

FORM ADV PART 2A  
INFORMATIONAL BROCHURE



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FRANK J. CORRADO, JR.  
MARCH 13, 2019

This brochure provides information about the qualifications and business practices of Blue Blaze Financial Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 732.333.8160 or via email at [frank@blueblazefa.com](mailto:frank@blueblazefa.com). 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. Our registration does not imply a certain level of skill or training.

Additional information about Blue Blaze Financial Advisors, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2: Statement of Material Changes**

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Blue Blaze Financial Advisors, LLC is required to disclose any material changes to this ADV Part 2A. There are no material changes to report.

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## INFORMATIONAL BROCHURE

### BLUE BLAZE FINANCIAL ADVISORS, LLC

#### Item 4: Advisory Business

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Blue Blaze Financial Advisors, LLC (herein “Blue Blaze”) has been in business since March 24, 2014. The firm is principally owned by its Managing Members, Frank J. Corrado, Jr., and Frank T. Corrado. Frank J. Corrado, Jr., serves as the firm’s Chief Compliance Officer.

Blue Blaze offers Financial Life Guidance to clients, which includes comprehensive life planning and investment advisory services, tax, estate planning, risk management, retirement planning, education planning, and business development services. Blue Blaze’s goal is to partner with clients to foster deep relationships with them, and an understanding of their unique situations.

As a financial life planner for its clients, Blue Blaze helps them to set goals and meet those goals in a tangible way. Blue Blaze clients have not only a wealth manager, but a financial life guide whose goal it is to advise, coach and educate clients, to create options for themselves and then choosing the best avenues to move forward. The process typically begins with a series of personal interactions to highlight priorities, followed by some information gathering, and moves on to analysis of the current financial situation. Guidance and recommendations are offered and in most cases, Blue Blaze supports clients in the implementation of their plan.

Blue Blaze offers a variety of service options, where appropriate, to high net worth individuals, individuals, families, trusts, corporations and other business entities.

Blue Blaze believes that everyone deserves an optimal life. We strive to be a source of strength for every individual committed to living a successful life. Our two- stage approach is straightforward & logical:

Stage 1: *“Mapping Your Journey”*- Help you envision an optimal life, develop a plan to get there & get you started.

Stage 2: *“Blazing Your Trail”*- A joint commitment to monitor your Financial Life plan, assess progress and provide financial advice & direction to keep you on your path. Should the scope and complexity of your financial situation warrant, specialized Investment Management and Tax Management services are offered for clients seeking tailored execution support.

We believe our approach is refreshing, unique and accessible to everyone. Each stage includes specific services offered to clients based on their specific situation and needs.

## *"MAPPING YOUR JOURNEY"*

### VISIONING - LIGHTING THE TORCH

Getting clarity on what's most important in your life is the critical first step to developing a Financial Life Plan. An illuminating experience- referred to a "Lighting the Torch" is supported by Blue Blaze as follows:

- 1) Lead clients through a formal process of thought provoking conversations and structured life planning exercises to identify their most significant life and wealth goals.
- 2) Acknowledge client's perceived obstacles and highlight the financial opportunities, obligations and threats faced by each client.
- 3) Educate clients about their financial concerns.

### PREPARATION OF YOUR FINANCIAL LIFE PLAN

Having set a vision of your optimal life, a roadmap, or Financial Life Plan, can now be prepared to guide you forward. The Financial Life Plan will include the following:

#### A. Preparation of the following financial statements

- Income and Expense - We will look at income and expenditure both for your current situation and for the future. We will work with you on budgeting if required.
- Net Worth - We will calculate your net worth by compiling a listing of your assets and your liabilities.
- Cashflow forecasting - We have partnered with eMoney/Fidelity to use the latest technology to prepare your cashflow statement and model different 'what if' scenarios to bring to life the information gained from the life planning exercises and information you have provide on your finances.

#### B. Risk profiling

We use a market leading risk profiling tool, Finametrica, to determine your first level risk profile using behavioral psychology and subtle questioning. We then couple the results from this exercise with the information we have learned about you through the life planning exercises, your personal audit and our discussions, to accurately assess your risk tolerance. We compare this to the investments you may already have in place and use the results to determine the appropriate risk level of any future investments you make.

#### C. Determination of suitable tax strategy

Using the detailed information, you have provided, we will review your current tax situation and recommend an appropriate tax strategy for you.

D. Recommendations on any actions you should take

We will provide written confirmation and guidance on any specific recommendation you agree to pursue. All our advice and recommendations will be impartial and based on your situation. You will not be obligated to implement any of our recommendations.

## “BLAZING YOUR TRAIL”

### FINANCIAL LIFE PLANNING & ADVISORY SERVICES

Goals: We believe that financial life planning is a dynamic process and, to increase the odds of attaining your optimal life, clients would benefit from ongoing planning and advisory support. Financial life planning, like life itself, is not static nor is it something you do once and forget about.

