



Blend Wealth Advisors LLC

d/b/a Blend Wealth

12052 Old Stone Drive

Indianapolis, IN 46236

317-854-5656

www.blendwealth.com

Form ADV Part 2A – Firm Brochure

Dated January 15, 2024

This Brochure provides information about the qualifications and business practices of Blend Wealth Advisors LLC, "Blend Wealth". If you have any questions about the contents of this Brochure, please contact us at 317-854-5656. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Blend Wealth Advisors LLC is registered as an Investment Adviser with the State of Indiana. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Blend Wealth is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 316053.

Item 2: Material Changes

This item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information. Since our last annual update on January 11, 2023, we report the following material changes.

- Blend Wealth updated their services and fees. See Item 4 and Item 5 for additional information.
- Blend Wealth no longer uses Altruist Financial LLC as a Custodian. See Item 12 for further information.
- Blend Wealth no longer uses Zoe Financial. See Item 14 for further information.
- Tim B. Woodward is no longer involved with Origin Financial as Financial Planners. Please see Tim and Alexis' ADV Part 2B, Item 2 for more information.
- Tim B. Woodward and Alexis Woodward added the CKA® (Certified Kingdom Advisor®) professional designation. Please see Tim and Alexis' ADV Part 2B, Item 2 for more information.

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Blend Wealth Advisors LLC.

Item 3: Table of Contents

Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4
Item 5: Fees and Compensation	9
Item 6: Performance-Based Fees and Side-By-Side Management	13
Item 7: Types of Clients	13
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	13
Item 9: Disciplinary Information	16
Item 10: Other Financial Industry Activities and Affiliations	16
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	16
Item 12: Brokerage Practices	18
Item 13: Review of Accounts	20
Item 14: Client Referrals and Other Compensation	21
Item 16: Investment Discretion	22
Item 17: Voting Client Securities	22
Item 18: Financial Information	22
Item 19: Requirements for State-Registered Advisers	23
Part 2B - Tim B. Woodward	24
Part 2B: Alexis L. Woodward	28

Item 4: Advisory Business

Description of Advisory Firm

Blend Wealth Advisors LLC (hereinafter referred to as “Blend Wealth”, “Advisor”, “we”, “firm”, and “us”) is registered as an Investment Adviser with the State of Indiana. We were founded in March, 2021. Tim Woodward and Alexis Woodward are the principal owners of Blend Wealth.

Types of Advisory Services

Blend Wealth is a fee-only firm, meaning the only compensation we receive is from our Clients for our services. We offer Investment Advisory Services, Financial Planning, Project-Based Financial Planning, Educational Seminars & Retirement Plan Consulting. Additionally, outside of our Advisory Services, we provide Tax, Accounting & Bookkeeping Services. From time to time, Blend Wealth may recommend other third-party professionals such as attorneys, accountants, tax advisors, insurance agents, or other financial professionals. Clients are never obligated to utilize any third-party professional we recommend. Blend Wealth is not affiliated with nor does Blend Wealth receive any compensation from third-party professionals we may recommend.

To fully receive the benefit of our services, we encourage Clients to engage us for a minimum of 12 months, with the exception of Project-Based or Hourly engagements.

Investment Advisory Services

Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client, as well as risk tolerance and tax considerations.

We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client's portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

In addition to managing investment portfolios directly, we will also provide ongoing advice and supervision on accounts that the client chooses to have us monitor and provide recommendations for but cannot be transferred to one of our recommended custodians listed in Item 12. These accounts may include 529 Plans, 401(k) and other employer sponsored tax qualified accounts, as well as other brokerage accounts that the client maintains at other financial institutions (“held-away accounts”). This portion of the service will include Blend Wealth's selection of the appropriate investments based on the options that are available for the clients' held away account(s) and ongoing monitoring and reporting on those accounts. Blend Wealth will include the value of any held away accounts when calculating the total advisory fee for accounts in which Blend Wealth provides ongoing advice and supervision.

