



## IAPD Report

### CHAD JOSEPH EDWARDS

CRD# 5437543

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Please contact FINRA with any concerns.



## IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

### What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

### Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

### How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

### Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page  
<http://www.nasaa.org/IAPD/IARReports.cfm>

### What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

### Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



## Report Summary

### CHAD JOSEPH EDWARDS (CRD# 5437543)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **12/24/2025**.

### CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
<b>B</b>	THE STRATEGIC FINANCIAL ALLIANCE, INC.	CRD# 126514	05/04/2015
<b>IA</b>	BIP WEALTH, LLC	CRD# 143208	10/02/2025

### QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **10** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

**Note:** Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

### REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
<b>IA</b>	STRATEGIC BLUEPRINT, LLC	284840	PEACHTREE CORNERS, GA	01/04/2021 - 12/31/2025
<b>IA</b>	THE STRATEGIC FINANCIAL ALLIANCE	126514	ATLANTA, GA	08/02/2016 - 11/17/2025
<b>B</b>	ALLIANZ LIFE FINANCIAL SERVICES, LLC	612	MINNEAPOLIS, MN	10/30/2009 - 05/05/2015

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

### DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Termination	1



## Qualifications

### REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with 10 jurisdiction(s) and 1 SRO(s) through his or her employer(s).

#### Employment 1 of 2

Firm Name: **BIP WEALTH, LLC**  
Main Address: 3575 PIEDMONT RD, NE  
BLDG 15, SUITE 730  
ATLANTA, GA 30305  
Firm ID#: 143208

Regulator	Registration	Status	Date
IA Georgia	Investment Adviser Representative	Approved	10/03/2025
IA Texas	Investment Adviser Representative	Approved	10/02/2025

#### Branch Office Locations

**BIP WEALTH, LLC**  
3930 East Jones Bridge Road  
Suite 175  
Norcross, GA 30092

#### Employment 2 of 2

Firm Name: **THE STRATEGIC FINANCIAL ALLIANCE**  
Main Address: 2200 CENTURY PARKWAY  
SUITE 500  
ATLANTA, GA 30345  
Firm ID#: 126514

Regulator	Registration	Status	Date
B FINRA	Invest. Co and Variable Contracts	Approved	05/04/2015
B FINRA	General Securities Representative	Approved	06/30/2015
B Alabama	Agent	Approved	01/07/2017
B California	Agent	Approved	10/03/2016



## Qualifications

Regulator	Registration	Status	Date
B Colorado	Agent	Approved	01/10/2017
B Florida	Agent	Approved	10/26/2016
B Georgia	Agent	Approved	05/04/2015
B Illinois	Agent	Approved	05/04/2015
B North Carolina	Agent	Approved	01/10/2017
B South Carolina	Agent	Approved	11/05/2015
B Tennessee	Agent	Approved	01/09/2017
B Texas	Agent	Approved	01/04/2017

## Branch Office Locations

**THE STRATEGIC FINANCIAL ALLIANCE**  
3930 EAST JONES BRIDGE ROAD  
175  
PEACHTREE CORNERS, GA 30092



## Qualifications

### PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

**This individual has passed 0 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.**

#### Principal/Supervisory Exams

Exam	Category	Date
No information reported.		

#### General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B General Securities Representative Examination (S7)	Series 7	06/30/2015
B Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	11/02/2007

#### State Securities Law Exams

Exam	Category	Date
IA Uniform Investment Adviser Law Examination (S65)	Series 65	08/01/2016
B Uniform Securities Agent State Law Examination (S63)	Series 63	11/21/2007

### PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



## Registration & Employment History

### PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	01/04/2021 - 12/31/2025	STRATEGIC BLUEPRINT, LLC	CRD# 284840	PEACHTREE CORNERS
IA	08/02/2016 - 11/17/2025	THE STRATEGIC FINANCIAL ALLIANCE	CRD# 126514	ATLANTA, GA
B	10/30/2009 - 05/05/2015	ALLIANZ LIFE FINANCIAL SERVICES, LLC	CRD# 612	MINNEAPOLIS, MN
B	01/09/2009 - 10/27/2009	TRANSAMERICA CAPITAL, INC.	CRD# 8217	DENVER, CO
B	11/05/2007 - 11/19/2008	LINCOLN FINANCIAL DISTRIBUTORS, INC.	CRD# 145	RADNOR, PA

### EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2025 - Present	BIP Wealth, LLC	Partner	Y	Norcross, GA, United States
05/2015 - Present	PREHMUS FINANCIAL PARTNERS	PARTNER	Y	PEACHTREE CORNERS, GA, United States
05/2015 - Present	THE STRATEGIC FINANCIAL ALLIANCE, INC.	REGISTERED REPRESENTATIVE/INVESTMENT ADVISER REPRESENTATIVE	Y	ATLANTA, GA, United States
12/2020 - 09/2025	STRATEGIC BLUEPRINT, LLC	INVESTMENT ADVISER REPRESENTATIVE	Y	ATLANTA, GA, United States

### OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

1 - FIXED INSURANCE SALES - INVESTMENT RELATED - NORCROSS, GA - FIXED INSURANCE SALES/SERVICES THROUGH VARIOUS PRODUCT PROVIDERS, E.G., BUCKHEAD BROKERAGE PARTNERS - AGENT - 09/2021 - 1 HOUR/MONTH, 0 DURING TRADING - INSURANCE SALES.

2 - Prehmus Financial Partners is an investment-related business located at 3930 East Jones Bridge Road. The business operates in a broker-dealer relationship with Strategic Financial Alliance. Advisor/Partner. Relationship started April 2025. Approximately 10 hours devoted to this business a month.