Scope: Design and Implement a Financial Life Plan including:

- Cash Management
- Goal Setting
- Investment Counseling
- Insurance Planning
- Estate Planning
- Tax Planning
- Education Planning
- Retirement Planning
- Inter-generational Planning

Outcomes: Clients who choose to continue their relationship with us as they continue their journey will receive the following:

- **“Getting to Green”**- A structured process to assess adherence to basic financial principles meant to reduce risks.
- **“Asked & Answered”**- A facilitated program to keep you connected and on top of your finances by responding to your inquiries on a timely basis. We also provide secure access to (myCompass) a robust client web portal that provides a “real time”, on demand experience with your personal finances.
- **“Got Your Back”**- Proactive communication including reminders, suggestions, application of new rules, and keeping one step ahead of life transitions.
- **“The Critical Path”**- Because you want to know ‘am I on track?’. We hold an annual review meeting with your Financial Life Guide where we undergo a complete review of your Financial Life Plan.

### INVESTMENT MANAGEMENT SERVICES

Goals: As an important component of Financial Life Guidance, Blue Blaze offers investment advice to Financial Life Planning & Advisory clients who would like to benefit by professional investment and account management services. Using a goals-based investment philosophy based upon personal discussions which identify client’s goals and objectives, Blue Blaze creates and manages portfolios based fundamentally on the

time horizon for each goal, investment objectives, the client's risk tolerance and tax situation. The tool used to measure risk tolerance is the Finametrica Risk Profiling Assessment.

Preservation of and prudent long-term growth of capital is at the heart of our approach; market timing is not. We work with our clients to select appropriate investment strategies that support their goals, risk tolerance and tax considerations.

Our advice is generally limited to exchange listed securities, mutual fund shares and bonds (e.g., United States governmental securities, and municipal securities.) Asset management services will generally be provided on a "discretionary" basis. When Blue Blaze is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may, at any time, place reasonable restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. You will receive written or electronic confirmations from your account custodian after any changes are made to your account. You will also receive statements at least quarterly from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as the Investment Management Agreement that outlines the responsibilities of both the client and Blue Blaze.

Scope: Design & Implement an Investment Policy including:

- Alignment with your Financial Plan
- Assessment of Risk Tolerance
- Asset Allocation, Location & Selection
- Rebalancing including employer plans (e.g. 401k)
- Strategic Withdrawal Recommendations.

Outcomes: The effective and efficient management of your investment accounts is an important function in the delivery of Investment Management services.

- **"Portfolio Education"**- we agree an Investment Policy Statement (IPS) that considers your feelings about risk and investment objectives in the context of our core investment principles.
- **"Portfolio Construction"**- with an understanding of your risk tolerance, time horizon and any restrictions you may have, we define the parameters of the portfolio and arrange for execution by Asset Dedication LLC in accordance with the IPS.
- **"Portfolio Maintenance"**- we monitor your portfolio to ensure you are properly invested, diversified and cash flow needs are met. We will prepare performance reports for review on a quarterly basis.
- **"The Critical Path"**- because you want to know 'am I on track?'. We hold an annual investment review meeting where we undergo a complete review of your portfolio and continued appropriateness of the IPS.

In addition to managing the investments in your accounts, Blue Blaze also provides Account Management and Cash Management Services for all Investment Management clients.

Account Management Services include:

- ✓ Opening, closing and transferring of accounts
- ✓ Reviewing titling and beneficiary designations on accounts
- ✓ Reporting cost basis for each position, as needed
- ✓ Standing instructions for approved transactions

Cash Management Services include:

- ✓ Processing cash transfers, into or out from other financial accounts.
- ✓ Arranging payments to third parties (including vendors, 529 accounts, IRS)
- ✓ Processing requests for checks, or debit or credit cards
- ✓ Cash management strategy including direct deposit of payroll
- ✓ Cash or securities transfers for gifting or charitable intent

With client approval, Investment Management fees will be withdrawn directly from client accounts.

## TAX MANAGEMENT SERVICES

Goals: At Blue Blaze, we understand that helping you minimize your tax burden could have a significant impact on the financial resources available to fund your Financial Life Plan. Offered only to Financial Life Planning and Advisory clients, we can guide you through a full range of tax planning and preparation decisions with strategies to minimize your tax liabilities.

Combining our expertise, experience, analysis and research with our detailed understanding of your life goals, gives us a decided advantage in optimizing financial opportunities to be found in existing as well as recently altered tax laws.

Scope: Tax Management Services encompasses the design & implementation of tax strategies including:

- Tax Return Preparation
- Tax Projections
- Tax Bracket Management
- Quarterly Tax Estimates
- Charitable Giving
- Inter-generational Planning
- Small Business Planning
- Required Minimum Distributions

Outcomes: Financial Life Planning and Advisory is a holistic approach to the ongoing monitoring and review of your Financial Life Plan. As such, tax strategies which are advantageous given your financial situation will be reviewed with you including the anticipated financial rewards as well as any risks associated with their implementation.