When we provide investment management services, Clients grant us limited authority to buy and sell securities on a *discretionary* basis for accounts the Client designates us to manage. This includes accounts held at our recommended custodian (see Item 12) or accounts held elsewhere ("held-away accounts"), where the Client authorizes to trade in their account(s). More information on our trading authority is explained in Item 16 of this Brochure. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Wealth Advisory Services

Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background. Account supervision is guided by the stated objectives of the Client, as well as risk tolerance and tax considerations.

We primarily advise our Clients regarding investments in stocks, bonds, mutual funds, ETFs, U.S. government and municipal securities, and cash and cash equivalents. We may also provide advice regarding investments held in Client's portfolio at the inception of our advisory relationship and/or other investment types not listed above, at the Client's request.

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Blend Wealth offers Clients financial planning services in addition to investment management services. A Client will be taken through establishing their goals and values around money. Clients will be required to provide pertinent information to help complete the following areas of analysis: net worth, cash flow, insurance, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. More information on these topics can be found in 'Financial Planning Services' below. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients will receive a

detailed financial plan designed to help achieve Client's stated financial goals and objectives. The plan and the Client's financial situation and goals will be monitored throughout the year.

Financial Planning Services

Financial planning involves an evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The Client and Advisor will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **Education Planning:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We may recommend a third-party provider, Estate Guru or EncorEstate (or other similar provider), estate planning technology solutions, to assist Clients with estate planning documentation. Blend Wealth is not a law practice and does not provide legal advice. The third-party provider is responsible for the creation and preparation of estate planning documents. In certain cases, we or the third-party may recommend that you consult with a qualified attorney. You are not obligated to use any third-party provider or attorney recommended by our firm. Fees are paid either directly by the client, or Blend Wealth, and Blend Wealth does not share in their fee.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance Planning:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Financial Planning Services are offered as a component of Investment Advisory services or on a Limited Scope Project-Based engagement. For project-based services, we provide financial planning as a limited scope one-time engagement. Project-Based Financial Planning is available for Clients looking to address specific questions or issues. The Client may choose from one or more of the above topics to cover or other areas as requested and agreed to by Blend Wealth. For Project-Based Financial Planning, the Client will be ultimately responsible for the implementation of the financial plan.

Business Retirement Plan Consulting

Our firm provides retirement plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors or plan named fiduciaries in establishing, monitoring, and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include investment review and recommendations, fee analysis, participant education, and vendor searches & analysis.

In providing retirement plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly-traded REITs), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

Certain plans and/or clients that we may provide services to are regulated under the Employee Retirement Income Securities Act of 1974 ("ERISA"). We will provide employee benefit plan services to the plan sponsor and/or fiduciaries as described above for the fees set forth in Item 5 of this brochure. The services we provide are advisory in nature. We are not subject to any disqualifications under Section 411 of ERISA. In performing fiduciary services, we are acting as a fiduciary of the plan as defined in Section 3(21)(A)(ii) under ERISA.

Financial Wellness

We provide Clients access to a financial monitoring program that allows them to keep track of their financial goals, accounts, and prompts them with actions they can take to improve their financial situation. This service includes use of Monarch Money's financial wellness app and will be centered around budgeting, cash flow management, debt reduction, net worth tracking and accountability.

Educational Seminars

We may provide seminars on an "as announced" basis for groups seeking general advice on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does Blend Wealth provide individualized investment advice to attendees during these seminars.

Client Tailored Services and Client Imposed Restrictions

We consult with clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the clients' investment and/or planning needs. We ensure that clients' investment and planning recommendations are suitable for their needs, goals, objectives, and risk tolerance.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account. All such requests must be provided to Blend Wealth in writing. Blend Wealth will notify clients if they are unable to accommodate any requests.

