

Blueprint Financial Consultants, LLC

Firm Brochure
Part 2A & 2B of Form ADV

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January 1, 2022

This brochure provides information about the qualifications and business practices of Blueprint Financial Consultants, LLC. If you have any questions about the contents of this brochure, please contact us at the phone number or email address listed above. Registration does not imply a certain level of skill or training. The information in this brochure has not been approved or verified by the United State Securities and Exchange Commission (SEC) or by any state securities authorities.

Additional information about Blueprint Financial Consultants, LLC is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number of Blueprint Financial Consultants, LLC is **#171331**.

Item 2: Summary of Material Changes

Form ADV is the uniform form used by investment advisors to register with both the Securities and Exchange Commission (SEC) and state securities. Beginning in 2011, Part 2 requires investment advisors to prepare narrative brochures written in plain English that contain information such as the types of advisory services offered, the advisor's fee schedule, disciplinary information, conflicts of interest, and the educational and business background of management and key advisory personnel of the advisor. The brochure is the primary disclosure document that investment advisors provide to their clients. When filed, the brochures are available to the public on the IAPD website.

Investment advisors are required to deliver annually to clients a summary of material changes to the brochure and provide a complete updated brochure or offer to provide the client with the updated brochure. The brochure will be amended anytime there is a material change throughout the year.

Clients and prospective clients are encouraged to review this document in its entirety.

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Form ADV Part 2

Item 4: Investment Advisory & Financial Planning Business

We provide independent financial planning & investment advice to individuals & businesses. We charge an hourly fee specifically related to financial planning. We also charge a percentage of assets for fee-based advisory accounts.

We generally recommend index mutual funds or exchange traded funds (ETF's). These funds have low annual expense ratios and they provide portfolio diversification. In addition, several of these funds have low turnover, making them tax efficient holdings in a taxable accounts.

As a fiduciary, Blueprint Financial Consultants operates solely in the interests of our clients. We offer fee-only investment management and financial planning. We do not recommend any fund which has a 12b-1 fee. No finder's fees are accepted. All income received is either in the form of financial planning fees or asset management fees, not other compensation is received.

Although we seek to minimize conflicts of interest which may exist between our firm and clients, some unavoidable conflicts may arise. In these cases, we work to keep your best interests first at all times.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Blueprint Financial Consultants subscribes to the way of doing business for our financial planning model, we are here on an as-needed basis. Investment management is based on a percentage of assets, determined on a client by client basis.

Initial meetings can be scheduled before we receive a completed financial questionnaire, but we request that the complete financial questionnaire be completed before the initial meeting. The questionnaire can be downloaded off our website or provided by an advisor of Blueprint Financial Consultants.

Firm History

Blueprint Financial Consultants was founded as a Limited Liability Company (LLC) in 2015 by Ted Guerin. The firm is a Registered Investment Advisor in Oregon & Washington. In addition, the firm may register or meet certain exemptions to registration in other states in which it conducts business.

Principal Owner

Ted Guerin is the sole member of Blueprint Financial Consultants, LLC. He holds a B.A. in Business Administration, with a minor in Communications. He has over 10 years over financial planning and investment experience, working with individuals, families, and businesses. He also has his own personal experience running a small business and owning commercial real estate, adding to his knowledge of holistic financial planning.

Types of Advisory Services

Blueprint Financial Consultants, LLC provides financial planning and investment advice. The scale and scope of the financial plan is determined by the clients wants and needs. We give advice on myriad of factors such as, the size of an emergency funds, capital needs, insurance planning, retirement planning, business planning, cash flow, debt management, asset allocation, tax efficient financial decisions, charitable giving strategies or just merely providing a second opinion on a product or planning recommendation from another advisor. We take a holistic approach to financial planning and work to consider as many variable as possible in our financial planning process.

Blueprint Financial Consultants, LLC uses TD Ameritrade Institutional for our brokerage and custodial services. We develop portfolios for our clients based on numerous factors including risk tolerance, duration, etc. We do not offer investment management services to clients who have not undergone a comprehensive financial plan analysis, whether it is through us or another firm. We choose to be viewed as a financial planning firm who manages money vs. a money management firm who does financial planning.