- **“Seizing Opportunities”**- we are alert to any opportunity to minimize your tax burden. We assess the risk/reward of various planning strategies and present them for your consideration.
- **“Executing Strategies”**- great planning ideas stay as ideas unless properly executed and accurately reported on your tax return. We make sure nothing “falls through the cracks”



- **“Taking the Long View”**- Often valuable tax planning strategies can only be considered over time periods greater than 1 year. We ensure that the Financial Life Plan and the Investment Policy Statement are supported by a tailored long- term tax strategy.
- **“The Critical Path”**- because you want to know ‘am I on track?’. We hold an annual tax review meeting (usually in the 4th qtr.) where we undergo a complete review of your tax situation and projection for the current year tax liability. This facilitates the preparation and filing of the annual tax returns.

#### WRAP FEE PROGRAM

Blue Blaze does not participate in a wrap fee program.

#### ASSETS UNDER MANAGEMENT

As of December 31, Blue Blaze had \$173,767,433 in assets under management on a discretionary basis across 489 accounts and \$1,572,279 in assets under management on a non-discretionary basis across 6 accounts.

## Item 5: Fees and Compensation

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### A. Fees Charged

#### FINANCIAL PLANNING SERVICES

##### “Mapping Your Journey”

For “Mapping Your Journey” which includes the visioning process and the preparation of your financial life plan, Blue Blaze charges between \$1,500-\$6,000 depending on the number of participants and complexity. The fee is payable in two equal installments, one-half at the signing of the agreement and the other half at the time of the commencement of the financial life plan. Clients may cancel the financial review services at any time by providing written notice. Upon cancellation, Blue Blaze will present the client with an invoice for work performed to date, which is payable upon receipt.

##### “Financial Life Planning and Advisory”

For clients who wish to engage Blue Blaze in an on-going planning relationship to assist them in implementing and monitoring their financial life plan, the annual fee will be based on the client’s marketable net worth (MNW). Included in a client’s MNW are asset owned or in trusts and U.S. or foreign assets (i.e. brokerage accounts, 401(k), real estate (net of mortgages, etc.) Excluded are any assets which cannot or will not be disposed of in a structured and liquid market (i.e. charitable gift fund, unsecured debt, personal property etc.). The calculation of the MNW will then determine the client’s annual fee based on the fee schedule below. The fee schedule is stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account the complexity of asset structures, and other factors. All clients, but especially those with smaller accounts, should be advised they may receive similar services from other professionals for higher or lower overall costs.

## FEE SCHEDULE

Marketable Net Worth	Annual Fee
0-\$500k	\$1,000
\$501k-\$1mm	\$2,000
\$1,000,001-\$5mm	\$5,000
\$5,000,001-\$10mm	\$7,500
\$10,000,001-\$15mm	\$10,000
\$15,000,001-\$20mm	\$12,500
\$20,000,001-\$25mm	\$15,000
>\$25,000,001-	Negotiable

Clients who wish to receive investment management or tax management services through Blue Blaze, will need to execute separate agreements.

### INVESTMENT MANAGEMENT

All investment management clients will be required to execute an Investment Management Agreement that will describe the type of management services to be provided and the fees, among other items. Clients are advised that they may pay fees that are higher or lower than fees they may pay another advisor for the same services. Clients are under no obligation at any time to engage or to continue to engage Blue Blaze for investment services.

Generally, fees vary from 0.30% to 0.55% per annum of the market value of a client's assets managed by Blue Blaze. The fee range stated is a guide. Blue Blaze's fee schedule is as follows:

Assets Under Management	Annual Rate
Up to \$1,000,000	0.55%
Next \$1,000,000 - \$4,999,999	0.40%
Next \$4,000,000 - \$9,999,999	0.35%
Next \$10,000,000 - \$14,999,999	0.30%
Above \$15,000,000	Negotiable

### TAX MANAGEMENT SERVICES

If specifically requested by a client, Blue Blaze may provide clients with tax advisory and tax preparation services on a separate fee basis. Blue Blaze's tax management fees are negotiable, but generally range from \$750- \$6000 on a fixed fee basis per tax year, depending upon the level and scope of the service(s) required.

#### A. Fee Payment

Blue Blaze shall deduct investment management fees and/or bill clients quarterly in advance, based upon the agreed fee incorporated into the Investment Management Agreement. The value used for the fee calculation

is the gross value as of the last market day of the previous quarter. This means that if your annual fee is 0.55%, then each quarter we will multiply the value of your account by 0.55% then divide by four. Asset Dedication calculates Investment Management fees based on the fee schedule in place with each client which are submitted to the custodian (Fidelity) for payment.

