



ADV Part 2A, Firm Brochure

Dated: March 23, 2023

582 Bellerive Road, Suite 4D

Annapolis, MD 21409

410-626-8198 / Fax: 443-458-0944

www.baypointwealth.com

ldippel@baypointwealth.com@baypointwealth.com

This brochure provides information about the qualifications and business practices of Bay Point Wealth. If you have any questions about the contents of this brochure, please contact us at: 410-626-8198, or by email at: LDIPPEL@BAYPOINTWEALTH.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.

Additional information about Bay Point Wealth is available on the SEC's website at www.adviserinfo.sec.gov

References herein to Bay Point Wealth as a "registered investment adviser or reference to being "registered" does not imply a certain level of skill or training.

Item 2 Material Changes

There have been two material changes to this Brochure since the last annual amendment filing dated March 23, 2022.

- Item 4 – Cash sweeps
- Item 5 – Advice Pay

In addition to the above material changes, Bay Point has made disclosure changes, enhancements and additions at Item 4 below.

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Item 4 Advisory Business

Firm Description

Annapolis Financial Services, LLC is a limited liability company formed in the State of Maryland in 1995. It currently operates under the name Bay Point Wealth (referred to below as Bay Point Wealth, Bay Point, us, our, or we) and has been registered with the U.S. Securities and Exchange Commission since April 28, 2015.

Principal Owners

William J. Hufnell, James S. Kantowski and Lyn Dippel are Bay Point Wealth's principal owners.

Types of Advisory Services

Bay Point provides discretionary investment advisory services on a *fee* basis as discussed in Item 5 below. Bay Point's annual investment advisory fee shall include investment advisory services, and, to the extent specifically requested by the client, financial planning and consulting services. In the event that the client requires extraordinary planning and/or consultation services (to be determined in the sole discretion of Bay Point), Bay Point may determine to charge for such additional services, the dollar amount of which shall be set forth in a separate written notice to the client.

To commence the investment advisory process, Bay Point will ascertain each client's investment objective(s) and then allocate the client's assets consistent with the client's designated investment objective(s), financial goals, income needs, tax circumstances and risk tolerance. Once allocated, Bay Point provides ongoing supervision of the account(s). Before engaging Bay Point to provide investment advisory services, clients are required to enter into an *Investment Advisory Agreement* with Bay Point setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the fee that is due from the client. Clients may impose restrictions on investing in certain securities or types of securities.

Bay Point Wealth also regularly furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and estate planning.

Bay Point Wealth provides personalized financial planning and discretionary investment management services to individuals, trusts, estates, and small businesses and non-discretionary investment management services to one client as an exception only. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Investment advice is an integral part of financial planning. In addition, Bay Point Wealth advises clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

A written evaluation of each client's initial situation is usually provided to the client, often in the form of a net worth statement. Periodic reviews are also communicated to provide reminders of the specific courses of action that require attention. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents) are engaged directly by the client on an as-needed basis. Unless otherwise disclosed in this brochure, conflicts of interest will be disclosed to affected clients in the unlikely event they arise.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice is provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

Please Note: Planning Limitations. Registrant believes that it is important for the client to address financial planning issues on an ongoing basis. Registrant's advisory fee, as set forth at Item 5 below, will remain the same regardless of whether or not the client determines to address financial planning issues with Registrant. It remains each client's responsibility to promptly notify Registrant if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services.

Advisory Service Agreement

Most clients choose to have Bay Point Wealth manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their minor children, upon request.

Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fees for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement generally includes: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning; and tax planning, as well as the implementation of recommendations within each area.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion.

Asset Management

Assets are invested primarily in no-load mutual funds and exchange-traded funds (ETFs), usually through discount brokers. Shareholders of mutual funds and ETFs are indirectly responsible for the payment of the fees and expenses of these investments, which include investment management fees that are disclosed in each fund's prospectus. Broker-dealers may also charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm may charge fees for certain stock and bond trades. Bay Point Wealth does not receive any compensation, in any form, from fund companies.

Investments may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U.S. government securities, and interests in partnerships.

Initial public offerings (IPOs) are not available through Bay Point Wealth.