Tailored & Custom Relationships

The goals and objectives for each client are documented in written communications and, when applicable, investment model portfolios are created which serve as investing guidelines. Depending on the type of consultation requested, we can provide customized analysis on most personal financial issues. Each client's financial situation is unique to them, and we take that to heart when considering all the factors that go into their situation. The advice we provide is only as good as the information provided by the client about their financial lives, including their most pressing issues, concerns, hopes, and dreams. We address risk tolerance, money personality traits, and find what it is that keeps them awake at night. We try to go beyond just numbers, and try to pinpoint our client's unique personalities and how that translates into financial planning, financial education, and how we can help them be successful. Agreements may not be assigned without client consent. The firm does not provide asset management services.

Types of Agreements

The following agreements define the typical client relationships. We can customize our consultation agreements to a specific request, our services are either hourly financial planning services (comprehensive or modular) or fee-based asset management services.

Comprehensive "Blueprint" Plan

Blueprint Financial Consultants agrees to:

1. Meet with clients for an initial consultation.
2. Thoroughly review Client Financial Information Questionnaire prior to meeting.
3. Before first meeting, we will provide a written report that summarizes the client's stated financial goals, provides an estimate of the amount needed to achieve those goals, and assesses the client's current financial situation. We will talk through this document together during our first meeting.

4. The time we spend between meeting with our clients, and reviewing their financial information, is partly used to look for weak spots or neglected areas of concern for the client, and to develop our recommendations, based on not only information provided by the client, but also based on issues that arise out of our financial personality profile. Beyond the numbers, we try to alleviate financial concerns that may keep a client awake at tonight, such as not knowing how a portfolio is allocated, improving client communication, thinking they are taking too much risk, etc...We find mechanisms, beyond numbers, that help assist client's in improving their relationship with money and trying to create a more open, transparent relationship
5. Before or during the second meeting, we will provide a written report that summarizes our recommendations. These recommendations include size of an emergency fund, capital needs, insurance analysis, asset allocation, retirement planning analysis, tax efficient location for investments, specific diversified index fund investments, and implementation strategy. We will talk through this document together during meeting.
6. During our second meeting, while providing our recommendations, we will present all spreadsheets, charts and financial plan analysis to help guide the client to the reasons why we recommend what we recommend. As an illustrative process, we provide the client with customized spreadsheets that they can adapt on their own time if they choose, the play with various factors affecting their financial plan. This allows clients to refer back to their plan and recommendations without having to consult with us with every question. We like to look at this as a type of financial education by trial and error, just by seeing how each decision or factor changes a portfolio or retirement plan.
7. We will provide recommendations/referrals and help assist in the implementation of any aspect of the financial plan. Providing referrals to attorneys, investment managers, insurance brokers, or assist in setting up online brokerage accounts for self management to help ease the transition from a fee-based broker to a fee-only planner. We understand not everyone is a do-it-yourselfer, so we assist in as much as we can to make sure the client executes and implements our recommendations.
8. Set meeting for 6 months ahead to review implementation of financial plan and to also make any tweaks/adjustments necessary to keep it current and up-to-date.

Client agrees to:

9. Complete and e-mail/mail financial questionnaire and letter of agreement to firm prior to first meeting.
10. Provide a copy (via email or mail) of the all documents requested in the Client Financial Information Questionnaire.
11. Payment terms.
12. Implement recommendations at client's discretion.

Investment Portfolio/Retirement Planning Analysis (modular)

Blueprint Financial Consultants agrees to:

1. Meet with clients.
2. Study the questionnaire/risk tolerance completed by the client before the first meeting.
3. Before first meeting, we will provide a written report that summarizes the client's stated financial goals, provides an estimate of the amount needed to achieve those goals, and

assesses the client's current financial situation. We will talk through this document together during our first meeting.

4. The time we spend between meeting with our clients, and reviewing their financial information, is partly used to look for weak spots or neglected areas of concern for the client in their portfolio or retirement plan. We develop our recommendations, based not only on the information provided by the client, but also based on issues that arise out of our financial personality profile. We try to address specifically how our client's feel about retirement, risk, concept of savings money, and anything else that helps facilitate the implementation of a smarter portfolio or retirement planning process. Numbers are usually only part of the concern with clients, their relationship with money definitely assists in how effective they are in sticking to a plan or implement a plan.
5. Before second meeting, we will provide a written report that summarizes our recommendations. These recommendations include size of an emergency fund, capital needs, insurance analysis, asset allocation, tax efficient location for investments, specific diversified index fund investments, and implementation strategy. We will talk through this document together during our second meeting, while walking the clients through different spreadsheets and charts that back up our recommendations. We leave these spreadsheets and charts with our clients, with the hopes that they revisit them as often as they need to feel comfortable with the plan.
6. Propose setting a meeting in 6 months, to revisit and make sure the retirement plan or portfolio strategy has been implemented. After either aspect has been addressed, it is our belief, that it is worthwhile to then address other areas in their financial lives, so that they can have a holistic financial plan, as opposed to only addressing portfolio investments or retirement.

