



## **Part 2A of Form ADV: Firm Brochure**

(Blueprint Financial Planning, LLC dba:)

### **Meenes Wealth Partners**

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[www.meeneswealthpartners.com](http://www.meeneswealthpartners.com)

July 1, 2026

This Brochure provides information about the qualifications and business practices of Meenes Wealth Partners. If you have any questions about the contents of this Brochure, please contact us at 508-762-1678 or by email at [info@meeneswealthpartners.com](mailto:info@meeneswealthpartners.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.

Meenes Wealth Partners is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. Additional information about Meenes Wealth Partners is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Table of Contents

Item 1 – Cover Page.....	1
Item 2 – Material Changes.....	4
Item 3 – Table of Contents.....	5
Summary – About Meenes Wealth Partners.....	5
Item 4 – Advisory Business.....	5
Item 5 – Fees & Compensation.....	7
Item 6 – Performance-Based Fees and Side-By-Side Management.....	8
Item 7 – Types of Clients.....	8
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.....	9
Item 9 – Disciplinary Information.....	10
Item 10 – Other Financial Industry Activities and Affiliations.....	11
Item 11 – Code of Ethics.....	11
Item 12 – Brokerage Practices.....	12
Item 13 – Review of Accounts.....	12
Item 14 – Client Referrals and Other Compensation.....	13
Item 15 – Custody.....	13
Item 16 – Investment Discretion.....	13
Item 17 – Voting Client Securities.....	13
Item 18 – Financial Information.....	14
Item 19 – Requirements for State-Registered Advisers .....	14

## Item 2 – Material Changes

On July 28, 2010, The U.S. Securities and Exchange Commission voted unanimously to adopt amendments to Form ADV and related rules under the Investment Advisers Act of 1940 (the “Advisers Act”). The amendments are designed to require a Registered Investment Adviser to provide clients with clearly written and meaningful disclosure, in plain English, about the advisor’s business practices, conflicts of interest, and advisory personnel. This Brochure dated July 1, 2026 is prepared according to the SEC’s new requirements and rules. The date of our previously prepared Brochure was March 12, 2026.

On an ongoing basis, this item (Item 2 – Material Changes) will discuss only specific material changes that are made to the Brochure and will provide clients with a summary of such changes. The firm will also reference the date of its last annual update of the Brochure.

Meenes Wealth Partners (“Meenes Wealth” or the “Firm”) will offer or deliver information about the firm’s qualifications and business practices to clients on at least an annual basis. We will ensure that clients receive a summary of any material changes to this and subsequent Brochures within 120 days of its business’ fiscal year-end. We will provide clients with a new Brochure as necessary, based on changes or new information, at any time.

We believe that communication and transparency form the foundation of our client relationships. We strive to provide clients with complete and accurate information at all times. We encourage all current and prospective clients to read this Brochure and to discuss any questions with us. We always welcome client feedback.

Additional information about Meenes Wealth Partners is also available via the SEC’s website at <http://www.adviserinfo.sec.gov/>. The SEC’s website also provides information about any persons affiliated with the firm who are registered, or are required to be registered, as investment adviser representatives of the firm.

Meenes Wealth Partners’ Brochure may be requested by contacting us at 508-762-1678 or via email at [info@meeneswealthpartners.com](mailto:info@meeneswealthpartners.com). The Brochure is also available on our website at [www.meeneswealthpartners.com](http://www.meeneswealthpartners.com).

The only Material changes since our last filing are within Item 5 – Fees and Compensation.

### **Item 3 – Table of Contents**

For your convenience in locating specific information, a Table of Contents is provided with page references to specific items of this Brochure.

### **Summary – About Meenes Wealth Partners**

Meenes Wealth Partners provides flat-fee fiduciary wealth management, financial planning, and investment advisory services to individuals and families, with a focus on pre-retirees and retirees. We are a fee-only firm — our sole source of compensation is fees paid directly by our clients. We do not accept commissions, product compensation, or asset-based management fees. This approach allows us to provide objective advice aligned with our clients' best interests.

Our firm provides ongoing, relationship-based financial planning and investment advice for a limited number of client families. We are committed to your long-term financial well-being.