Blue Blaze shall invoice clients for financial planning and tax management services quarterly in advance, based upon agreed annual retainer incorporated into the Financial Life Planning Management Agreement and Tax Management Services Agreement, respectively. Clients can pay the fees by a) authorizing Blue Blaze to debit a Fidelity brokerage account; b) providing authorization through Advice Pay to execute an ACH transaction from a financial institution or charge a client credit card (charge fee of 1.4% of the transaction amount added) or c) payment by check should none of the other methods be appropriate. Please note that if you decide to use Advice Pay, we will never have access to your account information. While we may schedule payments, we will require your permission prior to doing so.

Clients whose fees are directly debited will receive a statement from their account custodian showing all transactions in their account, including the fee.

#### B. Other Fees

There are a number of other fees that can be associated with holding and investing in securities. You will be responsible for fees including transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund manager. For complete discussion of expenses related to each mutual fund, you should read a copy of the prospectus issued by that fund. Blue Blaze can provide or direct you to a copy of the prospectus for any fund that we recommend to you.

Please make sure to read Item 12 of this informational brochure, where we discuss broker-dealer and custodial issues.

#### C. Pro-rata Fees

If you become a client during a quarter, you will pay a management fee for the number of days left in that quarter. If you terminate our relationship during a month, you will be entitled to a refund of any management fees for the remainder of the month. Once your notice of termination is received, we will assess pro-rated fees for the number of days between the end of the prior billing period and the date of termination to be paid in whatever way you direct (check, wire). Blue Blaze will cease to perform services, including processing trades and distributions, upon termination. Assets not transferred from terminated accounts within 30 (thirty) days of termination may be “de-linked”, meaning they will no longer be visible to Blue Blaze and will become a retail account with the custodian.

D. Compensation for the Sale of Securities.

This item is not applicable, as neither Blue Blaze nor any of its associated persons receives any compensation for the sale of securities.

## **Item 6: Performance-Based Fees**

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Neither Blue Blaze nor any supervised person of Blue Blaze accepts performance-based fees.

## **Item 7: Types of Clients**

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Blue Blaze's clients generally include: individuals, high net worth individuals, trusts, families and business entities. . Blue Blaze, in its sole discretion, may charge a lesser fee for services based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.).

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

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It is important for you to know and remember that all investments carry risks. Investing in securities involves risk of loss that clients should be prepared to bear.

### METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

Each client's portfolio will be invested according to that client's investment objectives. We determine these objectives by interviewing the client and/or asking the client to put these objectives in writing. Once we ascertain your objectives for each account, we will develop a set of asset allocation guidelines. An asset allocation strategy is a percentage-based allocation to different investment types, which may be asset classes, sectors, industries, or security types. For example, a client may have an asset allocation strategy that calls for 40-60% of the portfolio to be invested in equity securities, with 20% of that allocated to international equities and the remaining balance in fixed income. Another client may have an asset allocation of 50-60% in fixed income securities and the remainder equities. The percentages in each type that we recommend are based on the typical behavior of that asset type, asset classes that we follow, current market conditions, your current financial situation, your financial goals, and the timeline to get you to those goals. Because we develop an investment strategy based on your personal situation and financial goals, your asset allocation guidelines may be similar to or different from another client's. Once we agree on allocation guidelines, risk tolerance, time horizon, and how to achieve these results, we will develop a written investment policy statement to guide all parties involved in the execution of these goals, including but not limited to, Blue Blaze, the client, the custodian, and the investment managers.

Upon completion of the investment policy statement, we will periodically recommend securities transactions in your portfolio to meet the guidelines of the asset allocation strategy. It is important to remember that because market conditions can vary greatly, your asset allocation guidelines are not necessarily strict rules.

Rather, we review accounts and/or households individually, and may deviate from the guidelines as we believe or agree necessary.

The specific securities we recommend for your account will depend on market conditions and our research at the time. Generally, we recommend a mix of mutual funds, index funds, exchange traded funds, stocks, bonds and options. Specific funds are chosen based on where its investment objective fits into the asset allocation recommended by Blue Blaze, its risk parameters, past performance, peer rankings, fees, expenses, and any other aspects of the fund Blue Blaze deems relevant to that particular fund. We base our conclusions on predominantly publicly available research, such as regulatory filings, press releases, competitor analyses, and in some cases research we receive from our custodian or other market analyses. We will also utilize technical analyses, which means that we will review the past behaviors of the security and the markets in which it trades for signals as to what might happen in the future.

#### LIABILITY DRIVEN INVESTING

LDI is an institutional investment strategy popular with pension funds looking to match a stream of payments to retirees. In the age of the 401(k), individuals must look to their own portfolios to generate pension like income.