Client agrees to:

7. Complete and mail financial questionnaire and letter of agreement to firm prior to first meeting.
8. Provide a copy (via email or mail) of the clients 401(k) or other retirement summary plan description, if applicable, before the first meeting.
9. Payment terms.
9. Implement recommendations at client's discretion.

Financial Check-Up Meeting (modular)

Blueprint Financial Consultants agrees to:

1. Meet with clients (maximum two hours).
2. Review complete Client Financial Information Questionnaire with client.
3. Discuss main financial issues/concerns in person, on the one phone, or online.
4. Give advice or guidance to client, based on information provided via Client Questionnaire, as well as additional input provided by client at meeting.
5. Will recommend, what we consider, the best plan of action to address client's particular financial concerns, or inform them where their concerns should lie.

Client agrees to:

6. Complete Client Financial Information Questionnaire and sign client agreement.
7. Bring any and all questions, be prepared to take note, written report not provided.

8. Provide Payment at meeting.

Investment Management Services

Blueprint Financial Consultants agrees to:

1. Implement investment allocation recommendations presented in the financial plan.
2. Assist in paperwork pertaining to transferring assets and setting up account(s).
3. Make trades and create portfolio for client, and set up direct deposit for inflows/outflows.

Client agrees to:

1. Promptly provide account statement documentation for account transfers.
2. Sign account set up documents, transfer docs, and other ancillary documents for brokerage services.
3. Agree/consent on portfolio and cash management strategy.

Termination of Agreement

A client may terminate any of the aforementioned agreements at any time by notifying Blueprint Financial Consultants in writing and paying for the time spent on the financial planning and/or investment advisory engagement prior to notification of termination. If the client made an advance payment, the firm will refund any unearned portion of the advance payment. Client has the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with us.

Blueprint Financial Consultants, LLC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, the firm will refund any unearned portion of the advance payment.

Item 5: Fees and Compensation

Description

Blueprint Financial Consultants, LLC is fee-only, whether that is charging by the hour of financial planning services or a percentage of investable assets. Fees listed below are variable & negotiable, these fees are based on time spent in analyzing projections, providing/reviewing reports, reviewing appropriate documents, and the overall complexity of the account. Blueprint Financial Consultants financial planning rate is \$200/hour. We also offer investment management services, where we charge anywhere from 35bps-150bps for managing all aspects their investment portfolio (does not include held away assets). Our primary source of revenue is payment from clients via financial planning and investment management. We work either per hour or % of AUM. Clients may cancel any advisory agreement, without penalty, within 5 business days in the event of early contract termination.

Planning Fee Options

\$200 Per Hour Financial Planning: Total Cost Variable. All of the various planning options available at Blueprint Financial Consultants are merely a time breakdown of an hourly fee of \$200/hr. We like to keep it simple and transparent. We bill in 15-minute increments, or \$50/15 minutes. Modular based plans will be less expensive than a comprehensive plan because there is less time involved on a per hour billing basis. The cost of the planning engagement is based on several factors, including case complexity, organization, nature and frequency of the reporting that will be provided, etc. Over the years of doing financial planning we do provide a good faith estimate (GFE) early on in the process so that everyone is on the same page.

Whether that is a financial review for DIYers, a modular plan for retirement planning, or a comprehensive/holistic financial plan, all plans work off of the \$200/hour planning fee, the estimates provided below are averages of what planning fees typically look like, however, costs will vary based on complexity, wants/needs of the client, change orders, organization, etc. Some types of different ways we do planning are:

Comprehensive Financial “Blueprint” : \$2,000+ (Fee varies based on time spent)

This plan is the most common, and most client intensive process of our various platforms. The advisor and client will meet 3-5 times, depending on the information provided by the client. After the initial meeting, an estimate of costs will be provided to the client, so that they have transparency and can set their expectations appropriately. Full payment is to be paid 15 days after financial plan is presented and summary reports are submitted to the client. Client will receive a copy of financial plan, portfolio analysis and other written reports. At the end of the planning process clients are free to implement the plan on their own or they can have their investable assets managed in house by Blueprint Financial Consultants. There is no requirement for asset management, merely an option offered to clients who have gone through a holistic financial planning process.