Retirement Rollovers - Potential for Conflict of Interest

A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (1) leave the money in the former employer's plan, if permitted, (2) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (3) roll over to an Individual Retirement Account ("IRA"), or (4) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Blend Wealth recommends that a client roll over their retirement plan assets into an account to be managed by Blend Wealth, such a recommendation creates a conflict of interest if Blend Wealth will earn new (or increased its current) compensation as a result of the rollover. When acting in such capacity, Blend Wealth serves as a fiduciary under the Employee Retirement Income Security Act (ERISA), or the Internal Revenue Code, or both. No client is under any obligation to roll over retirement plan assets to an account managed by Blend Wealth.

Client Obligations

In performing our services, Blend Wealth shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. Moreover, it remains each client's responsibility to promptly notify Blend Wealth if there is ever any change in his/her financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets under Management

As of December 31, 2023, Blend Wealth has \$11,292,299 discretionary and \$68,237 non-discretionary assets under management.

Item 5: Fees and Compensation

Please note, unless a client has received this brochure at least 48 hours prior to signing a Wealth Advisory Agreement or an Investment Advisory Agreement (collectively, "Client Contract"), the Client Contract may be terminated by the client within five (5) business days of signing the Client Contract without incurring any fees. How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Client Contract for more detailed information regarding the exact fees you will be paying. Fees are negotiable. No increase in the annual fee shall be effective without prior Client consent.

Investment Advisory Services

The fee is based on a percentage of assets under management. The annualized fees for investment advisory services are based on the following fee schedule:

Assets Under Management	Annual Advisory Fee
\$0 - \$1,000,000	1.25%
\$1,000,001 - \$3,000,000	0.50%
\$3,000,001 - \$5,000,000	0.40%
Above \$5,000,000	0.35%

The annual advisory fee is paid quarterly in arrears based on the average daily balance of the Client's account(s). The advisory fee is a blended tier. For example, for assets under management of \$2,000,000, a Client would pay: 1.25% on the first \$1,000,000, and 0.50% on the remaining \$1,000,000.

In determining the advisory fee, we may allow accounts of members of the same household to be aggregated. Blend Wealth relies on the valuation as provided by Client's custodian in determining assets under management. Our advisory fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods.

Advisory fees are directly debited from Client accounts held at an unaffiliated third-party custodian or the Client may choose to pay by electronic funds transfer, or debit/credit card. A Client Contract may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the Client Contract.

Wealth Advisory Services

For Clients with more than \$500,000 in assets under management ("AUM") with Blend Wealth, Blend Wealth charges a fee based on a percentage of assets under management. The annualized fees are based on the following fee schedule:

Assets Under Management	Annual Advisory Fee
\$0 - \$1,000,000	1.25%
\$1,000,001 - \$3,000,000	0.50%
\$3,000,001 - \$5,000,000	0.40%
Above \$5,000,000	0.35%

The annual advisory fee is paid quarterly in arrears based on the average daily balance of the Client's account(s). The advisory fee is a blended tier. For example, for assets under management of \$2,000,000, a Client would pay: 1.25% on the first \$1,000,000, and 0.50% on the remaining \$1,000,000.

In determining the advisory fee, we may allow accounts of members of the same household to be aggregated. Blend Wealth relies on the valuation as provided by Client's custodian in determining assets under management.

For Clients with less than \$500,000 in assets under management ("AUM") with Blend Wealth, Blend Wealth charges a recurring fixed annual fee that ranges from \$1,500 to \$6,000. Fees are paid monthly in arrears. The fee range is dependent upon variables including the specific needs of the Client, complexity, estimated time, research, and resources required to provide services to you, among other factors we deem relevant.

Blend Wealth collects an initial onboarding fee, no greater than the total of the first monthly fee. The initial fee covers the initial data gathering in preparation to complete the comprehensive financial plan.

Once a Client's assets under management reach a 'break-even point', the Client will transition to the AUM Fee Schedule outlined above. The 'break-even point' is when the fixed annual fee equals or exceeds what the Client would pay under an AUM fee schedule. For example, a Client paying an annual fee of \$3,000 would pay a monthly fee of \$250. Once assets reach \$240,000 (the 'break-even point'), the Client will transition to the AUM Fee Schedule, unless otherwise agreed to in writing by both parties. The fixed fee will cease at the end of the month when the AUM fee commences. If the Client's accounts drop below the break-even point for a period of two (2) consecutive quarters, clients will revert to the agreed-upon fixed fee rate.

