

**ITEM 1  
COVER PAGE  
Part 2 of Form ADV**

**Blueprint Retirement Advisors, LLC**

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Fort Worth, TX 76109**

**CRD: 304611**

**(682) 324-2583**

**www.BlueprintRA.com**

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**This brochure provides information about the qualifications and business practices of Blueprint Retirement Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (682) 324-2583 or Mike@BlueprintRA.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State securities authority.**

**Blueprint Retirement Advisors, LLC is a Registered Investment Advisory firm. Please note that registration does not imply a certain level of skill or training.**

**Additional Information about Blueprint Retirement Advisors, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**ITEM 2**  
**MATERIAL CHANGES**

Since Blueprint Retirement Advisors, LLC is a new Registered Investment Advisor, there are no material changes to report.

**ITEM 3  
TABLE OF CONTENTS**

Item 1	Cover Page.....	1
Item 2	Material Changes since Our Last Annual Update.....	2
3		
Item 3	Table of Contents.....	3
Item 4	Advisory Services.....	5
Item 5	Fees and Compensation.....	6
Item 6	Performance-Based Fees and Side-By-Side Management.....	8
Item 7	Types of Clients.....	8
Item 8	Methods of Analysis, Investment Strategies and Risk of Loss.....	8
Item 9	Disciplinary Information.....	9
Item 10	Other Financial Industry Activities and Affiliations.....	9
Item 11	Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	9
	A. Code of Ethics.....	9
	B. Participation or Interest in Client Transactions.....	10
	C. Personal Trading.....	10
Item 12	Brokerage Practices.....	11
Item 13	Review of Accounts.....	11
	A. Frequency and nature of reviews.....	11
	B. Reviews on other-than a periodic basis.....	11
	C. Client reports.....	11
Item 14	Client Referrals and Other Compensation.....	12
Item 15	Custody.....	12
Item 16	Investment Discretion.....	12

Item 17	Voting Client Securities.....	12
Item 18	Financial Information.....	12
Item 19	Requirements for State Registered Advisors.....	13

## **ITEM 4 ADVISORY BUSINESS**

Blueprint Retirement Advisors, LLC has been a registered investment advisor in Texas since 2019. Michael Wilson is the sole owner.

Blueprint Retirement Advisors, LLC has always been a small independent firm specializing in selecting and monitoring money managers for clients. Our clients include individual investors and business investors sponsoring retirement benefit plans.

We will help you select and monitor money managers. We have chosen the other money managers based on their relative costs, skills, reputation, dependability, investment philosophy and compatibility with our clients, and not upon any financial arrangement between Blueprint Retirement Advisors, LLC and Michael Wilson, other than a split of the fee they charge you with us. It is basically a referral fee. (Please refer to Item 10-D). We make sure that the advisers and money managers are properly licensed and/or registered as investment advisers in compliance with all applicable federal and/or state laws.

When managing your money, the selected money managers will take under consideration the client's personal financial situation, which includes employment status, cash reserves, retirement account values, current age, anticipated retirement date, other sources of income as well as their personal tolerance for risk and volatility. With this information, they will assist clients with developing an appropriate investment strategy. They will monitor and adjust the client portfolios in accordance with the agreed upon investment strategy.

NOTE: The client is under no obligation to act upon the investment advisor's recommendations; and if the client elects to act upon any of the recommendations, the client is under no obligation to affect the transaction through the investment advisor.

NOTE: All material conflicts of interest under CCR Section 260.238 (k) are disclosed regarding the investment advisor, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

Our goal is to help our clients manage their financial assets to support their lifestyle objectives. All of our clients are different, so your money managers tailor their services to meet your needs by consultations to discover your individual hopes, goals and dreams. Then they analyze your current investments and make suggestions how to meet your individual hopes, goals and dreams. Of course, you may impose restrictions on investing in certain securities or types of securities. It is your portfolio, after all.

Blueprint Retirement Advisors, LLC will offer, from time to time, seminars or workshops either online or in person. These events will be educational in nature focusing on general financial topics, planning strategies, or investment philosophy. There is no charge for the participants of these events.

