

# **BLDR Wealth LLC**

## **Form ADV Part 2A – Disclosure Brochure**

**Effective: February 27, 2026**

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of BLDR Wealth LLC (“BLDR Wealth” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (913) 586-6203.

BLDR Wealth is a registered investment advisor located in the State of Kansas. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about BLDR Wealth to assist you in determining whether to retain the Advisor.

Additional information about BLDR Wealth and its Advisory Persons is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 335077.

**BLDR Wealth LLC**  
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## Item 2 – Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of BLDR Wealth. For convenience, the Advisor has combined these documents into a single disclosure document.

BLDR Wealth believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. BLDR Wealth encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

### Material Changes

The following material changes have been made to this Disclosure Brochure since the previous amendment filing on October 20<sup>th</sup>, 2025:

- The Advisor has amended its fees for wealth management services. Please see Item 5 for additional information.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 335077. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (913) 586-6203.

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## Item 4 – Advisory Services

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### A. Firm Information

BLDR Wealth LLC (“BLDR Wealth” or the “Advisor”) is a registered investment advisor located in the State of Kansas. The Advisor was organized as a Limited Liability Company (“LLC”) under the laws of the State of Kansas in February 2025. The Advisor is owned and operated by Chelsea S. Harper (Principal and Chief Compliance Officer) and Allan R. Sheahan (Principal). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by BLDR Wealth.

### B. Advisory Services Offered

BLDR Wealth offers investment advisory services to individuals, high net worth individuals, trusts, estates, and corporations (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. BLDR Wealth's fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Wealth Management Services

BLDR Wealth provides customized wealth management services for its Clients as part of its BLDR Basic service offering. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management services and a broad range of comprehensive financial planning. These services are listed below.

*Investment Management Services* – The Advisor offers discretionary investment management services. BLDR Wealth works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create an overall portfolio strategy. BLDR Wealth will then construct an investment portfolio, consisting of exchange-traded funds (“ETFs”), individual stocks, and/or individual bonds to achieve the Client's investment goals. The Advisor may also utilize options contracts, alternative investments, structured products, real estate investment trusts (“REITs”), and/or other types of investments, as appropriate, to meet the needs of the Client. To implement the portfolio strategy, the Advisor will recommend that Clients utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) for all or a portion of a Client's investment portfolio. The Advisor may retain other types of investments from the Client's legacy portfolio based on fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

BLDR Wealth's investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. BLDR Wealth will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client.

BLDR Wealth evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. BLDR Wealth may recommend, on occasion, redistributing investment allocations to diversify the portfolio. BLDR Wealth may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement.

BLDR Wealth may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will BLDR Wealth accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

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*Retirement Accounts* – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts (“IRAs”), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act (“ERISA”) and/or the Internal Revenue Code (“IRC”), as applicable, which are laws governing retirement accounts. When deemed to be in the Client’s best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

*Use of Independent Managers* – As noted above, BLDR Wealth will recommend that Clients utilize one or more unaffiliated investment managers or investment platforms (collectively “Independent Managers”) for a portion of a Client’s investment portfolio, based on the Client’s needs and objectives. The Advisor will perform initial and ongoing oversight and due diligence over each Independent Manager to ensure the strategy remains aligned with Client’s investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship. Prior to recommending the Independent Manager to the Client, the Advisor will ensure that each Independent Manager is properly licensed, notice filed, or exempt from registration as a firm (or in their individual capacity) in the jurisdiction where the Client resides. The Client will be provided with the Independent Manager’s Form ADV Part 2A - Disclosure Brochure (or a brochure that makes the appropriate disclosures).

*Financial Planning Services* – BLDR Wealth provides a variety of financial planning and consulting services to Clients as part of its wealth management services or as a stand-alone service pursuant to a written financial planning agreement. Services are offered in several areas of a Client’s financial situation, depending on their goals and objectives. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client’s financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, and/or other areas of a Client’s financial situation.