Advisory fees are directly debited from Client accounts held at an unaffiliated third-party custodian or the Client may choose to pay by electronic funds transfer, or debit/credit card. A Client Contract may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the Client Contract.

Limited Scope Financial Planning

- **Project-Based** Fixed fees for project-based engagements will range between \$250 and \$15,000. Fees are based on complexity and scope of the project, and may be negotiable in certain cases. Half of the fee is due at the beginning of the process and the remainder is due upon completion of the work. Blend Wealth will not bill an amount above \$500 more than 6 months in advance. Fees for this service may be, electronic funds transfer, or debit/credit card. In the event of early termination, prepaid but unearned fees will be refunded, any completed deliverables will be provided to the Client, and no further fees will be charged.
- **Hourly** We also provide financial planning services at the rate of \$300 per hour. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service may be paid by check, electronic funds transfer or debit/credit card.

Financial Wellness

Blend Wealth collects an initial onboarding fee, no greater than \$125 and a recurring fixed fee for Financial Wellness. Fees are paid monthly in arrears at a rate of \$125 per month. The final agreed-upon fee will be outlined in your Advisory Contract. Since fees are paid in arrears, no refund will be needed upon termination of the Client Contract. Fees for this service may be paid by check, electronic funds

transfer or debit/credit card.

Business Retirement Plan Consulting

Fees for Business Retirement Plan Consulting are outlined below:

Account Value	Annual Advisory Fee
\$0 - \$500,000	\$2,500
\$500,000 and above	0.50%

For Clients with \$500,000 or less in assets under advisement (AUA) with Blend Wealth, we charge a recurring fixed annual fee of \$2,500, paid monthly or quarterly in arrears in equal installments. Once the Client's investable assets exceed \$500,000, Clients will transition to our combined fixed + AUA fee described below. Our minimum fee for Retirement Plan Services is \$2,500/year.

For Clients with \$500,000 or more in assets under advisement with Blend Wealth, the annual fees for this service are paid in arrears on a quarterly basis according to the above chart. The annual advisory fee is paid quarterly in arrears based on the value of Client's account(s) as of the last day of the billing period. Fees may be negotiable at the discretion of Blend Wealth.

Fees are either paid directly by the plan sponsor or deducted directly from the plan assets by the custodian. A Client Contract may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no refund will be needed upon termination of the Client Contract.

This does not include fees to other parties, such as record keepers, custodians, or third-party administrators. Blend Wealth relies on the valuation as provided by Client's custodian in determining assets under management. Our advisory fee is prorated for any partial billing periods occurring during the engagement, including the initial and terminating billing periods.

Educational Seminars

Seminars are offered to organizations and the public on a variety of financial topics. Fees range from \$500 - \$5,000 per seminar and are negotiable. Half of the fees are due prior to the engagement, and the other half is to be paid the day of, no later than the conclusion of the Seminar. Fees may be paid by check, electronic funds transfer or debit/credit card. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred.

In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 50% of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable

alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars may be provided pro-bono at Blend Wealth's discretion.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide wealth advisory, investment advisory, tax preparation and retirement plan consulting services to individuals, high net-worth individuals, business owners and corporations.

We do not have a minimum account size requirement in order to open or maintain an account under our management.

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

Below is a brief description of our methods of analysis and primary investment strategies.

Modern Portfolio Theory

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

Use of Dimensional Fund Advisors (DFA) Mutual Funds & ETFs

Blend Wealth utilizes mutual funds and exchange traded funds ("ETF") issued by Dimensional Fund Advisors ("DFA"). DFA Funds are generally only available through registered investment advisers approved by DFA. Thus, if the Client was to terminate Blend Wealth's services, and transition to another adviser who has not been approved by DFA to utilize DFA funds, restrictions regarding additional purchases of, or reallocation amount other DFA funds, will generally apply.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds: When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions

Blend Wealth and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Blend Wealth and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Blend Wealth and its management persons have not been involved in any self-regulatory organization (SRO) proceeding.