## Registration & Employment History

### OTHER BUSINESS ACTIVITIES

3--

Name: BIP Wealth, LLC

Position: Employee - W2

Nature: Registered Investment Advisor

Investment Related: Yes

Hours: 175

Securities Trading Hours: 140

Start Date: 10/01/2025

Address: 3575 Piedmont Road, Building 15, Suite 730 Atlanta, Georgia 30305

Description: Financial advisor - managing client accounts and financial planning.



## Disclosure Summary

### Disclosure Information

#### What you should know about reported disclosure events:

##### (1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

##### (2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

##### (3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

##### (4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



## DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Termination	1

### Termination

This disclosure event involves a situation where the Investment Adviser Representative voluntarily resigned, was discharged or was permitted to resign after allegations were made that accused the Investment Adviser Representative of violating investment-related statutes, regulations, rules or industry standards of conduct; fraud or the wrongful taking of property; or failure to supervise in connection with investment-related statutes, regulations, rules or industry standards of conduct.

#### Disclosure 1 of 1

<b>Reporting Source:</b>	Firm
<b>Firm Name:</b>	LINCOLN FINANCIAL DISTRIBUTORS, INC
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	11/19/2008
<b>Allegations:</b>	MR. EDWARDS VIOLATED LFD POLICIES BY CREATING AND DISTRIBUTING AN UNAPPROVED EXTERNAL EMAIL COMMUNICATION. BY VIOLATING SUCH LFD POLICIES, MR. EDWARDS ALSO FAILED TO COMPLY WITH THE TERMS OF HIS HEIGHTENED SUPERVISION PLAN.
<b>Product Type:</b>	No Product
<b>Other Product Types:</b>	-----

<b>Reporting Source:</b>	Individual
<b>Firm Name:</b>	LINCOLN FINANCIAL
<b>Termination Type:</b>	Discharged
<b>Termination Date:</b>	11/19/2008
<b>Allegations:</b>	MR. EDWARDS VIOLATED LFD POLICIES BY CREATING AND DISTRIBUTING AN UNAPPROVED EXTERNAL EMAIL COMMUNICATION. BY VIOLATING SUCH LFD POLICIES, MR. EDWARDS ALSO FAILED TO COMPLY WITH THE TERMS OF HIS HEIGHTENED SUPERVISION PLAN.
<b>Product Type:</b>	No Product
<b>Other Product Types:</b>	-----
<b>Broker Statement</b>	AT A MEETING EARLIER THAT SPRING IN FEBRUARY, ONE OF OUR DIVISIONAL MANAGERS EMAILED SOME POWERPOINT SLIDES OUT TO THE



TEAM. THESE SLIDES WERE DONE ON THE EDWARD JONES BACKGROUND TEMPLATE. SOME OF THE SLIDES WERE FROM EDWARD JONES DIRECTLY AND OTHERS WERE LINCOLN SLIDES THAT WERE TRANSFERRED TO THE EDWARD JONES TEMPLATE AND BACKGROUND. IN APRIL 2008 I USED THIS PRESENTATION AT A MEETING FOR EDWARD JONES ADVISORS IN SOUTH CAROLINA . THERE WAS A MEMBER OF THE COMPLIANCE TEAM FOR EDWARD JONES AT MY MEETING AND SHE REPORTED TO EDWARD JONES THAT WE WERE USING LINCOLN SLIDES WITH THE EDWARD JONES TEMPLATE. THIS INITIATED AN INQUIRY BY EDWARD JONES INTO THE MEETING I CONDUCTED AND SLIDES THAT HAD BEEN USED. IT TURNS OUT THESE SLIDES WERE NO LONGER APPROVED BY THE EDWARD JONES FIRM. AFTER LEARNING THE FACTS, LINCOLN SUPPORTED ME BUT WANTED TO MAINTAIN THE RELATIONSHIP WITH EDWARD JONES. IN NOVEMBER OF 2008, LINCOLN MANAGEMENT SENT ½ DOZEN DIFFERENT EMAILS TO THE SALES FORCE LABELED "TALKING POINTS". THESE EMAILS CONSISTED OF INFO AROUND LINCOLN'S FINANCIAL STRENGTH AND DIFFERENT ISSUES BROUGHT FORTH IN THE MEDIA. IN ADDITION, WE HAD A MANDATORY CONFERENCE CALL IN MID NOVEMBER WHERE WERE TOLD "BE SURE TO HAVE A PEN AND PAPER TO WRITE DOWN THESE POINTS WORD FOR WORD SO YOU CAN COMMUNICATE THIS WITH YOUR CUSTOMERS". I DID WRITE THESE POINTS DOWN AND DID COMMUNICATE THEM WHEN NEEDED. I SENT SOME CUSTOMERS VIA EMAIL THE BULLETED POINTS WERE TOLD TO COMMUNICATE. I LATER LEARNED THAT THE INFO WAS FOR VERBAL COMMUNICATION ONLY AND NOT BE SHARED IN WRITING. I CERTAINLY AGREED AND TRIED TO EXPLAIN THAT I THOUGHT I WAS DOING THE RIGHT THING AND COPIED MY MANAGER ON THE EMAIL (PROOF I WAS NOT TRYING TO HIDE ANYTHING). HOWEVER, AFTER 3 DAYS OF DELIBERATION LINCOLN COMPLIANCE TEAM MADE THE DECISION TO TERMINATE MY EMPLOYMENT DUE TO THIS INCIDENT EFFECTIVE NOVEMBER 21ST, 2008.



## End of Report

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