Project Based Planning Agreement: Fee \$1,000+ (Based on time spent, \$200/hr)

The advisor and client meet 2-3 times, with the fee due 15 days after the final meeting. An estimate of costs will be provided after the initial meeting, fee will be determined based on time, complexity, necessary documents provided and other factors. This agreement is meant to address a couple areas specifically such as retirement planning or investment portfolio review, or to provide objective advice for DIYers looking to address some concern areas. Client will receive a copy of results and findings, along with availability of assistance implementing recommendations.

There are no account minimums for planning services, or time minimums. BFC is not responsible for verifying the accuracy of the information provided, all planning recommendations are made based on the expressed wants/needs of the clients, along with documentation provided by the client. Planning results will only be as accurate as the information provided by client. It is not the responsibility of BFC to remind or find additional information for the client in regards to their financial picture.

Investment Management Fee Options

Traditional AUM Tiered Pricing: The Investment Advisory Fee is based on a percentage of Client's assets that are advisor managed, and is calculated and charged in accordance with the following fee schedule:

Assets Under Management	Annualized Fee
Assets less than \$500,000	1.25%
\$500,001 to \$2,000,000	1.00%
\$2,000,001 to above	0.75%

*AUM fees can be customized on a client to client basis, based on complexity and need.

The Investment Advisory Fee is based on the market value of Client's account on the last day of each calendar quarter multiplied by the applicable annual rate and divided by 4. The Investment Advisory Fee is billed and payable quarterly in advance within ten (10) days after the end of the applicable quarter for which payment is due and will be based on the value of Client's account on the last business day of that quarter. Client's designated Custodian, an independent and unaffiliated party, will provide all quarter-end security valuations used to calculate the annual Investment Advisory, independent from any Advisor involvement. AUM fees aren't fixed, can be adjusted depending on the needs of the client.

Client Billing

All planning fees may be paid with a personal check or credit card made payable to Blueprint Financial Consultants, LLC. Fees may also be negotiated in special circumstances (e.g., historical relationship, anticipated future earning capacity, anticipated future additional assets, etc.). Billing statements will state the actual services performed, in addition to management services, during the billing period both via Capitect and TDAI.

Financial Planning and Investment Management Bundle

For clients who engage in either a comprehensive plan or retirement plan analysis AND want to have Blueprint Financial Consultants manage their investments we will fold the annual financial planning cost into the investment management fee. For example, on a \$500,000 portfolio with a moderately complex financial picture we'd typically charge about \$2,500/year for financial planning fees. In a traditional firm they would break those up fees, costing the client \$7,500 (1% of \$500,000 and the \$2,500 planning fee). Note: This is merely an example and may not be the calculated fee for all accounts with \$500,000 in a financial planning only service arrangement. At Blueprint we would merely charge 1.25% on a \$500,000 portfolio with the financial planning services included in the total fee. Initial fee will be prorated based upon the number of days the account was open during the initial billing period and is billed in advance. An asset management tiered fee schedule and services agreement will be provided to the client. There is no obligation to use our investment management services as a financial planning client, our clients can investment their money anywhere they'd like.

Expense Ratios

Mutual funds and Exchange Traded Funds charge a management fee for their services as investment managers. This management fee is called an expense ratio. For example, an expense ratio of 0.25% means that the fund company charges 0.25% of assets under management for their services. For a \$100,000 account, that would equate to \$250 annually in fund expenses. These fees are in addition to the advisor fees paid by the client to Blueprint Financial Consultants.

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

The firm strives to minimize these costs of investing by recommending investments with low expense ratios. For example, the advisor typically recommends investing in a diversified index mutual funds and exchange traded funds. These funds typically have an expense ratio of 0.25% or less.

Past Due Accounts and Termination of Agreement

Blueprint Financial Consultants reserves the right to stop work on any account that is in arrears on fees. In addition, Blueprint Financial Consultants reserves the right to terminate any engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in the advisor's judgement, to providing proper investment advice. Any unearned portion of the fees collected in advance will be refunded with the termination. All payments are due within 15 days of delivered product. In the case of initial meeting with no additional work, all payment are due within 15 days after initial meeting.