Item 10: Other Financial Industry Activities and Affiliations

No Blend Wealth employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Blend Wealth employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Blend Wealth provides tax preparation, bookkeeping and payroll services to advisory and non-advisory clients of the firm. Fees for these services are separate and in addition to the advisory fees discussed in Item 5 of this Brochure. Such services are performed by supervised persons of Blend Wealth. Clients are not obligated to utilize these services of Blend Wealth. Neither Blend Wealth nor supervised persons of our firm have signatory authority over any Clients' accounts or custody either through advisory services the firm offers or through its tax preparation, bookkeeping and payroll services.

Recommendations or Selections of Other Investment Advisers

Blend Wealth does not recommend Clients to other investment advisors to manage their accounts.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn

places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc., and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- **Integrity** - Associated persons shall offer and provide professional services with integrity.
- **Objectivity** - Associated persons shall be objective in providing professional services to Clients.
- **Competence** - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- **Fairness** - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- **Confidentiality** - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- **Professionalism** - Associated persons' conduct in all matters shall reflect the credit of the profession.
- **Diligence** - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest

involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client's Securities

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as Clients. This may provide an opportunity for representatives of Blend Wealth to buy or sell securities before or after recommending securities to Clients resulting in representatives profiting off the recommendations they provide to Clients. Such transactions may create a conflict of interest; however, Blend Wealth will never engage in trading that operates to the Client's disadvantage if representatives of Blend Wealth buy or sell securities at or around the same time as Clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Blend Wealth does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending broker-dealers, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the broker-dealer's services. The factors we consider when evaluating a broker-dealer for best execution include, without limitation, the broker-dealer's:

- Execution capability;
- Commission rate;
- Financial responsibility;
- Responsiveness and customer service;
- Custodian capabilities;
- Research services/ancillary brokerage services provided; and
- Any other factors that we consider relevant.

With this in consideration, our firm recommends Charles Schwab & Co., Inc. ("Schwab"), which is an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). Although Clients may request us to use a broker-dealer of their choosing, we generally recommend that Clients open brokerage accounts with Schwab. We are not affiliated with Schwab. The Client will ultimately make the final decision of the Custodian to be used to hold the Client's investments by signing the selected broker-dealer's account opening documentation.

Research and Other Soft-Dollar Benefits

Our qualified custodian(s) used for investment management may provide us with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of

the Securities Exchange Act of 1934 (“Exchange Act”). This is commonly referred to as a “soft dollar” arrangement. These research products and/or services will assist us in our investment decision making process. Such research generally will be used to service all of our Client accounts, but brokerage charges paid by the Client may be used to pay for research that is not used in managing that specific Client’s account.

Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for clients to use, however, clients may custody their assets at a custodian of their choice. clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, we may be unable to achieve the most favorable execution of client transaction and this may cost clients money over using a lower-cost custodian.

The Custodian and Brokers We Use (Charles Schwab)

The custodian and brokers we use maintain custody of your assets that we manage, although we may be deemed to have limited custody of your assets due to our ability to withdraw fees from your account (see Item 15 – Custody, below).

Your brokerage and custody costs: For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab’s Cash Features Program.

Products and services available to us from Schwab: Schwab Advisor Services is Schwab’s business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Schwab’s support services:

Services that benefit you: Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab’s services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you: Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We may use this research to service all or a substantial number

of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us: Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession

We do not require that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/ custodians") and not Schwab's services that benefit only us.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, our trading policy is to implement all client orders on an individual basis. Therefore, we do not aggregate or "block" client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

Item 13: Review of Accounts

A CFP® Professional will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. Blend Wealth does not provide specific reports to financial planning clients, other than financial plans.

Client accounts with the Investment Advisory Service will be reviewed regularly on a quarterly basis by one of our CFP® Professionals. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Blend Wealth will not provide written reports to Investment Advisory clients.