Blueprint Retirement Advisors, LLC also offers individual financial planning services. It follows a process that begins with a discovery call to explore the needs of the client. The next steps involve document review, financial analysis to uncover options for the client to choose from, implementation to make sure the client's wishes are put in motion, followed by a review.

Blueprint Retirement Advisors, LLC provides a number of other services, usually in conjunction with our advisory services discussed above. We often coordinate with attorneys, insurance representatives and accountants to help our clients with various aspects of financial and estate planning. We have no attorneys or accountants on staff, so we do not provide either legal or tax advice, but we are happy to work with our clients' other advisors and we do so periodically. Finally, we provide general financial advisory services to small businesses when requested by our clients.

Blueprint Retirement Advisors, LLC does not participate in wrap-fee programs.

Blueprint Retirement Advisors, LLC does not manage client accounts; your money managers do.

## **ITEM 5 FEES & COMPENSATION**

We help you select money managers, and we monitor them for you. The money managers (registered or notice filed in all states in the United States) pay us a portion of the fees generated by you. You do not directly pay for this service. (For an explanation of the money managers' fee and services, please refer to their Form ADVs and other materials, available from us.) These fees will be withdrawn from your account on a monthly basis based on the end of the period balance and they are collected in advance.

How our fees are paid: Your money managers pay us a portion of the fee you pay them for money management. It is a referral fee, and the annual fee varies, but it is always below 2%, which includes your money manager's fee as well as our portion of the fee.

Our current fee schedule for individual investors is:

<u>Client Assets/Market Value</u>	<u>Per Annum</u>
First \$500,000	1.40%
Next \$500,000	1.10%
Next \$1,000,000	0.65%
Next \$1,000,000	0.45%

Over \$3,000,000 0.40%

Our current fee schedule for business plan sponsors is:

<u>Plan Assets/Market Value</u>	<u>Per Annum</u>
First \$1,000,000	0.90%
Next \$2,000,000	0.65%
Next \$2,000,000	0.45%
Over \$5,000,000	0.20%

Our fees do not include transaction fees, brokerage commissions and other related costs and expenses, which you will pay. You may also pay fees charged by your mutual funds and money managers including management fees, custodial fees, mutual fund fees, taxes and transfer fees. We do not receive a portion of any of these fees. Simply put, they are a necessary part of doing business in the securities industry. And please remember that by not charging securities sales commissions, we are keeping your out-of-pocket expenses as low as we possibly can. (Please refer to item 12.)

We do not charge you any direct fees for asset management. You pay fees to your money managers, who, in turn, pay us a portion of their fees. It is a referral fee.

No one at Blueprint Retirement Advisors, LLC accepts commissions or any other form of compensation for *selling* you securities or other investment products. No one at Blueprint Retirement Advisors, LLC has a securities license. We can and do, however, earn insurance commissions.

Financial Planning Fees: Blueprint Retirement Advisors, LLC does provide financial planning services to individuals. The rate for creating client financial plans is \$2,000. These planning fees are paid in arrears upon completion. The fees are negotiable and will be confirmed in a separate letter to the individual client. Clients may terminate any planning agreement without penalty within five business days of agreeing to initiate the planning process. Fees are paid via check in arrears upon completion. Because fees are charged in arrears, no refund is necessary.

As required by some state regulations, clients may be able to find lower fees for comparable services from other sources.

**ITEM 6**  
**PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT**

Blueprint Retirement Advisors, LLC does not charge performance-based fees and therefore does not engage in side-by-side management comparisons.

**ITEM 7**  
**TYPES OF CLIENTS**

Most of our clients are businesses and corporations. We also work with individuals, of which many are high net worth individuals. In addition, we work with charities and small pension clients.

The Firm does not impose any requirements on the minimum account size for opening or maintaining an account.

**ITEM 8**  
**METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

Our analysis & strategies: We don't analyze or select individual securities. Instead we focus our clients' investment dollars among three major asset classes; stocks, bonds and cash. We then try to identify mutual fund and ETF managers that focus on providing broad exposure to major sub-classes in both domestic and international markets. This strategy is called Asset Allocation and is derived from a Nobel Prize winning financial theory called Modern Portfolio Theory. This theory provides managers a framework for creating portfolios with expected returns based on a given level of risk by diversifying the portfolio's investments over a wide range of securities. By holding a few carefully selected mutual funds and/or ETF's, our clients can indirectly hold thousands of different stocks while keeping trading costs and trading frequency low.