Item 6: Performance-Based Fees

Fees are not based on a share of the capital gains or capital appreciation of clients securities. Blueprint Financial Consultants does not use a performance-based fee structure because of the potential conflict of interest.

Item 7: Types of Clients

We provide financial planning and investment advice to individuals, their families, non-profits, and businesses, including high net worth individuals.

Please note that Blueprint Financial Consultants, LLC is a Registered Investment Advisor in Oregon.

Our clients have one or more of the following five goals:

- The capacity to fund a long, comfortable retirement.
- The capability to provide the quality care of one's parents in their later years.
- The capacity to manage one's own investments without an investment manager.
- The ability to provide a meaningful legacy for a charity, children and/or school.

- The ability to be educated about one's financial life to know if they're on track for their goals, and if not, know what they need to do (and how) to achieve those goals.

Our optimal client understands that a financial plan includes all aspects of their financial life, not just their investment portfolio. They also understand the principles of passive and index investing and are generally committed to them as a long term buy and hold strategy.

We can provide the most benefit to clients with more than \$50,000 in investable assets, but we have no account minimum size. Clients or prospective clients with smaller portfolios may also engage in financial planning and investment advice, we may be able to customize plans to retain the same value for fee-only financial planning.

Clients are required to enter into a written agreement with Blueprint Financial Consultants setting forth the terms and conditions of the engagement and describing the scope of investment advice to be provided.

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

Methods of Analysis: General

Our financial planning analysis starts with a bottom-up approach. We start with debt/cash flow analysis to see what the client has to work with and we use that to direct us through the wants and needs of each individual client. Without knowing how much is available to investment, reallocation, and spending, we cannot accurately provide a picture of how much should be saved for retirement, allocated into a 529 plan, paying down debt, amongst many other considerations. What our clients learn through our thorough data collection process, is that every piece, however insignificant, is important to their overall financial plan. We use all these factors to present a realistic analysis of where they are and where they are headed, along with advice on what they can do to improve their financial picture.

We stay up to date on any changes in the financial marketplace, changes in treatment of charitable giving and estate planning so our client's can make well-informed decisions, and we can give well-informed advice, along with any changes that may affect retirement planning, both on contributions and withdrawals from retirement accounts. Extensive studies have been done on the overspending of retirement accounts, every situation is different, but we believe a 4% withdrawal rate typically can withstand the test of time. We apply Monte Carlo simulations to help illustrate long term fluctuations in asset prices, combined with various withdrawals rates, to illustrate the complexity of determining the exact path retirement planning to education planning. Financial planning over several decades, or even several years, has a mix of being art, as well as science.

Academic research indicates that asset allocation is the primary determinant of long term investment performance. Small cap and value stocks have had higher average returns than large cap and growth stocks over long periods of time. Investors comfortable with higher equity risk can increase the expected return of their portfolios with our raising their

equity-debt ratio by tilting their equity allocation to a larger portion of small cap and value stocks.

By holding domestic and international equity classes, investors can reduce the risk of underperformance in a single region of the world. Since markets experience varying levels of return correlation, this diversification can reduce volatility in a portfolio.

We provide investment advice based on long term investment strategies that incorporate the principles of Modern Portfolio Theory. We include many different asset classes in an investor's portfolio with the goal of achieving higher expected returns for a given level of volatility.

We believe markets are efficient, so that investors' gross returns are determined primarily by asset allocation decision. Our focus is developing and implementing globally diversified portfolios using low cost and tax efficient passively managed index funds. Index funds are employed because many studies document that professional money managers invariably fail to beat their benchmarks.

The first step in portfolio design is defining the stock/bond mix. This is done based on the client's investment goals, perceived risk tolerance, and time horizon. As part of this process, new clients complete a questionnaire to determine their financial goals and risk tolerance. The composition of investments within each of the asset classes is customized to meet the specific needs of a client.

Tactical asset allocation strategies are not generally recommended.

Methods of Analysis: Sources of Information

Types of Investments

For client portfolios, we recommend investments are generally no load, low turnover, passively traded, low expense ratio stock and bond index mutual funds and exchange traded funds. We place our emphasis on asset allocation, not investment selection.

