

Introduction

Blue Ridge Wealth Planners (BRWP) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment management services and fees differ, and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS which provide educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We are an investment adviser and provide investment advisory services rather than brokerage services. We offer asset management services on the AE Wealth Management platform, planning services, access to outside managers, and periodic workshops to our clients.

- **Monitoring:** As a part of our asset management services, managed accounts are reviewed internally at least quarterly. Formal reviews can be conducted at your request.
- **Authority:** We manage client assets on either a discretionary or non-discretionary basis. With discretion, you grant us the authority to determine the securities and amount to be bought or sold without prior consent for each trade (considering any restrictions placed on the account, if applicable). Without discretion, *you* make the ultimate decision regarding the purchase or sale of investments.

Please refer to our Form ADV, Part 2A brochure (Items 4 and 7) for a more detailed description of our investment advisory services.

Conversation Starters: “Given my financial situation, should I choose an investment advisory service? Why or why not?”; “How will you choose investments to recommend to me?”; “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

What fees will I pay?

If you sign an advisory agreement, you will pay us an agreed upon annual percentage rate of your assets under management. This is an asset-based fee. Ongoing asset-based fees will be billed monthly in arrears based on the average daily balance of each account during the billing period (prior calendar month). Services started in the middle of a billing period shall be prorated based on the portion of such month remaining. Fees will be debited directly from your custodial account upon notification to the custodian. We recommend that client accounts be managed through AE Wealth Management (AEWM)’s wrap fee program. With a wrap fee program, fees will include most transaction costs and fees and are therefore higher than a typical asset-based advisory fee. Our fees vary based on the type of investment; we sell real estate-based interval funds through our RIA at a lower fee than the rest of our AUM. Our fees reduce your investable assets and will be deducted from your account. *The more assets you have in the advisory account, including cash, the more you will pay. This is a conflict of interest as it creates an incentive to increase the assets in your account in order to increase our fees.* Fees and costs affect the value of your account over time. Please ask your Wealth Planner to give you personalized information on the fees and costs you pay.

As an investment advisory client, you will pay a monthly management fee and no transaction-based commissions. For assets managed through AEWM’s wrap fee program, you will pay asset-based fees which include most transaction costs and fees and are in some cases higher than a non-wrap fee program. *You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make over time. Our fees are negotiable. Please make sure you understand what fees and costs you are paying.*

Some investments such as mutual funds impose additional fees that will reduce the value of your investments over time. For non-wrap accounts managed by BRWP, we pass additional charges from our Clearing Firm on to you such as transaction fees, custodial fees, account maintenance fees, and account inactivity fees.

Conversation Starter: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will you invest for me?

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When acting as your adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts as they can affect the investment advice we provide you. *For example, certain firm professionals also serve as licensed insurance agents. In their capacity as an insurance agent, they may recommend that a client purchase an insurance product that generates a commission. This creates a conflict of interest.*

Conversation Starter: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Investment advisor representatives receive a monthly fee based on your account's market value. The fee will increase as your account value increases and decrease if your account value decreases. Managed accounts are not charged any commissions, so the investment advisor representative only receives the monthly fee. It is important to understand the differences between a brokerage commission-based account and an asset-based fee account.

- **An asset-based fee** is often used if you want continuing advice or want someone to make investment decisions for you, even though it may cost more than a transaction-based fee.
- **A transaction-based fee** is often used trade infrequently and on your own or if you plan to buy and hold investments for longer periods of time.
- **Sales of Insurance Products.** As part of our financial planning process, Blue Ridge and its financial professionals may recommend the purchase of insurance products, which may in turn pay them and the firm commissions as well as incentive-based awards related to their sale through its insurance marketing organization or insurance carriers. Please refer to our Form ADV, Part 2A Brochure (Items 5 and 10) for additional information.

Do you or your financial professionals have legal or disciplinary history?

No. Visit investor.gov for a free and simple tool to research our firm and our financial professionals.

Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

Additional information can be found on our website blueridgewealth.com. A copy of this form will be posted to our side or available upon request by calling (865) 392-4260. We also encourage you to seek additional information:

- For additional information about our firm and services, visit investor.gov, BrokerCheck.Finra.org, or our website blueridgewealth.com.
- To report a problem to the SEC, visit investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, visit finra.org/investors/file-complaint. If you have a problem with your investments, account, or financial professional, contact us in writing or call (865) 392-4260 or email brad@blueridgewealth.com.

Conversation Starter: Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?