We feel our investment strategy is fairly conservative and we don't believe it involves significant or unusual risks. For example, we do not engage in frequent trading of securities as that can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. But, since investing in securities always involves risks, your risks are; loss of capital, fluctuating returns and not achieving your goals.

We only recommend money managers who select mutual funds and ETF's which they think will help achieve your goals (please see item 4). These funds tend to be, but are not exclusively, from Dimensional Fund Advisors (DFA). DFA's funds are largely developed using Modern Portfolio Theory, a core principal of our general investment philosophy. Mutual funds and ETF's are not customarily considered to involve significant or unusual risk.



The money managers we select offer asset allocation strategy specifically designed to minimize risk by diversifying over a wide range of asset classes and sub-classes. While this strategy has the potential to reduce risk compared to a portfolio with only a few stocks, it does not eliminate risk entirely. Market risk, the risk of markets falling in response to economic downturns, political changes, new laws and other events, remains the biggest risk for this strategy. Market risk can include just a country or regional market or can involve global markets. This is a risk common to all investments and investment strategies.

Please be aware that investing in securities, including investment in our Asset Allocation Strategy, involves risk of loss, including loss of principal, which our clients should be prepared to bear.

### **ITEM 9 DISCIPLINARY INFORMATION**

Michael Wilson has never had any criminal or civil actions. Nor has he ever had any administrative proceeding before the SEC or any other government agency. Michael Wilson has also never had any self-regulatory organization (SRO) proceedings.

### **ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS**

No one at Blueprint Retirement Advisors, LLC is or will ever be a securities broker/dealer or a securities registered representative. Additionally, no one at Blueprint Retirement Advisors, LLC is or ever will be futures commission merchant, a commodity pool operator or a commodity trading advisor or an associated person of the above-mentioned 3 entities.

Michael Wilson is a licensed insurance agent. He sells insurance products for sales commissions, (but not variable products such as variable annuities). Accordingly, you should be aware that a conflict exists between your interests and our interests; and you are under no obligation to act upon any of our recommendations; and if you elect to act upon any of the recommendations, you are under no obligation to affect any insurance transactions through us. Insurance activities are incidental and do not comprise a majority of the activity of this firm.

Recommending money managers is the core of our business. We do not manage client accounts. Blueprint Retirement Advisors, LLC recommends other money managers to our clients. We have chosen the money managers based on their relative costs, skills, reputation, dependability and compatibility with our clients, and NOT upon any financial arrangement between Blueprint Retirement Advisors, LLC and Michael Wilson, other than they split the fee they charge you with us. It is a referral fee.

Since the fees the other money managers charge vary somewhat, we cannot detail them here. Their fees will be fully disclosed when we describe a money manager we feel would be appropriate for you.

**ITEM 11**  
**CODE OF ETHICS, PARTICIPATION OR INTEREST IN *CLIENT***  
**TRANSACTIONS AND PERSONAL TRADING**

*Code of Ethics*

Our Code of Ethics establishes ideals for ethical conduct based upon fundamental principles of openness, integrity & trust. It ensures that we always put your interests first. We hold ourselves to high-standards and diligence. Taken as a whole, our Code of Ethics is our promise to work hard in your interests, with complete confidentiality and honesty. We will immediately provide a copy of our Code of Ethics to any client or prospective client upon request.

*Participation or Interest in Client Transactions*

We will not recommend an investment to you in which we have a material financial interest. We do not act as a principal and buy securities from or sell securities to clients. We are not general partners in a partnership, so we will not solicit your investments for such. We are not investment advisors to any investment company, so we will not solicit your investments for such. Our only financial affiliation is Michael is an independent insurance agent, as disclosed before.

*Personal Trading*

On occasion, we may buy or sell securities we recommend to you. We have found over the years that clients like to invest in the same investments we do. Still, our recommendations always depend on the investment goals, objectives and time frame of our clients.

In addition, we do not allow “front running” (buying or selling before you) or buying or selling securities contemporaneously with you. We will also never take an opposite position to one recommended to a client.