Retirees face the same inflow-outflow problem that pension fund managers face except that retirees' liabilities are the withdrawals from their portfolios to replace their paychecks. In the financial planning process, we specify how much a client will need to withdraw each year over their lifetimes. This specified stream of income represents a stream of liabilities that makes LDI a natural fit for retirement. Under dedicated portfolio theory, an income-matching portfolio can be characterized as a smart bond ladder, whereby the portfolio matches a target income stream through a combination of coupon interest and bond redemptions. Duration of the portfolio cash flows is matched to the client-specified income needs; the portfolio is thus fully immunized against interest rate risk without needing to be hedged.

The investing environment of de-cumulation is fundamentally different from that of accumulation. Retirees must make their portfolios last a lifetime. Most retirees require a withdrawal rate that is higher than the yield curve on government bonds, which means that they must take on the uncertainty of equity investments to achieve a return rate that is high enough to reach their financial goals. Taking on equity exposure, however, introduces a number of risks that need to be managed, including longevity risk. Using an income-matching LDI approach for the fixed-income portion of their overall asset allocation helps manage many of these risks and ultimately helps retirees achieve their retirement goals. Blue Blaze has entered a collaborative arrangement with Asset Dedication, LLC to implement LDI portfolios.

Blue Blaze has engaged Asset Dedication, LLC ("Asset Dedication"), an unaffiliated investment adviser as a sub-advisor to assist Blue Blaze with the management of some client accounts. Asset Dedication shall be assigned responsibility for the day-to-day management of the assets allocated to it, and granted discretionary authority to determine the securities to be purchased and sold for such client accounts. Blue Blaze may recommend Asset Dedication's investment strategy and services to clients, when appropriate, based on each client's individual needs. In this respect, Blue Blaze will describe the investment programs and strategies available from Asset Dedication only in relation to the client's stated investment objectives and risk tolerance. Because

the client will typically have little or no direct contact with Asset Dedication, Blue Blaze shall remain available to answer questions the client may have regarding their account.

Asset Dedication periodically delivers up-to-date program descriptions for use by Blue Blaze. Blue Blaze will forward the client's relevant financial information and investment objectives to Asset Dedication. Asset Dedication will then conduct a final review of the client's selection to assess whether it is appropriate given the client's stated risk tolerance and objectives. Asset Dedication is not responsible for confirming the accuracy of the information provided by the client to Blue Blaze.

Additionally, part of the Blue Blaze process includes, where appropriate, involving multiple generations in order to facilitate family financial planning. This can increase the financial education of the later generations and manage expectations. However, potential for conflicts of interest exist with the exchange of intergenerational information. Blue Blaze attempts to minimize these conflicts by treating each household as its own fiduciary relationship. Information can only be shared across generations with each household's consent.

## RISK OF LOSS

Clients must understand that past performance is not indicative of future results. Therefore, current and prospective clients should not assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities (including stocks, mutual funds, and bonds) involves the risk of loss. Further, depending on the different types of investments, there may be varying degrees of risk. **Blue Blaze's clients and prospective clients should be prepared to bear investment loss including loss of original principal.** Because of the inherent risk of loss associated with investing, Blue Blaze does not represent, guarantee, or imply that its services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines.

There are certain additional risks associated when investing in securities that include:

**Market and Liquidity Risks.** Where the portfolio needs to be liquidated at a point when interest rates have risen, causing prices to fall for the bond portion of the portfolio, or prices have fallen for the stock portion of the portfolio. In addition, stocks, bonds, and ETFs may have a wide (bid-ask) spread between the current price at which the sellers are willing to sell the security and the price at which buyers are willing to buy the security.

**Planning Risk.** Where the actual cash flows needed by the client exceed the cash flows planned in the portfolio, which can lead to unsustainable withdrawal rates and may expose the portfolio to market risk as described above.

**Fixed Income Risks.** When investing in bonds, there is the risk that issuer will default on the bond and be unable to make payments. Further, individuals who depend on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors often receive set, regular payments that face the same inflation risk.

Interest Rate Risk. Although the Asset Dedication Income Portfolio is designed to hold individual bonds to maturity, if clients need to sell individual bond holdings before maturity and interest rates have risen, the bonds will likely lose value.

Equity (Stock) Market Risks. Common stocks are susceptible to general stock market fluctuations and to volatile increases and decreases in value as market confidence in and perceptions of their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater price volatility than if you held preferred stocks and debt obligations of the issuer.

Individual Company Risks. When investing in stock and bond positions, there is always a certain level of company or industry specific risk that is inherent in each investment. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. For example, if a company's employees go on strike or the company receives unfavorable media attention for its actions, the value of the company may be reduced.

ETF and Mutual Fund Risks. Owning Exchanged Traded Funds (ETFs) or mutual funds generally reflects the risks of owning the underlying securities holdings in the ETFs or mutual funds. When investing in ETFs or mutual funds, clients incurs expenses based on the pro rata share of the ETFs' or mutual funds' operating expenses, and may also incur brokerage costs.