BLDR Wealth offers two subscription tiers for its stand-alone financial planning services. The subscription tiers offered by BLDR Wealth are separate and in addition to the initial financial planning services offered as part of the Advisor’s wealth management services. BLDR Wealth’s additional stand-alone services are described as follows:

*BLDR Premier - Tier 1 Financial Planning Services:* This service is ideal for individuals and high net worth individuals nearing retirement, as well as entrepreneurs seeking a customized approach to achieving their financial goals. The Advisor’s services will include:

- Semi-annual strategic planning sessions
- Tax form reviews
- Asset protection and insurance alignment
- Estate planning and beneficiary synchronization
- Equity compensation planning
- Ad-hoc support

*BLDR Pro - Tier 2 Financial Planning Services:* This service is ideal for individuals who own businesses or other highly appreciated assets who seek to implement planning strategies which promote tax efficiency and growth of wealth. The Advisor’s services will include:

- All Tier 1 Financial Planning Services, and
- Blueprint creation for and maximizing sales value
- Integration of personal and business wealth strategies
- Tax efficiency planning and implementation
- Business review of risk and insurance planning
- Group benefits planning and analysis
- Personal estate plan coordination

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A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

BLDR Wealth may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for wealth management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### Retirement Plan Advisory Services

The Advisor provides 3(21) retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Vendor Analysis
- Plan Participant Enrollment and Education Tracking
- Investment Policy Statement ("IPS") Design and Monitoring
- Ongoing Investment Recommendation and Assistance
- Performance Reports
- ERISA 404(c) Assistance
- Benchmarking Services

These services are provided by the Advisor serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of the Advisor's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

#### **C. Client Account Management**

Prior to engaging BLDR Wealth to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client.

BLDR Wealth tailors its advisory services to the individual needs of its Clients. These services may include:

- Establishing an Investment Strategy – BLDR Wealth, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – BLDR Wealth will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – BLDR Wealth will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client. Portfolios may be constructed with the Advisor's internal investment portfolios and the recommendation of one or more Independent Manager[s].

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- Investment Management and Supervision – BLDR Wealth will provide investment management and ongoing oversight of the Client’s investment portfolio. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor and/or Independent Manager[s].

**D. Wrap Fee Programs**

BLDR Wealth does not manage or place Client assets into a wrap fee program.

**E. Assets Under Management**

As of December 31, 2025, BLDR Wealth manages \$5,597,107 in Client assets, all of which are managed on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

**Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more written agreements with the Advisor.

**A. Fees for Advisory Services**

Wealth Management Services

Wealth management fees are paid monthly in arrears of each month, pursuant to the terms of the wealth management agreement. Wealth management fees are based on the market value of assets under management at the end of the month. Wealth management fees are based on the following tiered fee schedule:

<b>Assets Under Management (\$)</b>	<b>Annual Rate (%)</b>
\$0.00 to \$250,000	1.50%
\$250,000 to \$500,000	1.25%
\$500,000 to \$1,000,000	1.10%
\$1,000,000 to \$3,000,000	0.95%
\$3,000,000 to \$5,000,000	0.85%
\$5,000,000 to \$10,000,000	0.70%
\$10,000,000 to \$20,000,000	0.60%
\$20,000,000 and up	0.45%

The wealth management fee in the first month of service is prorated from the inception date of the account[s] to the end of the first month. Fees may be negotiable at the sole discretion of the Advisor. The Client’s fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by BLDR Wealth will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian’s valuation to ensure accurate billing.

The Advisor’s fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

*Use of Independent Managers* – As noted in Item 4, the Advisor may implement a portion of a Client’s investment portfolio utilizing one or more Independent Managers. To eliminate any conflict of interest, the Advisor does not earn any compensation from an Independent Manager. The Advisor will only earn its wealth management fee as described above. The Advisor will allocate a portion of the advisory fee collected to the Independent Manager pursuant to the terms of the executed agreement between the Advisor and the Independent Manager. The total blended fee, including the Advisor’s fee and the Independent Manager’s fee, will not exceed 2.00% annually.

### Financial Planning Services

BLDR Wealth offers financial planning services as part of its overall wealth management fee or as a separate engagement. For certain Clients, the Advisor will charge an ongoing financial planning fee offered in two tiers. Tier 1 financial planning services are \$195 per month. Tier 2 financial planning services are \$795 per month. The Advisor also offers standalone financial planning services for a fixed engagement fee ranging from \$9,000 to \$45,000 per engagement. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total costs will be provided to the Client prior to engaging for these services. The Advisor does not collect fees of \$500 or more for services to be performed six months or more in advance.

### Retirement Plan Advisory Services

Retirement plan advisory fees are charged an annual asset-based fee of up to 1.00%. Fees may be billed monthly or quarterly ("Billing Period") in advance or arrears pursuant to the terms of the retirement plan advisory agreement. Retirement plan fees are based on the market value of assets under management at the end of the Billing Period. Fees may be negotiable depending on the size and complexity of the Plan but shall not exceed the fee range stated above.