ERISA PLAN and 401(k) INDIVIDUAL ENGAGEMENTS

Trustee Directed Plans. Bay Point may be engaged to provide discretionary investment advisory services to ERISA retirement plans, whereby the Firm shall manage Plan assets consistent with the investment objective designated by the Plan trustees. In such engagements, Bay Point will serve as an investment fiduciary as that term is defined under The Employee Retirement Income Security Act of 1974 ("ERISA"). Bay Point will generally provide services on an "assets under management" fee basis per the terms and conditions of an *Investment Advisory Agreement* between the Plan and the Firm.

Participant Directed Retirement Plans. Bay Point may also provide investment advisory and consulting services to participant directed retirement plans per the terms and conditions of a *Retirement Plan Services Agreement* between Bay Point and the plan. For such engagements, Bay Point shall assist the Plan sponsor with the selection of an investment platform from which Plan participants shall make their respective investment choices (which may include investment strategies devised and managed by Bay Point), and, to the extent engaged to do so, may also provide corresponding education to assist the participants with their decision making process.

Client Retirement Plan Assets. If requested to do so, Bay Point shall provide investment advisory services relative to 401(k) plan assets maintained by the client in conjunction with the retirement plan established by the client's employer. In such event, Bay Point shall allocate (or recommend that the client allocate) the retirement account assets among the investment options available on the 401(k) platform. Bay Point's ability shall be limited to the allocation of the assets among the investment alternatives available through the plan. Bay Point will not receive any communications from the plan sponsor or custodian, and it shall remain the client's exclusive obligation to notify Bay Point of any changes in investment alternatives, restrictions, etc. pertaining to the retirement account. Unless expressly indicated by the Bay Point to the contrary, in writing, the client's 401(k) plan assets shall be included as assets under management for purposes of Bay Point calculating its advisory fee.

Please Note: Non-Discretionary Service Limitations. Bay Point currently has one client that it engages on a non-discretionary investment advisory basis. This client must accept that Bay Point cannot effect any account transactions without obtaining prior consent to any such transaction(s) from the client. Thus, in the event that Bay Point would like to make a transaction for the client's account, and client is unavailable, Bay Point will be unable to effect the account transaction (as it would for its discretionary clients) without first obtaining the client's consent. Bay Point will not solicit or accept any additional clients on a non-discretionary basis.

Miscellaneous

Limitations of Financial Planning and Non-Investment Consulting/Implementation Services. To the extent requested by the client, Bay Point will generally provide financial planning and related consulting services regarding non-investment related matters, such as tax and estate planning, insurance, etc. Bay Point will generally provide such consulting services inclusive of its advisory fee set forth at Item 5 below (exceptions could occur based upon assets under management, special projects, stand-alone planning engagements, etc. for which Firm may charge a separate or additional fee). **Please Note.** Bay Point believes that it is important for the client to address financial planning issues on an ongoing

basis. Bay Point's advisory fee, as set forth at Item 5 below, will remain the same regardless of whether or not the client determines to address financial planning issues with Bay Point. **Please Also Note:** Bay Point **does not** serve as an attorney, accountant, or insurance agent, and no portion of our services should be construed as same. Accordingly, Bay Point **does not** prepare legal documents, prepare tax returns, or sell insurance products. To the extent requested by a client, we may recommend the services of other professionals for non-investment implementation purpose (i.e. attorneys, accountants, insurance, etc.), including our affiliated firm, JSK Tax Strategies ("JSK") for tax preparation services. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Bay Point and/or its representatives. If the client engages any professional (i.e. attorney, accountant, insurance agent, etc.), recommended or otherwise, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from the engaged professional. At all times, the engaged licensed professional[s] (i.e. attorney, accountant, insurance agent, etc.), and **not** Bay Point, shall be responsible for the quality and competency of the services provided. If a client determines to engage JSK, he/she does so per the terms and conditions of a separate written agreement between JSK and the client, to which Bay Point is not a party. There is no fee-sharing arrangement between the JSK and Bay Point. The recommendation by a Bay Point representative that a client engage JSK for tax preparation services, presents a **conflict of interest** because Bay Point's affiliate will derive additional compensation from such engagement. No client or prospective client is obligated to engage JSK. Bay Point will work with the tax professional of the client's choosing.