We actively seek to avoid conflicts of interest. We sell no investment products, accept no commissions, do not charge based on assets under management, and do not recommend funds with 12b-1 marketing or distribution fees.

More information regarding our firm, and how we conduct ourselves during the relationship with our clients, can be found on the pages that follow. Additional information, including brochures, articles, and newsletters prepared by our firm can be found at [www.meeneswealthpartners.com](http://www.meeneswealthpartners.com).

### **Item 4 – Advisory Business**

Meenes Wealth Partners, formerly Blueprint Financial Planning, LLC, owned by Jeffrey Meenes, CFP®, was formed in January 2010. The firm provides integrated financial planning and investment management, primarily serving a limited number of pre-retiree and retiree households.

Our primary service is a flat-fee retainer-based advisory agreement that takes a continuous and comprehensive approach to financial planning with integrated investment management. Retainer-based advisory agreements include Discovery, Design, Implementation, and Maintenance components. When a retainer-based advisory agreement is not appropriate, or not desired, we may offer services on a per-project basis. Project-based services are narrower in scope and may include written or verbal recommendations. Follow-up advice or implementation may or may not be provided upon the completion of project-based services.

We provide advice on the following:

- Integrated financial and retirement planning

- Investment advisory and portfolio management
- Estate planning strategies
- Tax planning strategies related to investments
- Cash flow and income distribution planning
- Insurance and risk management review
- Social Security and Medicare planning
- Problem-solving and analysis of complex financial issues

For retainer-based advisory clients, we hold periodic meetings with a minimum of one annual review but likely more frequently depending on complexity. Meetings will often include a review of resources and goals, investment management, progress toward financial independence, estate planning, and investment tax strategy. The maintenance process includes a continuous review of your changing financial needs.

The firm trusts that you, the client, will provide accurate information and we will not be obligated to verify any information received from you or from your other professionals. The firm may at times recommend the services of other professionals for purposes of implementing the financial plan. You are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all implementation decisions and are free to accept or reject any recommendation from us. Clients are responsible for informing us of changes in their financial circumstances that may affect their financial plan or investment strategy, including changes to investment objectives, risk tolerance, time horizon, or financial goals.

We manage client assets on a non-discretionary basis. Non-discretionary investment management allows clients a greater degree of participation in the management of their investments. Clients are contacted to discuss investment decisions and no transactions are carried out without the client's approval. As of December 31, 2025, the firm provided advisory services on approximately **\$50,352,000 of client Assets Under Advisement (AUA)**. *Assets Under Advisement includes assets for which we provide ongoing advice but do not have discretionary authority.*

A copy of our privacy policy notice, and this Brochure, which meets the requirements of Rule 204-3 of the Advisers Act of 1940, as amended, shall be provided to each client prior to, or at the time of, the execution of any of our advisory service agreements. Any client who has not received a copy of the firm's Brochure at least 48 hours prior to executing an agreement shall have five business days after executing the agreement to terminate our services without penalty.

## **Item 5 – Fees and Compensation**

As a fee-only advisor, we are paid only by our clients for the advice and investment management we provide. We do not receive commissions or any compensation for transactions in any client account.

We provide clients with a broad range of wealth management, financial planning, and investment advisory solutions. The firm charges a flat fixed annual fee for comprehensive financial planning under our retainer-based advisory agreement. If a retainer-based advisory agreement is not appropriate, or not desired, we may offer services on a per-project basis based upon firm availability. Project-based services are narrower in scope, and may include written or verbal recommendations. All fees are negotiable and agreed upon prior to entering a contract with any client.

The client will be required to enter into a written agreement with the firm setting forth the terms and conditions of the agreement. The agreement will describe the scope of the services to be provided and the portion of the fee that is due from the client prior to Meenes Wealth Partners beginning services.

Our firm charges a flat annual advisory fee for ongoing financial planning and investment management services. Annual advisory fees generally range from \$10,000 to \$35,000 per year, depending on the complexity of the client's financial situation and the scope of services provided.

A one-time financial plan design fee, typically ranging from \$6,000 to \$15,000, may apply at the beginning of the engagement. This fee covers initial data gathering, analysis, and plan development.

Advisory fees are billed quarterly after services are provided. All fees are negotiable and agreed upon in advance in a written advisory agreement.