## **B. Fee Billing**

### Wealth Management Services

Wealth management fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective month. The amount due is calculated by applying the monthly rate (annual rate divided by 12) to the total assets under management with BLDR Wealth at the end of each month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. Clients are urged to also review and compare the statement provided by the Advisor to the brokerage statement from the Custodian, as the Custodian does not perform a verification of fees. Clients provide written authorization permitting advisory fees to be deducted by BLDR Wealth to be paid directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

*Use of Independent Managers* – For Client accounts implemented through an Independent Manager, the Client's overall fees will include the Advisor's wealth management fee (as noted above) plus investment management fees and/or platform fees charged by the Independent Manager. The Independent Manager will assume the responsibility for calculating the Client's fees and deducting all fees from the Client's account[s].

### Financial Planning Services

Financial planning fees for ongoing engagements are invoiced monthly in arrears. Financial planning fees for fixed engagements may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. Fees may be paid via check or ACH payment. ACH payments are completed through a third-party payment processor that will capture and process the Client's account/routing numbers. The third-party payment processor is not affiliated or related to the Advisor.

### Retirement Plan Advisory Services

Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

## **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than BLDR Wealth, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all Independent Manager fees as well as any custody and securities execution fees charged by the Custodian, as applicable. The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. The fees charged by BLDR Wealth are separate and distinct from these custody and execution fees.

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In addition, all fees paid to BLDR Wealth for wealth management services are separate and distinct from the expenses charged by ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of BLDR Wealth, but would not receive the services provided by BLDR Wealth which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by BLDR Wealth to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

#### **D. Advance Payment of Fees and Termination**

##### Wealth Management Services

Wealth is compensated for its wealth management services at the end of the month; after services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior written consent.

*Use of Independent Managers* – In the event that the Advisor has determined that an Independent Manager is no longer in the Client's best interest, the Advisor will have the discretion to terminate the relationship with the Independent Manager. The terms for termination are set forth in the respective agreements between the Advisor and the Independent Managers.

##### Financial Planning Services

BLDR Wealth requires an advance deposit for its standalone financial planning services or is compensated in arrears of each month in the case of an ongoing engagement. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for the percentage of the engagement scope completed by the Advisor or in the case of an ongoing engagement billing will be from the effective date of termination to the end of the month. Upon termination, the Advisor will refund any unearned, prepaid planning fees from the effective date of termination to the end of the month. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior written consent.

##### Retirement Plan Advisory Services

The Advisor may be compensated for its services at the beginning of the Billing Period before services are rendered pursuant to the terms of the retirement plan advisory agreement. Either party may request to terminate a retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client shall be responsible for fees up to and including the effective date of termination. If the fees are billed in advance, the Advisor will refund any unearned, prepaid retirement plan advisory fees from the effective date of termination to the end of the Billing Period. The Client's retirement plan services agreement with the Advisor is non-transferable without the Client's prior written consent.

#### **E. Compensation for Sales of Securities**

BLDR Wealth does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the wealth management fees noted above.

#### **Item 6 – Performance-Based Fees and Side-By-Side Management**

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BLDR Wealth does not charge performance-based fees for its investment advisory services. The fees charged by BLDR Wealth are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

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BLDR Wealth does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

## **Item 7 – Types of Clients**

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BLDR Wealth offers investment advisory services to individuals, high net worth individuals, trusts, estates, and corporations. BLDR Wealth generally requires a minimum relationship size of \$50,000 to effectively implement its advisory services.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

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### **A. Methods of Analysis**

BLDR Wealth employs a fundamental analysis method in developing investment strategies for its Clients. Research and analysis from BLDR Wealth are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

*Fundamental analysis* utilizes economic and business indicators as investment selection criteria. This criteria consists generally of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

As noted above, BLDR Wealth generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. BLDR Wealth will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, BLDR Wealth may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

### **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. BLDR Wealth will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment strategies:

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### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later. There is also a risk that Authorized Participants are unable to fulfill their responsibilities. Authorized Participants are one of the major parties involved with ETF creation/redemption mechanism in the markets. The Authorized Participants play a critical role in the liquidity of ETFs and essentially have the exclusive right to change the supply of ETF shares in the market. If the Authorized Participants does not fulfill this expected role, there could be an adverse impact on liquidity and the valuation of an ETF.

### Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

### Alternative Investments (Limited Partnerships)

The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Client should only have a portion of their assets in these investments.

### Real Estate Investment Trusts ("REITs")

Investing in Real Estate Investment Trusts ("REITs") involves certain distinct risks in addition to those risks associated with investing in the real estate industry in general. For Example, equity REITs may be affected by changes in the value of the underlying property owned by the REITs, while mortgage REITs may be affected by the quality of credit extended. REITs are subject to heavy cash flow dependency, default by borrowers and self-liquidation. REITs, especially mortgage REITs, are also subject to interest rate risk (i.e., as interest rates rise, the value of the REIT may decline).

### Structured Products

Structured products are securities derived from another asset, such as a security or a basket of securities, an index, a commodity, a debt issuance, or a foreign currency. Structured products frequently limit the upside participation in the reference asset. Structured products are senior unsecured debt of the issuing bank and subject to the credit risk associated with that issuer. This credit risk exists whether or not the investment held in the account offers principal protection. The creditworthiness of the issuer does not affect or enhance the likely performance of the investment other than the ability of the issuer to meet its obligations. Any payments due at maturity are dependent on the issuer's ability to pay. In addition, the trading price of the security in the secondary market, if there is one, may be adversely impacted if the issuer's credit rating is downgraded. Some structured products offer full protection of the principal invested, others offer only partial or no protection. Investors may be sacrificing a higher yield to obtain the principal guarantee. In addition, the principal guarantee relates to nominal principal and does not offer inflation protection. An investor in a structured product never has a claim on the underlying investment, whether a security, zero coupon bond, or option. There may be little or no secondary market for the securities and information regarding independent

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market pricing for the securities may be limited. This is true even if the product has a ticker symbol or has been approved for listing on an exchange. Tax treatment of structured products may be different from other investments held in the account (e.g., income may be taxed as ordinary income even though payment is not received until maturity). Structured CDs that are insured by the FDIC are subject to applicable FDIC limits.

**Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

## **Item 9 – Disciplinary Information**

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**There are no legal, regulatory or disciplinary events to disclose involving BLDR Wealth or its management persons.** BLDR Wealth values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor or Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 335077.

In addition, Clients may also obtain information relating to the disciplinary history of any investment advisor representative conducting business in Massachusetts by contacting the Commonwealth of Massachusetts Securities Division at (617) 727-3548.

## **Item 10 – Other Financial Industry Activities and Affiliations**

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### TaxesPlus, Inc.

Ms. Harper provides tax and accounting services through TaxesPlus, Inc. (“TaxesPlus”), an unaffiliated entity. Tax and accounting services are separate and distinct from investment advisory services provided by BLDR Wealth. These services are provided as a separate service and fee. Clients may be offered the services of Ms. Harper in her separate capacity with TaxesPlus, however Clients are under no obligation to utilize these services provided by TaxesPlus or Ms. Harper. Ms. Harper spends approximately 50% of her time on this business activity.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **A. Code of Ethics**

BLDR Wealth has implemented a Code of Ethics (the “Code”) that defines the Advisor’s fiduciary commitment to each Client. This Code applies to all persons associated with BLDR Wealth (“Supervised Persons”). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor’s duties to each Client. BLDR Wealth and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of BLDR Wealth’s Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (913) 586-6203.

### **B. Personal Trading with Material Interest**

BLDR Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. BLDR Wealth does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. BLDR Wealth does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

BLDR Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The

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fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by BLDR Wealth requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer (“CCO”) or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

#### **D. Personal Trading at Same Time as Client**

While BLDR Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will BLDR Wealth, or any Supervised Person of BLDR Wealth, transact in any security to the detriment of any Client.**

### **Item 12 – Brokerage Practices**

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#### **A. Recommendation of Custodian[s]**

BLDR Wealth does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the “Custodian”) to safeguard Client assets and authorize BLDR Wealth to direct trades to the Custodian as agreed upon in the wealth management agreement. Further, BLDR Wealth does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where BLDR Wealth does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by BLDR Wealth. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. BLDR Wealth may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian’s offices.

