

BluePrint Wealth Management LLC
d/b/a Parady Wealth Management
February 26, 2025
Client Relationship Summary - Form CRS

BluePrint Wealth Management LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Portfolio Management Services and Selection of Other Advisers**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis, as well as client-level reviews at least annually to ensure the advisory services provided are consistent with clients' investment parameters. Additional reviews may be conducted based on various circumstances.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. By signing our discretionary management agreement, you grant our firm the authority to engage third-party managers or sub-advisers to manage all or a portion of your assets on a discretionary basis. We also retain the discretionary authority to hire and fire third-party managers or sub-advisers without your prior approval.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product. However, our model portfolios typically include exchange traded funds, mutual funds, and money market securities. We also recommend insurance products offered through affiliated entities.

Account Minimums and Requirements: We do not require minimum asset levels or other similar preconditions. Certain third-party managers or sub-advisers that we select or recommend may have minimum asset level requirements.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/169997>.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset-Based Fees** - Payable monthly in arrears based on the value of the assets on the last calendar day of the month. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict of interest;
- **Other Advisors Fees** - You will also pay a platform fee monthly in arrears, and if applicable, advisory fees charged by third-party managers and/or sub-adviser, which are separate from our advisory fees. We receive an indirect economic benefit from the platform fee as we would otherwise have to pay for back office services separately.
- Clients will also pay addition fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
 - Custodian fees and account maintenance fees;
 - Fees related to mutual funds and exchange-traded funds (i.e., fund management fees and expenses);
 - Transaction or ticket charges when purchasing or selling securities; and

- Other product-level fees associated with your investments.

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 investments over time. Please make sure you understand what fees and costs you are paying.

For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/169997>.

Key Questions to Ask Your Financial Professional

- **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 be invested for me?**

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to 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 because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- **Affiliated Entities**: We recommend investments that are offered or distributed by affiliated insurance agencies. We also recommend the accounting services, tax preparation and planning services of our affiliated entities. This practice presents a conflict of interest because we have an incentive to recommend products and services based on compensation received, directly or indirectly, rather than solely based on your needs.
- **Compensation related to Affiliated Entities**: Persons providing advice on behalf of our firm are licensed as insurance agents and affiliated with one or more of our affiliated insurance agencies. These persons receive compensation in connection with selling insurance products. Compensation earned by these persons is charged separately from our advisory fees and is not part of the advisory fees you pay to our firm. This practice presents a conflict of interest because they have an incentive to recommend insurance products based on the compensation received rather than solely based on your needs.
- **Compensation from Outside Business Activities**: Persons providing investment advice on behalf of our firm provide tax preparation and accounting services in their individual capacities as accountants or CPAs. These persons will earn compensation for providing additional services to you. Tax preparation and accounting services are separate from our services and the fees are in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend tax or accounting services to you for the purpose of generating additional compensation rather than solely based on your needs.

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**

Refer to our Form ADV Part 2A, Item 5 and 10, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/169997> to help you understand what conflicts exist.

How do your financial professionals make money?

Our firm makes money by charging a fee based on a percentage of assets under management for portfolio management services. Our financial professionals receive a percentage of those earned fees per their employment agreement with our firm. Financial professionals also receive a salary and production-related bonuses and/or commissions from selling insurance products through our affiliated entities and fees related to tax or accounting services provided through or affiliated entities or as accountants or CPAs in their individual capacities, as described above.

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

No for our firm. Yes for our financial professionals. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

Key Questions to Ask Your Financial Professional

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

You can find additional information about your investment advisory services and request a copy of the relationship summary at 352-674-3911 or click the link provided: <https://adviserinfo.sec.gov/firm/brochure/169997>

Key Questions to Ask Your Financial Professional

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

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Exhibit to Form CRS

Parady Wealth Management is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on February 26, 2025.

BluePrint Wealth Management, LLC now operates under the trade name of Parady Wealth Management.

The following sections have been updates:

- **What investment services and advice can you provide me?**
 - Financial Planning and Pension Profit-Sharing Plan Services have been removed.
- **What fees will I pay?**
 - **Asset-Based Fees** have been updated from quarterly in advance to monthly in arrears. Parady Wealth Management will debit the advisory fee at the end of each month.
 - **Other Advisors Fees** have been updated to reflect a platform fee that is paid monthly in arrears. The platform fee will be debited at the end of the month at the same time as the asset-based fee. The platform fee is paid to a sub-advisor. Parady Wealth Management receives an indirect benefit from the platform fee as the firm would otherwise have to pay for back office services separately.
- **Do you or your financial professionals have legal or disciplinary history?**
 - Our answer has been updated to, "No for our firm. Yes for our financial professionals". Previously the answer was No for both.