## **Item 9: Disciplinary Information**

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There are no disciplinary items to report.

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

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### A. Broker-dealer

Neither principals of Blue Blaze, nor any related persons are registered, or have an application pending to register, as a broker dealer or as an associated person of the foregoing entities.

### B. Futures Commission Merchant/Commodity Trading Advisor

Neither principals of Blue Blaze, nor any related persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

### C. Relationship with Related Persons

Frank J. Corrado, Jr., in his individual capacity, is a certified public accountant, and may offer his tax preparation and/or accounting services upon request by a client. The recommendation by Mr. Corrado that a client utilize his accounting services outside the services provided by Blue Blaze would present a conflict of

interest, as the receipt of fees for accounting services may provide an incentive to recommend such services, rather than recommending such services based upon a particular client's needs. No client is under any obligation to utilize Mr. Corrado for accounting services. Clients are reminded that they may elect to obtain accounting services through other non-affiliated certified public accountants.

D. Recommendations of Other Advisers

While Blue Blaze may recommend the use of third party managers for client accounts, Blue Blaze does not receive any compensation from managers for placing assets with them. Further, there are no relationships with third party managers that would give rise to a conflict of interest.

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

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A. Code of Ethics

A copy of our Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts, entertainment, and trading guidelines.

B. Recommendation Involving Material Financial Interests

Not applicable. Blue Blaze does not recommend to clients that they invest in any security in which Blue Blaze or any principal thereof has any financial interest.

C. Investing Personal Money in the Same Securities as Clients

On occasion, an employee of Blue Blaze may purchase for his or her own account securities which are also recommended for clients. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

D. Trading Securities At/Around the Same Time as Clients' Securities

On occasion, an employee of Blue Blaze may purchase for his or her own account securities which are also recommended for clients at the same time the clients purchase the securities. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.



## Item 12: Brokerage Practices

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### A. Recommendation of Broker-Dealer

Blue Blaze recommends that investment accounts be held in custody by Fidelity Institutional Brokerage Group (“Fidelity”). Fidelity offers enhanced services to independent investment advisors. These services include custody of securities, trade execution platforms, and access to research not available to the general public. Fidelity is wholly independent from Blue Blaze. It is expected that most, if not all, transactions in a given client account will be cleared through the custodian of that account in its capacity as a broker-dealer.

Blue Blaze recommends Fidelity to its clients based on a variety of factors. These include, but are not limited to, commission costs. Fidelity has what can be considered discounted commission rates. However, in choosing a broker-dealer or custodian to recommend, we are most concerned with the value the client receives for the cost paid, not just the cost. Blue Blaze does not receive or share in any of the commissions that Fidelity charges. Fidelity adds value beyond commission cost. Other factors that may be considered in determining overall value include speed and accuracy of execution, financial strength, knowledge and experience of staff, research and service. Fidelity also has arrangements with many mutual funds that enable us to purchase these mutual funds for client accounts at reduced transaction charges (as opposed to other broker-dealers). Fidelity has the highest market share of investment adviser business which makes them the most experienced in matters likely to arise for our clients. Blue Blaze re-evaluates the use of Fidelity at least annually to determine if they are still the best value for our clients.

Fidelity provides us with some non-cash benefits (not available to retail customers) in return for placing client assets with them or executing trades through them. Such non-cash benefits are referred to as “soft dollars”. Currently, these benefits come in the form of investment research and sponsored attendance at various investment seminars. We may also receive such items as investment software, books and research reports. These products, services, or educational seminars are items that will play a role in determining how to invest client accounts. If there is any item that has a multi-use aspect, mixed between investment and non-investment purposes, Blue Blaze will determine a reasonable allocation of investment to non-investment use and soft dollars will be allocated only to the investment portion of the product (and we will pay the remaining cost). Blue Blaze receives a benefit from these services, as otherwise we would be compiling the same research ourselves. This may cause us, or another adviser, to want to place more client accounts with a broker-dealer/custodian such as Fidelity, solely because of these added benefits. However, the value to all of our clients of these benefits is included in our evaluation of custodians. Products and services received via soft dollars will generally be used for the benefit of all clients. However, it is possible that a given client’s trades will generate soft dollars that acquire products and/or services that are not ultimately utilized for that same client’s account. Soft dollars provide additional value, and are accordingly considered in determining which broker-dealer or custodian to utilize as part of our best execution analysis.

We do not consider whether Fidelity or any other broker-dealer/custodian, refers clients to Blue Blaze as part of our evaluation of these broker-dealers.