Risk Loss

Extrapolating out retirement projections or funding plans for college, is as much art as it is science, there is no guarantee that our analysis will work perfectly. Depending on savings rates, portfolio growth, volatility, retirement date changes, changes in tax rates, and other myriad factors, risks still remain that can't be known in a static setting. This is why we believe it is so important to meet every six months to continually adapt your financial plan to what is actually happening and make the necessary changes to make you successful.

Investing in securities involves risk of loss. We seek to limit risk by recommending a diversified portfolio in equities (through broad globally diversified stock mutual funds and exchange traded funds) and in high quality diversified bond funds.

Over a long period (15 years or more) equities are likely to outperform risk free T-Bills, small cap stocks are expected to outperform large cap stocks , and value stocks are expected to outperform growth stocks. Consequently, the equities portion of a client's portfolio may be "titled" toward small cap and value stocks. However, there can be no assurance that these effects will occur over any time period.

The risk exposure to a general stock market decline has to be assumed by clients in order to attain long term financial goals. This is because stocks historically have a positive long term return, net inflation and taxes. Nevertheless, stocks have declined in value historically on average once every three years. During the inevitable market declines, we recommend staying the course with the predetermined target asset allocation. We generally do not engage in market timing activities.

We cannot provide any guarantee that the client's goals and objectives will be achieved.

Item 9: Disciplinary Information

Registered Investment Advisors are required to disclose in this brochure material facts about any legal or disciplinary event that is material to a client or prospective clients evaluation of Blueprint Financial Consultants and our personnel. We certify that neither the advisor nor any management personnel have any legal or disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliations

Financial Industry Activities

Blueprint Financial Consultants, LLC does not sell life insurance or other non-variable insurance products. Blueprint Financial Consultants, LLC does currently hold an insurance license, but that license will expire on 05/2022, as we no longer sell insurance.

Affiliations

We have no arrangements that are material to our advisory clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, banking institution, accounting firm, law firm, insurance, or insurance agency.

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

Code of Ethics

Recognizing our fiduciary responsibility to clients, Blueprint Financial Consultants shall exercise its best effort to act in good faith and in the best interests of the client.

We shall provide written disclosure prior to engagement, and thereafter throughout the term of the engagement, of any conflicts of interest, which will or reasonably may compromise the impartiality or independence of our advice.

We do not receive referral fees or any other compensation from another party based on referral of a client or the client's business.

We shall strive to maintain and continually enhance our high degree of professional education regarding holistic financial planning, Modern Portfolio Theory, strategic asset allocation, financial, tax, estate, education and risk management planning.

Although we believe that our business methodologies, ethics rules, and adopted policies are appropriate to eliminate or at least minimize potential material conflicts of interest, and to manage appropriately any material conflicts of interest that may remain, you should be aware that no set of rules can possibly anticipate or relieve, all potential material conflicts of interest.

We will provide a copy of this Code of Ethics to any client to prospective client upon request.

Participation or Interest in Client Transaction and Personal Trading

We do not purchase securities in which we have a material financial interest. We do not recommend to you securities in which the firm has a material financial interest.

Individuals associated with our firm may buy or sell securities for their personal accounts identical or different from those recommended to you. However, it is the expressed policy of our firm that no personnel employed by the firm shall prefer his or her own interest to yours nor make personal investment decisions based on your investment decisions. In the event an advisor and client buys or sell individual securities, advisors must disclose positions to clients before making trades.

Blueprint Financial Consultants primarily recommends index mutual funds and exchange traded funds. Because these funds trade in sufficiently broad markets, personal trading by the firm's employees is inconsequential, does not affect the markets, and at all times clients of the firm receive preferential treatment.

Item 12: Brokerage Practices

Blueprint Financial Consultants uses TD Ameritrade Institutional for our brokerage and custodian services.

Item 13: Review of Accounts

We recommend a review of accounts with clients, including review of goals, plans, and strategy at a minimum semi-annually, in most cases quarterly. This process typically takes 2-3 hours, and our firm will contact the client to schedule the meetings. However, it is the responsibility of the client to provide the updated, necessary documents to help provide a worthwhile, valuable service of maintaining and adapting a financial and/or investment plan. For fee-based asset management clients we review clients' portfolios weekly and meet quarterly with our clients.