Invoices are due and payable when received. Clients may terminate the advisory agreement at any time with 30 days' written notice. Fees will be prorated for services rendered through the date of termination. If termination occurs within five business days of entering into an agreement, the client is entitled to a full refund of any fees paid, returned within 14 business days.

The firm may offer project-based advisory services on a limited basis, with fees generally ranging from \$6,000 to \$15,000 per project depending on scope and complexity.

In addition to our fees, you may incur third party charges which are unrelated to our fees. Such third-party charges may include: custodial fees, brokerage commissions, transaction fees, wire transfer and electronic fund fees, and other

related costs and expenses. Funds charge internal management fees which are disclosed in a fund's prospectus.

We generally recommend that clients utilize a custodian for brokerage and clearing services for investment advisory accounts. A separate agreement with the custodian may be required. Meenes Wealth Partners' agreement, and the separate agreement with the custodian, may authorize the custodian to debit the client's account for our fee and to directly remit that advisory fee to us in accordance with required SEC procedures. Your fees will only be deducted from your account if you have directed us to do so by providing written approval.

For retainer-based advisory agreement clients, we may send to the client, and to the custodian, a fee statement showing the amount of the fees for the period. We will include in the client's fee statement the specifics on how the client's fee calculation was based. The custodian shall send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the fees paid directly to us. Our fees are typically determined annually and shall not be affected by a client's deposits or withdrawals. You should be aware that any unplanned withdrawals may impair the achievement of your financial objectives.

**No Commissions or Sales Compensation** - We do not accept compensation for the sale of fund shares, any other securities, or any investment product. This helps avoid conflicts of interest that can be created by allowing compensation that could influence what investments we choose to recommend.

As a fee-only fiduciary firm, we are legally obligated to act in the best interests of our clients. The firm does not receive any compensation or remuneration that is contingent on the purchase or sale of a financial product.

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

This item is not applicable to our firm. The firm does not charge any performance-based fees or practice side-by-side management.

#### **Item 7 – Types of Clients**

We provide flat-fee wealth management, financial planning, and investment management primarily to pre-retirees and retirees, as well as other individuals and families. We do not impose a net worth minimum for our services. Our services are best suited for clients seeking an ongoing advisory relationship rather than transactional or product-based services.

All fees are agreed upon prior to entering into a written advisory agreement. The firm may, in its sole discretion, negotiate fees or decline services to any person or firm.

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

Our investment philosophy is grounded in evidence-based principles, including global diversification, cost efficiency, long-term discipline, and tax-aware portfolio management. We believe that thoughtful asset allocation and risk management are key elements to long-term investment success, and these principles are central to our approach in preparing advice for you.

We select assets for your portfolio based on your unique needs and resources. Our choices are affected by economic conditions, liquidity needs, proposed investment period, need for diversification, and importance of current income. We also take into consideration your risk tolerance, your present and anticipated tax situation, historical yield, potential appreciation, and marketability. We rely on the information provided by you and are not obligated to verify its accuracy.

Investment strategies are generally long-term in nature. All proposed strategies are closely evaluated to ensure they are consistent with your investment policy or directives.

Our focus is on developing and implementing globally diversified portfolios with a tax- and cost-efficient focus. When appropriate, we may recommend exchange-listed securities, mutual fund shares, corporate debt, US government securities, real estate investments, certificates of deposit, and other investment solutions.

Our investment management services may include the following:

- Designing and implementing an appropriate asset allocation plan
- Identifying specific assets and investments within each asset category
- Developing an Investment Policy Statement with a risk-tolerance review
- Monitoring the performance of all selected assets
- Rebalancing the portfolio when appropriate
- Tax-loss harvesting
- Being available to meet with the client

The firm's approach is based on certain fundamental factors that most influence investment success: asset allocation, diversification, reasonably low fees and expenses, and appropriate time horizons. Additional factors include your tax situation, risk tolerance, financial goals, and values.

From a long-term perspective, our approach is to remain fully invested through market cycles. We do not use frequent trading techniques. Client portfolios are monitored and changes are suggested when appropriate. Rebalancing is employed as needed to maintain asset class allocations within appropriate ranges, with tax implications considered when making rebalancing recommendations.