The Advisor will generally recommend that Clients establish their account[s] at Apex Clearing Corporation (“Apex”) or Charles Schwab & Co., Inc. (“Schwab”), each a FINRA-registered broker-dealer and member SIPC. Apex or Schwab will serve as the Client’s “qualified custodian”. The Advisor maintains institutional relationships with Apex and Schwab, whereby the Advisor receives economic benefits.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **BLDR Wealth participates in soft dollar programs through certain economic benefits sponsored or offered by the Custodian. Please see Item 14 below.**

**2. Brokerage Referrals** - BLDR Wealth does not receive any compensation from any third party in connection with the recommendation for establishing an account.

**3. Directed Brokerage** - All Clients are serviced on a “directed brokerage basis”, where BLDR Wealth will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client’s account[s]). BLDR Wealth will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

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## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. BLDR Wealth will execute its transactions through the Custodian as authorized by the Client. BLDR Wealth does not aggregate the purchase or sale of securities for Client accounts. Instead, the Advisor trades on an account-by-account basis. Securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts. To mitigate against favoring any advisory account over any other managed account, the Advisor has developed procedures to ensure fair and equitable treatment of trading in Client accounts.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by Chelsea Harper, Chief Compliance Officer of BLDR Wealth. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify BLDR Wealth if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 – Client Referrals and Other Compensation**

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### **A. Compensation Received by BLDR Wealth**

BLDR Wealth is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. BLDR Wealth does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. BLDR Wealth may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, BLDR Wealth may receive non-compensated referrals of new Clients from various third-parties.

#### Participation in Institutional Advisor Platform – Apex

BLDR Wealth has established an institutional relationship with Apex to assist the Advisor in managing Client account[s]. The Advisor receives access to software and related support because the Advisor renders wealth management services to Clients that maintain assets at Apex. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this Custodian over one that does not furnish similar software, systems support, or services.

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#### Participation in Institutional Advisor Platform – Schwab

The Advisor has established an institutional relationship with Schwab through its “Schwab Advisor Services” unit, a division of Schwab dedicated to serving independent advisory firms like the Advisor. As a registered investment advisor participating on the Schwab Advisor Services platform, the Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits can influence the Advisor's recommendation of Schwab over a custodian that does not furnish similar software, systems support, or services.

*Services that Benefit the Client* – Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client’s funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

*Services that May Indirectly Benefit the Client* – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

*Services that May Only Benefit the Advisor* – Schwab also offers other services to the Advisor that may not benefit the Client, including: educational conferences and events, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. The Advisor believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

#### **B. Compensation for Client Referrals**

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

#### **Item 15 – Custody**

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The Advisor is authorized to deduct its fees from the Client’s account[s] at the Custodian. The Client must place all assets with a “qualified custodian”. The Client is required to engage the Custodian to retain all funds and securities and direct the Advisor to utilize that Custodian for security transactions in the account[s]. The Client should review statements provided by the Custodian and compare to any reports provided by BLDR Wealth to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices

As the Advisor has custody of the funds and securities solely as a consequence of its authority to make withdrawals from Client accounts to collect its fees, the Advisor is required to meet the following criteria:

- The Advisor receives written authorization from the Client to deduct advisory fees from the Client’s account[s] held with the Custodian.
- Each time a fee is directly deducted from a Client’s account[s], the Advisor concurrently sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the Client’s account[s].
- The Advisor sends the Client an invoice or statement itemizing the fee, including the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

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## Item 16 – Investment Discretion

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BLDR Wealth has discretion over the selection and amount of securities to be bought or sold within Client accounts without obtaining prior consent or approval from the Client. The Advisor may not direct trades to other broker-dealers or custodians without obtaining prior written consent from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by the Advisor. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by BLDR Wealth will be in accordance with each Client's investment objectives and goals.

## Item 17 – Voting Client Securities

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BLDR Wealth does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

## Item 18 – Financial Information

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Neither BLDR Wealth, nor its management, have any adverse financial situations that would reasonably impair the ability of BLDR Wealth to meet all obligations to its Clients. Neither BLDR Wealth, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. BLDR Wealth is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$500 or more for services to be performed six months or more in the future.

## Item 19 – Requirements for State Registered Advisors

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### A. Educational Background and Business Experience of Principal Officer

The Principal Officers of BLDR Wealth are Chelsea Harper and Allan Sheahan. Information regarding the formal education and background of the Principal Officers are included in their Form ADV 2B – Brochure Supplements below.