## **ITEM 12 BROKERAGE PRACTICES**

Blueprint Retirement Advisors, LLC does not directly manage your money (your money managers do), and thus we do not maintain custody of our client's assets. Your money managers do utilize custodians and we recommend that our clients use a money manager that is best suited to integrate with the money managers that are chosen.

1. Soft dollars: We do not engage in "soft dollar" activities. It is difficult to define, but a good example would be if a custodian offered us research or other benefits to place our clients with them.
2. Brokerage for client referrals: We do not engage in "brokerage for client referrals" activity. By that we mean we do not recommend or endorse a custodian on the basis that it will send us other client referrals in exchange for your custodial business.
3. Directed brokerage: We do not engage in "directed brokerage" activities. That means we don't recommend, request or require that you direct us to execute transactions through a specified broker/dealer.

Since we do not manage client accounts, we are not in a position to aggregate client accounts.

## **ITEM 13 REVIEW OF ACCOUNTS**

### *Frequency & nature of reviews*

We review accounts held by money managers on an annual basis. All accounts are reviewed by Blueprint Retirement Advisors, LLC's president- Michael Wilson. He reviews on a portfolio analysis basis.

### *Reviews on other-than a periodic basis*

On occasions, such as a dramatic market move (in either direction), retirement, catastrophic events or occasional requests by clients, we will review client accounts to ascertain if we need to make recommendations to your money managers regarding appropriate repositioning moves for you.

### *Client reports*

We do not prepare regular client reports, however, your money managers will.

**ITEM 14  
CLIENT REFERRALS AND OTHER COMPENSATION**

Blueprint Retirement Advisors, LLC does not pay cash or provide an economic benefit to anyone or any organization who introduces us to a client. We do not pay for client referrals, however, we do get paid for client referrals, when we recommend money managers to you. (Please refer to item 10.)

**ITEM 15  
CUSTODY**

Blueprint Retirement Advisors, LLC never accepts nor takes custody of client funds and/or securities.

**ITEM 16  
INVESTMENT DISCRETION**

Since we do not manage your accounts, we cannot have investment discretion. Your money managers do have discretion.

**ITEM 17  
VOTING CLIENT SECURITIES**

We do not nor do we have the authority to vote client securities. You will receive your proxies or other solicitations directly from your money manager's custodian and we encourage you to discuss them with your legal representatives as we are not in a position to answer any of your questions regarding proxies.

**ITEM 18  
FINANCIAL INFORMATION**

This section requires us to report any financial issues that Blueprint Retirement Advisors, LLC has that might make it difficult to meet our contractual obligations with our clients. We are also required to report any past bankruptcies here.

Neither Michael Wilson, nor Blueprint Retirement Advisors, LLC has ever filed for bankruptcy, and therefore does not have any items to report under this section.

Blueprint Retirement Advisors does not require the prepayment of fees in excess of \$500 more than 6 months in advance. Since we do not charge any fees in advance or have discretion or custody, refunds will not be necessary.

**ITEM 19**  
**REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

The Principal Officer of Blueprint Retirement Advisors, LLC is Michael Wilson.

Michael Wilson, our president, was born in 1963. He holds a B.S. degree in Operations Management and an MBA in Marketing, both from the California State University at Hayward. He has also earned the Chartered Financial Consultant and Chartered Life Underwriter designation from the American College of Financial Services.

Prior to starting Blueprint Retirement Advisors LLC he owned and operated a full-service insurance agency as an independent contractor agent with the State Farm Insurance Company beginning in June of 1989. He voluntarily retired from his State Farm contact on June 30, 2019 and began full time duties with Blueprint Retirement Advisors LLC on 7/1/2019.

Michael Wilson is a licensed insurance agent. He sells insurance products for sales commissions, (but not variable products such as variable annuities). Insurance activities are incidental and do not comprise a majority of the activity of this firm.

Blueprint Retirement Advisors, LLC does not charge performance-based fees.

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each person providing investment advice. Michael Wilson has no information applicable to item 19, section D, subsections 1 or 2.

Michael Wilson has no relationship or arrangement with any issuer of securities.