When you hold individual stock, we typically recommend that no single holding compose more than 3–5% of your equity holdings to reduce overall risk.

We generally recommend client cash balances are invested in money market funds, FDIC-insured certificates of deposit, or government-backed debt instruments. In some cases, we may recommend a cash balance be maintained in a money market account for your use or to pay for advisory fees, but only when specifically authorized by you.

**Investing in securities involves risk of loss that you should be prepared to bear.** While the stock market may increase and your accounts could enjoy a gain, it is also possible that the stock market may decrease and your accounts could suffer a loss.

It is important that you understand the risks associated with investing:

**Interest-Rate Risk** — Changes in interest rates may cause investment prices to fluctuate. When interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

**Market Risk** — The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions, including political, economic, and social factors independent of a security's underlying circumstances.

**Inflation Risk** — Purchasing power erodes over time at the rate of inflation.

**Currency Risk** — Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country.

**Reinvestment Risk** — Future proceeds from investments may have to be reinvested at a potentially lower rate of return. This primarily relates to fixed income securities.

**Business Risk** — Risks associated with a particular industry or company within an industry that may affect profitability.

**Liquidity Risk** — The ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product.

**Financial Risk** — Excessive borrowing to finance a business's operations increases the risk of profitability, as the company must meet the terms of its obligations in good times and bad. This is also referred to as default risk.

## **Item 9 – Disciplinary Information**

We have no information to disclose regarding this item. We are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the firm or the integrity of our management.

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

Meenes Wealth Partners is a flat-fee, independent firm, and is not affiliated with any other firm. We do not receive fees or other forms of compensation from any source other than directly from you, our client.

The firm may refer you to other professionals such as attorneys, certified public accountants, and insurance specialists. Neither the firm, nor its principals or employees are affiliated with any of these professionals.

### **Item 11 – Code of Ethics**

We have implemented a Code of Ethics that defines our fiduciary commitment to each client. The Code of Ethics applies to all persons employed by us. The Code of Ethics was developed to provide general ethical guidelines and instructions regarding our duties to our clients.

The firm and its personnel owe a duty of loyalty, fairness, and good faith towards each client. It is our obligation to adhere to the specific provisions and to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include: general ethical principles, reporting personal securities trading and exceptions, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV, and supervisory procedures. We have written our Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at 508-762-1678 or by email at [info@meeneswealthpartners.com](mailto:info@meeneswealthpartners.com).

The key component of our Code of Ethics states that we shall act in the best interest of each client. We shall act with integrity and dignity when dealing with clients, prospects, team members, and others. We shall strive to maintain and enhance our financial planning knowledge in the areas of financial science, behavioral finance, investments, retirement, tax, estate, education, and risk management.

We always seek to preserve our firm's independence. We seek to maintain our complete objectivity with respect to our financial planning, our advisory services, and to all recommendations made to our clients.

The firm allows our employees to purchase or sell the same securities that may be recommended to you or purchased on your behalf. Owning the same securities, we recommend to clients presents a potential conflict of interest that, as fiduciaries, we must disclose and mitigate through policies and procedures. We

may have an interest, or a position, in certain securities that may also be recommended to you. At no time will the firm, or any associated person of the firm, transact in any security to the detriment of any client. Since most firm associates' trades are small, they do not typically affect securities markets or clients' access to same securities.

Meenes Wealth Partners is a fee-only firm which, in all circumstances, is compensated solely by our clients. Neither the advisor nor any related party receives compensation that is contingent on the purchase, or sale, of any financial product. The firm does not engage in commissionable securities transactions nor does the firm buy or sell securities directly from or to you, our client.

## **Item 12 – Brokerage Practices**

We may recommend that clients establish an account with a qualified custodian to hold assets and facilitate trading. It is ultimately your decision to establish such an account, as Meenes Wealth Partners is independently owned and not affiliated with any custodian or brokerage firm.

The custodian we recommend typically provides institutional trading, account statements, trade execution, research tools, and access to funds and other investments generally available only to institutional investors. These services are generally available to independent investment advisers at no additional charge and are not contingent upon the firm committing any specific amount of business to the custodian.