### B. Other Business Activities of Principal Officer

#### TaxesPlus, Inc.

Ms. Harper provides tax and accounting services through TaxesPlus, Inc. ("TaxesPlus"), an unaffiliated entity. Tax and accounting services are separate and distinct from investment advisory services provided by BLDR Wealth. These services are provided as a separate service and fee. Clients may be offered the services of Ms. Harper in her separate capacity with TaxesPlus, however Clients are under no obligation to utilize these services provided by TaxesPlus or Ms. Harper. Ms. Harper spends approximately 50% of her time on this business activity.

### C. Performance Fee Calculations

BLDR Wealth does not charge performance-based fees for its investment advisory services. The fees charged by BLDR Wealth are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

### D. Disciplinary Information

***There are no legal, civil or disciplinary events to disclose regarding BLDR Wealth or the Principal Officers of BLDR Wealth.*** Neither BLDR Wealth nor the Principal Officers of BLDR Wealth have ever been involved in any regulatory or civil action. There have been no lawsuits, arbitration claims or administrative proceedings against BLDR Wealth or its Principal Officers.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or

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extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding BLDR Wealth or its Principal Officers.

**E. Material Relationships with Issuers of Securities**

Neither BLDR Wealth nor do the Principal Officers of BLDR Wealth have any relationships or arrangements with issuers of securities.

**F. Professional Liability Insurance Coverage**

As a registered investment advisor located in the State of Kansas, BLDR Wealth is required to disclose whether the Advisor carries professional liability insurance coverage. The Advisor does carry professional liability insurance coverage and will provide any Client or prospective client proof of coverage upon request. Please contact the Advisor at (913) 586-6203.

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## **Form ADV Part 2B – Brochure Supplement**

**for**

**Chelsea S. Harper, CMA, EA<sup>®</sup>  
Principal and Chief Compliance Officer**

**Effective: February 27, 2026**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Chelsea S. Harper, CMA, EA<sup>®</sup> (CRD# 8043114) in addition to the information contained in the BLDR Wealth LLC (“BLDR Wealth” or the “Advisor”, CRD# 335077) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BLDR Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (913) 586-6203.

Additional information about Ms. Harper is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 8043114.

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## Item 2 – Educational Background and Business Experience

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Chelsea S. Harper, CMA, EA®, born in 1987, is dedicated to advising Clients of BLDR Wealth as its Principal and Chief Compliance Officer. Ms. Harper earned her Master of Business Administration from Bethel University in 2013. Additional information regarding Ms. Harper’s employment history is included below.

### Employment History:

Principal and Chief Compliance Officer, BLDR Wealth LLC	02/2025 to Present
Business Manager, TaxesPlus, Inc.	08/2015 to Present

### Certified Management Accountant (“CMA”)

A Certified Management Accountant (CMA) designation signals advanced abilities in financial accounting, enterprise finance and strategic planning. The Institute of Management Accountants (IMA) issues the CMA certification to accounting professionals worldwide. Individuals who qualify for this designation must earn a bachelor’s degree from an accredited college or university, have two continuous years of professional experience in financial management or management accounting, and pass a two-part exam issued by the IMA. To maintain the CMA designation, individuals must complete thirty hours of continued professional education per year, including two hours of ethics courses.

### Enrolled Agent™ (“EA®”)

An Enrolled Agent™ (EA®) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels—examination, collection, and appeals—of the Internal Revenue Service. In addition to taxpayer representation, Enrolled Agents™ often provide tax consultation services and prepare a wide range of federal and state tax returns.

## Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events to disclose regarding Ms. Harper.** Ms. Harper has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Harper.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Harper.**

However, we do encourage you to independently view the background of Ms. Harper on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 8043114.

## Item 4 – Other Business Activities

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### TaxesPlus, Inc.

Ms. Harper provides tax and accounting services through TaxesPlus, Inc. (“TaxesPlus”), an unaffiliated entity. Tax and accounting services are separate and distinct from investment advisory services provided by BLDR Wealth. These services are provided as a separate service and fee. Clients may be offered the services of Ms. Harper in her separate capacity with TaxesPlus, however Clients are under no obligation to utilize these services provided by TaxesPlus or Ms. Harper. Ms. Harper spends approximately 50% of her time on this business activity.

## Item 5 – Additional Compensation

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Ms. Harper has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Ms. Harper serves as the Principal and Chief Compliance Officer of BLDR Wealth. Ms. Harper can be reached at (913) 586-6203.

