisor and may be contacted at (404) 495-5230.



# Michael F. Sorrow, Jr.

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Michael F. Sorrow, Jr. that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **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**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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, 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 Michael's direct supervisor and may be contacted at (404) 495-5230.



# Matthew Speed

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Matthew Speed that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

Matthew Speed (year of birth: 1985) is a Portfolio Manager with BIP Wealth. Matthew is an investment adviser representative. 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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Matthew is not engaged in any other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

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



# Kevin Walker

CRD# 7656963  
of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Kevin Walker that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## **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**

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

## **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Kevin is not engaged in any other business activities.

## **ITEM 5 – ADDITIONAL COMPENSATION**

Kevin 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 Kevin's direct supervisor and may be contacted at (404) 495-5230.



# Taylor N. Williams, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Taylor N. Williams that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“Brochure”). You should have received a copy of that Brochure.

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Additional information about Taylor is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## 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).

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

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of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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

### **ITEM 3 – DISCIPLINARY INFORMATION**

Advisors are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an advisor; 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, 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 Taylor’s direct supervisor and may be contacted at (404) 495-5230.



# Justin T. Yost, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Justin T. Yost that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Justin Yost (year of birth: 1998) is an Associate Advisor with BIP Wealth. Justin is an investment adviser representative.

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. In 2025, Justin earned his CERTIFIED FINANCIAL PLANNER® (CFP®) certification\*.

### \*CERTIFIED FINANCIAL PLANNER® professional

Justin 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).

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- 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.

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- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- 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**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Justin is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Justin 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 Justin’s direct supervisor and may be contacted at (404) 495-5230.



# Charles Joseph Young, CFP®

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of  
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Form ADV Part 2B Supplement  
January 1, 2026

This Brochure Supplement provides information about Charles Joseph (“CJ”) Young that supplements the BIP Wealth, LLC (“BIP”) ADV Part 2A Disclosure Brochure (“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).

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## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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

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

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### **ITEM 3 – DISCIPLINARY INFORMATION**

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

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

CJ is not engaged in any other business activities.

### **ITEM 5 – ADDITIONAL COMPENSATION**

CJ has no other income or compensation to disclose.

### **ITEM 6 – SUPERVISION**

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