Portfolio Activity

Blend Wealth has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, Blend Wealth will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, included, but not limited to, investment performance, fund manager tenure, style drift, account additions/withdrawals, and/or change in the client's investment objective. Based upon these factors, there may be extended periods of time when Blend Wealth determines that changes to a client's portfolio are neither necessary nor prudent. Of course, as indicated below, there can be no assurance that investment decisions made by Blend Wealth will be profitable or equal any specific performance level(s).

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients.

Item 15: Custody

Blend Wealth does not accept custody of client funds except in the instance of withdrawing client fees.

For client accounts in which Blend Wealth directly debits their advisory fee:

- i. Blend Wealth will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to Blend Wealth, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains the client's investment assets. We urge you to carefully review such

statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where we provide Investment Management Services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote client proxies. Therefore, clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the client's investment assets. The client shall instruct the client's qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Principal Officers

Tim & Alexis Woodward serve as Blend Wealth's Partners. Information about Tim and Alexis Woodward's education, business background, and outside business activities can be found on their ADV Part 2B, Brochure Supplement attached to this Brochure.

Outside Business

All outside business information, if applicable, of Blend Wealth is disclosed in Item 10 of this Brochure.

Performance-Based Fees

Neither Blend Wealth, Tim Woodward or Alexis Woodward are compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Blend Wealth has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Blend Wealth nor Tim or Alexis Woodward have any relationship or arrangement with issuers of securities.

Business Continuity Plan

Blend Wealth maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the investment adviser or any of its representatives.



Blend Wealth Advisors LLC

d/b/a Blend Wealth

12052 Old Stone Drive
Indianapolis, IN 46236
317-854-5656

Dated: January 15, 2024

Form ADV Part 2B – Brochure Supplement

For

Tim B. Woodward, CFP[®], CKA[®]

Managing Partner | Wealth Advisor | Chief Compliance Officer (CCO)

This brochure supplement provides information about Timothy B. Woodward that supplements Blend Wealth Advisors LLC (“Blend Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Timothy Woodward if the Blend Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Timothy B. Woodward is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 6191791.

Item 2: Educational Background and Business Experience

Tim B. Woodward

Born: 1980

Educational Background

- 2012 – Certified Financial Planner™ (CFP®) Certification Professional Education Program, College For Financial Planning
- 2008 – Master of Business Administration, University Of Michigan - Dearborn
- 2003 – Bachelor of Science in Mechanical Engineering, Purdue University

Business Experience

- 09/2021 – Present, Blend Wealth, Managing Partner | Wealth Advisors | CCO
- 10/2022 – 07/2023, Blend Financial Inc. dba Origin Financial, Financial Planner
- 07/2018 – 09/2021, Shoreline Wealth Advisors, Wealth Advisor | CCO
- 12/2012 – 06/2018, Market Street Wealth Advisory Services Advisors LLC, Partner | Investment Manager | CCO

Professional Designation(s)

CFP® (CERTIFIED FINANCIAL PLANNER™): The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and

risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CKA® (Certified Kingdom Advisor®): CKA® is a designation granted by Kingdom Advisors to individuals who have demonstrated themselves to be:

- Able to Apply Biblical Wisdom in Counsel: By successfully completing the rigorous Certified Kingdom Advisor® coursework and examination.
- Technically Competent: By providing evidence of an approved professional designation (varying by discipline) or by having at least 10 years full-time experience in their discipline.
- Ethical: By agreeing to espouse and practice the Kingdom Advisors Code of Ethics (provide link to this part of the QKA document in PDF here), by maintaining active local church involvement, and by providing pastoral and Client letters of reference.
- Biblical Stewards: By pledging that they practice biblical stewardship in their personal and professional lives and by giving regularly in proportion to their income.