## B. Aggregating Trades

Commission costs per client may be lower on a particular trade if all clients in whose accounts the trade is to be made are executed at the same time. This is called aggregating trades. Instead of placing a number of trades for the same security for each account, we will, when appropriate, execute one trade for all accounts and then allocate the trades to each account after execution. If an aggregate trade is not fully executed, the securities will be allocated to client accounts on a *pro rata* basis, except where doing so would create an unintended adverse consequence (For example, if a *pro rata* division would result in a client receiving a fraction of a share, or a position in the account of less than 1%.)

## Item 13: Review of Accounts

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All accounts will be reviewed by a senior professional on at least a quarterly basis. However, it is expected that market conditions, changes in a particular client's account, or changes to a client's circumstances will trigger a review of accounts.

The annual report in writing provided by Blue Blaze is intended to review asset allocation. All clients will receive statements and confirmations of trades directly from Fidelity. Additionally, all clients will receive quarterly itemized bills from Blue Blaze. Please refer to Item 15 regarding Custody.

## Item 14: Client Referrals and Other Compensation

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A. Economic Benefit Provided by Third Parties for Advice Rendered to Client.

Please refer to Item 12, where we discuss recommendation of Broker-Dealers.

B. Compensation to Non-Advisory Personnel for Client Referrals.

Neither Blue Blaze, nor any of its supervised persons compensate any individual for client referrals.

## Item 15: Custody

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There are two avenues through which Blue Blaze has custody of client funds; by directly debiting its fees from client accounts pursuant to applicable agreements granting such right, and potentially by permitting clients to issue standing letters of authorization ("SLOAs"). SLOAs permit a client to issue one document that directs Blue Blaze to make distributions out of the client's account(s).

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. The client will receive a statement from their account custodian showing all transactions in their account, including the fee.

We encourage clients to carefully review the statements and confirmations sent to them by their custodian, and to compare the information on your quarterly report prepared by Blue Blaze against the information in the statements provided directly from Fidelity. Please alert us of any discrepancies.

In addition to the account custodian's custody procedures, clients issuing SLOAs will be requested to confirm, in writing, that the accounts to which funds are distributed are parties unrelated to Blue Blaze.

## **Item 16: Investment Discretion**

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When Blue Blaze is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. You may receive at your request written or electronic confirmations from your account custodian after any changes are made to your account. You will also receive monthly statements from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as a Wealth Management Agreement that outlines the responsibilities of both the client and Blue Blaze.

## **Item 17: Voting Client Securities**

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Copies of our Proxy Voting Policies are available upon request.

From time to time, shareholders of stocks, mutual funds, exchange traded funds or other securities may be permitted to vote on various types of corporate actions. Examples of these actions include mergers, tender offers, or board elections. Clients are required to vote proxies related to their investments, or to choose not to vote their proxies. Blue Blaze will not accept authority to vote client securities. Clients will receive their proxies directly from the custodian for the client account. Blue Blaze will not give clients advice on how to vote proxies.

## **Item 18: Financial Information**

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Blue Blaze does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.

Item 1: Cover Sheet

FORM ADV PART 2B BROCHURE SUPPLEMENT:

**Frank T. Corrado**



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732.333.8160 | WWW.BLUEBLAZEFA.COM

FRANK J. CORRADO, JR., CHIEF COMPLIANCE OFFICER  
MARCH 13, 2019

This Brochure Supplement provides information about Frank T. Corrado that supplements the Blue Blaze Financial Advisors, LLC's Brochure; you should have received a copy of that Brochure. Please contact Frank T. Corrado if you did *not* receive Blue Blaze Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Frank T. Corrado is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Education Background and Business Experience

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Frank T. Corrado was born in 1983. Mr. Corrado graduated from Boston College in 2006, with a Bachelor of Science degree in Finance. Mr. Corrado has served as Managing Member and Investment Adviser Representative of Blue Blaze Financial Advisors, LLC (the “Registrant”) since May of 2014. Mr. Corrado was an investment adviser representative of Lighthouse Financial Advisors, Inc. from November 2012 until July of 2014. From May 2010 to December 2011, Mr. Corrado was self-employed as a consultant. From February 2010 to May 2010, Mr. Corrado was a tax preparer at Bloch, Rothman Associates.

Mr. Corrado has been a CERTIFIED FINANCIAL PLANNER™ since 2012. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (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 62,000 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, administered in 10 hours over a two-day period, 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) or two years of Apprenticeship experience that meets additional requirements; 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.

### **Item 3: Disciplinary Information**

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Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Frank T. Corrado.

### **Item 4: Other Business Activities**

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Frank T. Corrado does not participate in outside business activities. Not applicable.

### **Item 5: Additional Compensation**

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Other than salary, annual bonuses, or regular bonuses, Frank T. Corrado does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Blue Blaze Financial Advisors, LLC.