Our client benefits from an analysis of the previous financial plan, updating as needed for changes in portfolio value, increase/decrease in savings, changes in job situation, addressing changes in income, adjusting insurance coverage, and generally tweaking all

the variables so that it is as relevant today as the financial plan when first implemented and the client can stay on track throughout the years. Financial planning is not a one-time endeavor meant to answer all of life's questions. It is a process that is intended to adapt and change, just like one's life.

We recommend rebalancing primarily to maintain the target asset-allocation of stocks and bonds based on the client's goals, age, and risk tolerance. In other words, rebalancing is recommended primarily to maintain the target risk/return profile instead of trying to use it as a mechanism to increase returns. This helps clients stay the course during the inevitable declines in one asset class.

Our clients benefit from coordinated recommendations that treat accounts as a single, holistic portfolio rather than as separate, unrelated accounts. Prudent choices for investment location and investment selection can result in significant tax savings. As an example, tax inefficient funds (that pay interest or dividends or have high turnover) may be recommended for a tax sheltered account. These funds may be rebalanced, as needed, without tax consequences. In addition, tax efficient funds (that pay no interest or little dividends, and/or have low turnover) may be recommended for a taxable account. These funds may be rebalanced as tax efficiently as possible by redirection of dividends, capital gains distributions, cash inflows, cash outflows, and charitable giving of appreciate assets.

There are no optimal rebalancing rules that will yield the highest returns of all portfolios and in every period. Over two to three year periods, some research indicates that prior best-performers tend to do worse in the future and vice versa. However, over periods on one year or less, the reverse seems to be true—the best performers tend to persist, as do the worst. As noted previously, rebalancing is recommended primarily to maintain the target risk/return profile and take place primarily within tax sheltered accounts.

Regular Reports

For clients who engage in the Investment Advice Agreement/Retirement Consultation/ Comprehensive "Blueprint" Plan, two reports are provided, they are a summary of the findings for the current situation, and a recommended plan of action, along with a detailed analysis. Our preference is to review these reports semi-annually, but that is at the preference of the client.

For clients who engage in the Investment Consultation Agreement, no report is provided. It is strictly a conversational Q&A session designed to answer pressing questions. No additional regular reports are provided.

Item 14: Client Referrals and Other Compensation

Incoming Referrals

Our firm does not compensate referring parties for referrals.

Referrals Out

Our firm does not accept referral fees from other professionals when a prospect or client is referred to them.

Other Compensation

We do not receive any commissions or referral fees for any recommendations we make to other professionals.

Item 15: Custody

Blueprint Financial Consultants uses TD Ameritrade Institutional for their brokerage and custodian service for managed client assets, our firm does not accept custody of client securities.

Item 16: Investment Decision

Blueprint Financial Consultants manages clients investment assets on a discretionary basis. Portfolio recommendations are reviewed and agreed to prior to initial transactions. The client is free to implement all, some, or none of our advice in regard to analysis & recommendation presented via their financial plan.

Item 17: Voting Client Securities

Blueprint Financial Consultants does not accept authority to vote proxies on your behalf. Clients retain the responsibility for receiving and voting proxies for any and all securities. Voting proxy elections will be provided on account opening paperwork with custodian.

Item 18: Financial Information

Blueprint Financial Consultants does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. We have never been of a bankruptcy proceeding.

Item 19: Requirement for State-Registered Advisors

A. Ted Guerin is the Owner, Chief Executive Officer, and Sole Member of Blueprint Financial Consultants, LLC.

Education Background:

B.A. Business Administration
Minor: Communications
University of Oregon, Eugene, Oregon 2003

Certifications and Licenses:

Passed the Series 7, 66, and State Insurance Exam, 2004
Passed the Series 24 Exam, 2007
Oregon Life insurance License, 2015
Pass the Series 65, 2022

Business Background:

2015-Present: Owner and CEO, Blueprint Financial Consultants, LLC, Registered Investment Advisor, State of Oregon.

2004-2007: Financial Advisor AXA Advisors, Portland, Oregon.

2007-2011: Owner/CEO, TG Wealth Management, Portland, Oregon (affiliated with Cambridge Investment Research, Inc.)

2011-Present: Real Estate Investor, Portland, Oregon.