The custodian may also make available products and services that benefit our firm but may not directly benefit clients. These may include software and technology for account management, trade execution, research, pricing, market data, compliance and business consulting, practice management resources, and educational events. The custodian may discount or waive fees for some of these services, or pay all or a part of the fees on our behalf.

In evaluating which custodian to recommend, we may consider the availability of these products and services as part of the total mix of factors, and not solely on the nature, cost, or quality of custody and brokerage services provided. Our receipt of these additional services does not diminish our duty to act in the best interest of our clients, including seeking best execution of trades.

As a matter of policy, we do not engage in block trading. Client transactions are typically implemented separately for each account.

## **Item 13 – Review of Accounts**

Reviews for retainer-based advisory clients are scheduled throughout the year depending on the complexity and needs of the client, with a minimum of one annual review. Scheduled meetings will generally include a review of cash flow, resources including investments, and net worth. Additional topics may include retirement and goals planning, investment policy, tax planning, estate planning, insurance planning, and information gathering. Additional reviews may be triggered by material market, economic, or political events.

Clients are encouraged to notify us of any changes in their personal financial situation that might affect their financial plan.

Retainer-based advisory clients will receive account statements at least quarterly from the custodian, though statements are typically sent monthly. Statements are sent directly from the custodian to the client and will include all positions, transactions, and fees relating to your accounts. You may also establish electronic access to view statements and account activity. We may provide additional reports summarizing activity, performance, and holdings as requested.

Project-based services do not typically include ongoing reviews or updates. We may recommend follow-up services, but it would be the client's responsibility to engage additional services under a new or amended agreement.

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

The firm does not compensate or pay a referral fee to a third-party solicitor. Neither the firm nor any of its supervised persons receive any other economic benefits from any persons or entities who are not clients or listed in this section above.

#### **Item 15 – Custody**

We do not accept or maintain custody over any client assets. Clients should receive at least quarterly statements from the custodian, bank or other qualified accounts that hold and maintain client investment assets. Clients should carefully review their statements and compare such official custodial records to the account information that Meenes Wealth Partners may have. The statements may vary based on accounting procedures, reporting dates, or valuation methodologies of certain securities. If you have questions regarding statements, you should contact us or the custodian directly.

#### **Item 16 – Investment Discretion**

We do not maintain discretionary authority to manage any client assets. We act on your account(s) only with your specific approval.

#### **Item 17 – Voting Client Securities**

We do not have any authority to and do not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for securities maintained in client portfolios. If requested, we may provide advice to clients regarding the clients voting of proxies.

### **Item 18 – Financial Information**

We are required in this item to provide clients with certain financial information or disclosures about our financial condition. The firm is well capitalized. The firm has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients. The firm has not been the subject of a bankruptcy proceeding.

### **Item 19 – Requirements for State-Registered Advisers** (as required under Part 2B of Form ADV)

Jeffrey Meenes, CFP®, comprises the management team of Meenes Wealth Partners. His educational and business background is detailed below:

#### **Jeffrey D. Meenes, CFP®**

Year of Birth: 1974

#### **Education**

Boston College – Master of Science in Finance (MSF) (2001)  
University of Massachusetts, Amherst – Bachelor of Business  
Administration in Accounting (1996)  
Boston University – Personal Financial Planning (2011)

#### **Experience**

Meenes Wealth Partners – Founder and Principal Fiduciary Financial  
Advisor, 12/2009-Present (formerly known as Blueprint Financial Planning)  
On Course Financial Group, LLC - Financial Planning Associate, 01/2010-  
09/2010  
Financial Planning, Analysis, and other Financial Advisory roles –  
Consulting and Managerial, 05/1996 to 10/2008

#### **Certifications**

##### **Certified Financial Planner™ (CFP®)**

The CFP® certification is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification requiring completion of advanced financial planning coursework, a comprehensive examination, a minimum of three years of relevant professional experience, and

adherence to CFP Board's ethical standards including a fiduciary standard of care. CFP® professionals must complete 30 hours of continuing education every two years to maintain certification. Failure to comply with these standards may result in suspension or revocation of certification.

**\*\*\*NOTICE TO MASSACHUSETTS CLIENTS\*\*\***

*A disciplinary history of Meenes Wealth Partners or its representatives, if any, can be obtained by calling the Massachusetts Securities Division at (617) 727-3548.*