BLDR Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BLDR Wealth. Further, BLDR Wealth is subject to regulatory oversight by various agencies. These agencies require registration by BLDR Wealth and its Supervised Persons. As a registered entity, BLDR Wealth is subject to examinations by regulators, which may be announced or unannounced. BLDR Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Item 7 – Requirements for State Registered Advisors**

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### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Ms. Harper does not have any disclosures to make regarding this Item.

### **B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed. Ms. Harper does not have any disclosures to make regarding this Item.

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## **Form ADV Part 2B – Brochure Supplement**

**for**

**Allan R. Sheahan, CFP®  
Principal**

**Effective: February 27, 2026**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Allan R. Sheahan, CFP® (CRD# 6082961) in addition to the information contained in the BLDR Wealth LLC (“BLDR Wealth” or the “Advisor”, CRD# 335077) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the BLDR Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (913) 586-6203.

Additional information about Mr. Sheahan is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6082961.

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## Item 2 – Educational Background and Business Experience

Allan R. Sheahan, CFP®, born in 1982, is dedicated to advising Clients of BLDR Wealth as its Principal. Mr. Sheahan earned his Bachelor of Business Management from Kansas State University in 2006. Additional information regarding Mr. Sheahan’s employment history is included below.

### Employment History:

Principal, BLDR Wealth LLC	03/2025 to Present
Registered Representative, Cetera Advisor Networks LLC	04/2024 to 03/2025
Investment Advisor Representative, CWM, LLC	04/2024 to 03/2025
Investment Advisor Representative, Cantor Fitzgerald Investment Advisors	07/2023 to 04/2024
Registered Representative, Cantor Fitzgerald & Co.	10/2022 to 04/2024
Registered Representative, Pacer Financial, Inc.	02/2019 to 10/2022

### CERTIFIED FINANCIAL PLANNER® Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

**Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP®

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professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

**Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Sheahan.*** Mr. Sheahan has never been involved in any regulatory or civil action. There have been no lawsuits, arbitration claims or administrative proceedings against Mr. Sheahan.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Sheahan.***

However, we do encourage you to independently view the background of Mr. Sheahan on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6082961.

### **Item 4 – Other Business Activities**

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Mr. Sheahan is dedicated to the investment advisory activities of BLDR Wealth's Clients. Mr. Sheahan does not have any other business activities.

### **Item 5 – Additional Compensation**

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Mr. Sheahan is dedicated to the investment advisory activities of BLDR Wealth's Clients. Mr. Sheahan does not receive any additional forms of compensation.

### **Item 6 – Supervision**

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Mr. Sheahan serves as a Principal of BLDR Wealth and is supervised by Chelsea Harper, the Chief Compliance Officer. Ms. Harper can be reached at (913) 586-6203.

BLDR Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of BLDR Wealth. Further, BLDR Wealth is subject to regulatory oversight by various agencies. These agencies require registration by BLDR Wealth and its Supervised Persons. As a registered entity, BLDR Wealth is subject to examinations by regulators, which may be announced or unannounced. BLDR Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

### **Item 7 – Requirements for State Registered Advisors**

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#### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

3. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or

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- e. dishonest, unfair, or unethical practices.
4. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
- a. an investment or an investment-related business or activity;
  - b. fraud, false statement(s), or omissions;
  - c. theft, embezzlement, or other wrongful taking of property;
  - d. bribery, forgery, counterfeiting, or extortion; or
  - e. dishonest, unfair, or unethical practices.

Mr. Sheahan does not have any disclosures to make regarding this Item.

**B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.  
Mr. Sheahan does not have any disclosures to make regarding this Item.

## Privacy Policy

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Effective: February 27, 2026

### Our Commitment to You

BLDR Wealth LLC (“BLDR Wealth” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. BLDR Wealth (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

BLDR Wealth does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

### What information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

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**How do we share your information?**

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<p><b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p>	Yes	No
<p><b>Marketing Purposes</b> BLDR Wealth does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where BLDR Wealth or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b></p>	No	Not Shared
<p><b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].</p>	Yes	Yes
<p><b>Information About Former Clients</b> BLDR Wealth does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.</p>	No	Not Shared

**State-specific Regulations**

Massachusetts	In response to Massachusetts law, the Client must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. Client opt-in is obtained through the Client’s execution of authorization forms provided by the third parties, by executing an Information Sharing Authorization Form, or by other written consent by the Client, as appropriate and consistent with applicable laws and regulations.
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**Changes to our Privacy Policy**

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

**Any Questions?**

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (913) 586-6203.