B. Since 2004, Ted Guerin has worked in the financial services field, in several capacities, first as a financial consultant as AXA Advisors where he built his business from the ground up, advising clients on a wide array of financial related issues, specializing in asset management, life insurance & annuity strategies, and the development of financial planning platforms and plans. In 2007, he was offered the opportunity to take on more management responsibility, attending management workshops across the country, helping with both product and financial planning software launches, but ultimately decided to go out on his own in 2007 and start TG Wealth Management. Ted Guerin has run this business successfully for several years, before venturing out into real estate investments, after a successful stint in that business, he has chosen to come back to his passion, financial planning and providing great value to his clients.

C. Blueprint Financial Consultants does not use performance-based compensation. Performance-based compensation may create an incentive for the advisor to recommend an investment that may carry a higher degree of risk to the client.

D. Blueprint Financial Consultants certifies that none of its employees has been involved in any legal or disciplinary events.

E. Blueprint Financial Consultants certifies that none of its employees has any relationship or arrangement with any issuer of securities.

Privacy Notice

Blueprint Financial Consultants is committed to maintaining the confidentiality, integrity, and security of the personal information that is entrusted to us. The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, and information about transactions between you and third parties. We collect nonpublic personal information about you from the following sources: Information we receive from you in the financial questionnaire and written agreement; information we receive from you verbally in the regular course of providing services to you; and information about your transaction with us or others. We use this information to help you meet your personal financial goals.

You provide us with information that is inherently personal and private in nature, and we want you to know that we take very seriously our duty to maintain the confidential nature of that information. It is our policy to only disclose information when you authorize us to do

so. Blueprint Financial Consultants will not sell or rent your personal information to any third parties at any time for marketing or solicitation purposes.

We may disclose nonpublic information about you to the following types of nonaffiliated third parties, but only with your authorization.: Financial service providers, such as mutual fund companies; professional service providers, such as attorneys, accountants, and real estate brokers; and others, as you specify from time to time. We may also disclose nonpublic personal information about you to nonaffiliated third parties, but only when doing so is required by law. If you have any questions regarding these policies and procedures, please contact Blueprint Financial Consultants. Blueprint Financial Consultants will address whatever concerns you may have in this area.

Your non-public personal information will be maintained while you are a client and for the period thereafter as required by law should you terminate your relationship with Blueprint Financial Consultants.

Part 2B of Form ADV: Brochure Supplement

Item 1: Cover Page

Blueprint Financial Consultants
2750 NE 30th Avenue
Portland, Oregon 97212

Phone: 503-381-0638
Website: www.blueprint-fc.com
Email: ted.guerin@blueprint-fc.com

January 1, 2022

Ted Guerin is the Owner, Chief Executive Officer, and Sole Member of Blueprint Financial Consultants, LLC.

This supplement provides information about Ted Guerin that supplements the Blueprint Financial Consultants, LLC brochure. You should have received a copy of that brochure. Please contact us at the phone number or email address listed above if you did not receive Blueprint Financial Consultants' brochure or if you have any questions about the contents of this supplement.

Additional information about Ted Guerin is available on the internet at www.adviserinfo.sec.gov. CRD #4752480.

Ted Guerin

Item 2: Educational Background and Business Experience

Year of Birth: 1980

Educational Background:

B.A. Business Administration
Minor: Communications
University of Oregon, Eugene, Oregon 2003

Certification and Licenses:

Passed the Series 7, 66, and State Insurance Examinations, 2004
Passed the Series 24 Examination, 2007
Oregon Life insurance License, 2015
Passed the Series 65, 2022

Currently holding Series 66 examination. Oregon Insurance license (expires 05/2022).

Business Background:

2015-Present: Owner and CEO, Blueprint Financial Consultants, LLC, Registered Investment Advisor, State of Oregon.
2004-2007: Financial Advisor AXA Advisors, Portland, Oregon.
2007-2011: President, TG Wealth Management, Portland, Oregon (D.B.A. with Cambridge Investment Research, Inc.)
2011-Present: Commercial/Multi-family Real Estate Investor, Portland, Oregon.

Item 3: Disciplinary Information

None

Item 4: Other Business Activities

None

Item 5: Additional Compensation

None

Item 6: Supervision

Ted Guerin, as Owner and Sole Member of Blueprint Financial Consultants, LLC is responsible to provide supervisory oversight of the firm.

Item 7: Requirements for State-Registered Advisors

As noted in Item 3 of Part 2B, Ted Guerin has never been involved in any legal or disciplinary events. In addition, he has never been subject of a bankruptcy petition.