### **Item 6: Supervision**

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Frank T. Corrado is a principal of the firm, and is supervised by the firm's Chief Compliance Officer, Frank J. Corrado, Jr. Frank J. Corrado, Jr. can be reached at 732.333.8160

FORM ADV PART 2B BROCHURE SUPPLEMENT:

**Frank J. Corrado, Jr.**



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FRANK J. CORRADO, JR., CHIEF COMPLIANCE OFFICER  
MARCH 13, 2019

This Brochure Supplement provides information about Frank J. Corrado, Jr. that supplements the Blue Blaze Financial Advisors, LLC's Brochure; you should have received a copy of that Brochure. Please contact Frank J. Corrado, Jr. if you did *not* receive Blue Blaze Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Frank J. Corrado, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Education Background and Business Experience

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Frank J. Corrado, Jr. was born in 1952. Mr. Corrado graduated from Boston College in 1974, with a Bachelor of Science degree in Finance. Mr. Corrado has been the President of Blue Blaze Financial Advisors, LLC (the “Registrant”) since May of 2014, and is currently the firm’s Chief Compliance Officer. Mr. Corrado served as CEO of Lighthouse Financial Advisors, Inc. from January of 2005 until July of 2014.

Frank J. Corrado, Jr. has been a CERTIFIED FINANCIAL PLANNER™ since 1976. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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

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- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
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- 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.



Mr. Corrado has held the designation of Certified Public Accountant (“CPA”) since 2005. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

### **Item 3: Disciplinary Information**

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Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Frank J. Corrado, Jr.

### **Item 4: Other Business Activities**

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Frank J. Corrado, Jr. does not participate in outside business activities. Not applicable.

### **Item 5: Additional Compensation**

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Other than salary, annual bonuses, or regular bonuses, Frank J. Corrado, Jr. does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Blue Blaze Financial Advisors, LLC.

### **Item 6: Supervision**

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Frank J. Corrado, Jr. is a principal of the firm, and also the firm’s Chief Compliance Officer. He has no direct supervisor. However, all employees of Blue Blaze Financial Advisors, LLC are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with applicable securities laws.

FORM ADV PART 2B BROCHURE SUPPLEMENT:

**Kevin R. Talty**



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FRANK J. CORRADO, JR., CHIEF COMPLIANCE OFFICER  
MARCH 13, 2019

This Brochure Supplement provides information about Kevin R. Talty that supplements the Blue Blaze Financial Advisors, LLC's Brochure; you should have received a copy of that Brochure. Please contact Kevin R. Talty if you did not receive Blue Blaze Financial Advisors, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin R. Talty is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Education Background and Business Experience

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Kevin R. Talty was born in 1992. Mr. Talty graduated from Richard Stockton College of New Jersey in 2015, with a Bachelor degree. Kevin R. Talty has been an Investment Adviser Representative and Financial Planner of Blue Blaze Financial Advisors, LLC (the “Registrant”) since June of 2018. Mr. Talty served as Financial Planner with Lighthouse Financial Advisors from June of 2017 until June of 2018. Before that role, he was a Registered Representative with The Ayco Company from May of 2014 to July of 2017.

Kevin R. Talty has been a CERTIFIED FINANCIAL PLANNER™ since 2018. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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### **Item 3: Disciplinary Information**

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Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Kevin R. Talty.

### **Item 4: Other Business Activities**

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Kevin R. Talty does not participate in outside business activities. Not applicable.

### **Item 5: Additional Compensation**

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Other than salary, annual bonuses, or regular bonuses, Kevin R. Talty does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Blue Blaze Financial Advisors, LLC.

### **Item 6: Supervision**

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Kevin R. Talty and is supervised by the firm's Chief Compliance Officer, Frank J. Corrado, Jr. Frank J. Corrado, Jr. can be reached at 732.333.8160



# Privacy Notice

This notice is being provided to you in accordance with the Securities and Exchange Commission's rule regarding the privacy of consumer financial information ("Regulation S-P"). Please take the time to read and understand the privacy policies and procedures that we have implemented to safeguard your nonpublic personal information.

## INFORMATION WE COLLECT

BLUE BLAZE FINANCIAL ADVISORS, LLC must collect certain personally identifiable financial information about its clients investors during the subscription process. The personally identifiable financial information which we gather during the normal course of doing business with you may include:

1. information we receive from you on subscription documents or other forms;
2. information about your transactions with us, our affiliates, or others;
3. information collected through an Internet "cookie" (an information collecting device from a web server); and
4. information we receive from a consumer reporting agency.

## INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our investors or former investors to anyone, except as permitted by law. We do not disclose your personal information to any third party for the purpose of allowing that party to market other products to you. In accordance with Section 248.13 of Regulation S-P, we may disclose all of the information we collect, as described above, to certain nonaffiliated third parties such as attorneys, accountants, auditors and persons or entities that are assessing our compliance with industry standards. We enter into contractual agreements with all nonaffiliated third parties that prohibit such third parties from disclosing or using the information other than to carry out the purposes for which we disclose the information.

## CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide financial products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.