

## **A Summary of Your Advisory Relationship - Blueprint Retirement Advisors, LLC. Jan 1, 2022**

Blueprint Retirement Advisors LLC is registered with the Texas State Securities Board as an Investment Advisor. **Brokerage and investment advisory services and fees differ. Retail investors need to understand the differences. You can find free and simple tools to help you research firms and financial professionals, find educational materials about broker-dealers, investment advisors and investing at [www.investor.gov/crs](http://www.investor.gov/crs).**

***What Investment Services and Advice Do We Offer?*** Blueprint Retirement Advisors offers investment advisory and financial planning services to retail investors and businesses. We help our clients manage their financial assets to support their lifestyle/business objectives. We will help you select and monitor money managers talking with you as frequently. We never take discretionary authority, so you always have ultimate decision-making authority. We have no account minimums and no other requirements in order to maintain an account with us.

We often coordinate with attorneys, insurance representatives and accountants to help our clients with various aspects of financial and estate planning. Finally, we provide general financial advisory services to small businesses when requested by our clients.

***Given your financial situation, should I choose an investment advisory service?*** Investment advisors are fiduciaries acting only in your best interest. The tools, training and experience that come with an advisor can be helpful, but you must determine the value. Individual investors, on their own, can underperform the market (reference the DALBAR Study). The services of an advisor may bring long term value that eludes individuals on their own.

***How do we choose the investments we recommend?*** We identify mutual fund and ETF managers that focus on providing broad exposure using Asset Allocation strategy. This approach is derived from a Nobel Prize winning financial theory called Modern Portfolio Theory. 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. Investing in securities always involves the risks of loss of capital, fluctuating returns and not achieving your goals. This is a risk common to all investments and investment strategies.

***Advisor experience, licenses, education and qualifications:*** Michael Wilson, our president earned a B.S. degree in Management and an MBA in Marketing, from CSU, Hayward. He holds the Chartered Financial Consultant (ChFC) and Chartered Life Underwriter (CLU) designations from the American College of Financial Services. The ChFC designation meets the licensing requirements established by state securities boards in order to act as an Investment Advisor. Mr. Wilson operated a full-service insurance agency as an independent agent. His advice to clients is focused on coordinating financial strategy with protection strategy.

***What fees will you pay?*** Individual investors pay fees that are assessed quarterly and debited from your account. 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. (For more information about our services and advice, please refer to our ADV Part 2 brochure found on our website [www.BlueprintRA.com](http://www.BlueprintRA.com) )

You may also pay fees charged by your mutual funds and money managers including management fees, custodial fees, mutual fund fees, taxes, transaction and transfer fees. We do not receive a portion of any of these fees. We charge no wrap fees. Fees charged decrease as the amount of assets under advisement increases.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investment over time. Please make sure you understand what fees and costs you are paying. The more assets you have in your account, the more you will pay in fees, and we could therefore be perceived to have an incentive to encourage you to increase the assets in your account under our advisement. However, the rate at which the fees are charged does decrease at different levels as your account gets larger. For example, a \$10,000 investment would be charged a fee of up to but no more than \$200 per year.

As a fiduciary, we are legally obligated to act in the best interest of the client. Our firm makes money only when you choose to follow our recommendations. We do offer insurance products where commissions are paid. In this case there is a potential conflict of interest and you are under no obligation to follow our recommended insurance products. You should understand and ask any questions you have about potential conflicts of interests.

There are no other Financial Professionals in this firm. No person in the firm has any legal or disciplinary history. Go to [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm.

To obtain further information on Blueprint Retirement Advisors LLC, you can visit [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can also call us directly at 682-324-2583 to obtain a copy of this CRS.

Michael Wilson, President of Blueprint Retirement Advisors LLC, is your primary contact person and any concerns can be directed to him.