CDAA (Certified Digital Asset Advisor)

The Certified Digital Asset Advisor designation is for financial professionals focused on helping individuals manage digital assets including cryptocurrencies and tokens like NFTs. A financial professional who has earned the CDAA designation understands blockchain technology and cryptocurrencies like Bitcoin that are built on the blockchain. They know several valuation methods and theories around Bitcoin and digital assets. They can help clients make more informed and educated decisions when deciding which cryptocurrencies to invest in, when to buy and sell, and the considerable risks of investing in this emerging asset class.

To become a CDAA, an individual must fulfill the following requirements:

- 12-hour training course
- Online, open-book exam
- Continuing Education Requirements
 - 12 hours of CDAA-approved coursework (must include 2 hours of compliance education).

Item 3: Disciplinary Information

Tim B. Woodward has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Tim B. Woodward is not involved in any outside business activities.

Item 5: Additional Compensation

Tim B. Woodward does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Blend Wealth.

Item 6: Supervision

Tim B. Woodward, as Chief Compliance Officer of Blend Wealth, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Tim B. Woodward has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Blend Wealth Advisors LLC

d/b/a Blend Wealth

12052 Old Stone Drive
Indianapolis, IN 46236
317-854-5656

Dated: January 15, 2024

Form ADV Part 2B – Brochure Supplement

For

Alexis L. Woodward, CFP[®], CKA[®]

Partner | Wealth Advisor

This brochure supplement provides information about Alexis L. Woodward that supplements the Blend Wealth Advisors LLC (“Blend Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Tim Woodward if the Blend Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Alexis Woodward is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification number 7327281.

Item 2: Educational Background and Business Experience

Alexis L. Woodward

Born: 1994

Educational Background

- 2019 – CERTIFIED FINANCIAL PLANNER™ (CFP®) Certification Professional Education Program, Northwestern University
- 2017 – Bachelor of Science in Business, Major in Finance, Indiana University Purdue University Indianapolis (IUPUI)

Business Experience

- 07/2021 – Present, Blend Wealth, Partner | Wealth Advisor
- 06/2017 – 07/2021, Market Street Wealth Advisory Services Advisors LLC, Investment Analyst
- 05/2016 – 08/2016, Cook Medical, Financial-Pricing Intern

Professional Designations

CFP® (CERTIFIED FINANCIAL PLANNER™): The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real-world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CKA® (Certified Kingdom Advisor®): CKA® is a designation granted by Kingdom Advisors to individuals who have demonstrated themselves to be:

- Able to Apply Biblical Wisdom in Counsel: By successfully completing the rigorous Certified Kingdom Advisor® coursework and examination.
- Technically Competent: By providing evidence of an approved professional designation (varying by discipline) or by having at least 10 years full-time experience in their discipline.
- Ethical: By agreeing to espouse and practice the Kingdom Advisors Code of Ethics (provide link to this part of the QKA document in PDF here), by maintaining active local church involvement, and by providing pastoral and Client letters of reference.
- Biblical Stewards: By pledging that they practice biblical stewardship in their personal and professional lives and by giving regularly in proportion to their income.

CDAA (Certified Digital Asset Advisor)

The Certified Digital Asset Advisor designation is for financial professionals focused on helping individuals manage digital assets including cryptocurrencies and tokens like NFTs. A financial professional who has earned the CDAA designation understands blockchain technology and cryptocurrencies like Bitcoin that are built on the blockchain. They know several valuation methods and theories around Bitcoin and digital assets. They can help clients make more informed and educated decisions when deciding which cryptocurrencies to invest in, when to buy and sell, and the considerable risks of investing in this emerging asset class.

To become a CDAA, an individual must fulfill the following requirements:

- 12-hour training course
- Online, open-book exam
- Continuing Education Requirements
 - 12 hours of CDAA-approved coursework (must include 2 hours of compliance education).

Item 3: Disciplinary Information

Alexis L. Woodward has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Alexis L. Woodward is not involved with outside business activities.

Item 5: Additional Compensation

Alexis L. Woodward does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Blend Wealth.

Item 6: Supervision

Tim B. Woodward, as Chief Compliance Officer of Blend Wealth, is responsible for the supervision of Alexis L. Woodward. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Alexis L. Woodward has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.