Retirement Plan Rollovers. A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If Bay Point recommends that a client roll over their retirement plan assets into an account to be managed by Bay Point, such a recommendation creates a conflict of interest if Bay Point will earn a new (or increase its current) advisory fee as a result of the rollover. Whether Bay Point provides a recommendation as to whether a client should engage in a rollover or not, Bay Point is acting as a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. No client is under any obligation to roll over retirement plan assets to an account managed by Bay Point.

Bay Point's, Chief Compliance Officer, Lyn Dippel, remains available to address any questions that a client or prospective client may have regarding the conflicts of interest presented by such rollover recommendation.

Please Note-Use of Mutual and Exchange Traded Funds: Bay Point utilizes mutual funds and exchange traded funds for its client portfolios. In addition to Bay Point's investment advisory fee described below, and transaction and/or custodial fees discussed below, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses). **Please Note-Use of DFA Mutual Funds:** Bay Point utilizes the mutual funds issued by Dimensional Fund Advisors ("DFA"). DFA funds are generally only available through registered investment advisers approved by DFA. Thus, if the client was to terminate Bay Point' services, and transition to another adviser who has not been approved by DFA to utilize DFA funds, restrictions regarding additional purchases of, or reallocation among other DFA funds, will generally apply. **ANY QUESTIONS: Bay Point's Chief Compliance Officer, Lyn Dippel, remains available to address any questions that a client or prospective client may have regarding the above.**

Socially Responsible Investing Limitations. *Socially Responsible Investing* involves the incorporation of **Environmental, Social and Governance** considerations into the investment due diligence process ("BAY POINT"). There are potential limitations associated with allocating a portion of an investment portfolio in BAY POINT securities (i.e., securities that have a mandate to avoid, when possible, investments in such products as alcohol, tobacco, firearms, oil drilling, gambling, etc.). The number of these securities may be limited when compared to those that do not maintain such a mandate. BAY POINT securities could underperform broad market indices. Investors must accept these limitations, including potential for underperformance. Correspondingly, the number of BAY POINT mutual funds and exchange traded funds are few when compared to those that do not maintain such a mandate. As with any type of investment (including any investment and/or investment strategies recommended and/or undertaken by Registrant), there can be no assurance that investment in BAY POINT securities or funds will be profitable, or prove successful. The Registrant does not maintain or advocate an ESG investment strategy, but will seek to employ ESG if directed by a client to do so.

Portfolio Activity. Bay Point has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, we will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, fund manager tenure, style drift, account additions/withdrawals, and/or a change in the client's investment objective. Based upon these factors, there may be extended periods of time when we determine that changes to a client's portfolio are neither necessary nor prudent. Of course, as indicated below, there can be no assurance that investment decisions made by Bay Point will be profitable or equal any specific performance level(s). Clients nonetheless remain subject to the fees described in Item 5 below during periods of account inactivity.

Client Obligations. In performing its services, Bay Point shall not be required to verify any information received from the client or from the client's other professionals, and is expressly authorized to rely thereon. It remains the client's responsibility to promptly notify us if there is ever any change in their financial situation or investment objectives for the purpose of reviewing, evaluating or revising Bay Point's previous recommendations and/or services.

ByAllAccounts and eMoney Advisor Platform. Bay Point makes available "ByAllAccounts" and the "eMoney Advisor Platform" to clients to provide periodic comprehensive reporting services which can incorporate all of the client's investment assets, including those investment assets that are not part of the assets managed by Bay Point (the "Excluded Assets"). The client and/or their other advisors that maintain trading authority, and not Bay Point, shall be exclusively responsible for the investment performance of the Excluded Assets. Unless otherwise specifically agreed in writing, Bay Point's service relative to the Excluded Assets is limited to reporting only.

Therefore, Bay Point shall not be responsible for the investment performance of the Excluded Assets. Rather, the client and/or the client's designated other investment professional(s) maintain supervision, monitoring and trading authority for the Excluded Assets.

If Bay Point is asked to make a recommendation as to any Excluded Assets, the client is under absolutely no obligation to accept the recommendation, and Bay Point shall not be responsible for any implementation error (timing, trading, etc.) relative to the Excluded Assets. In the event the client desires that Bay Point provide investment advisory services for the Excluded Assets, the client may engage Bay Point to do so pursuant to the terms and conditions of an agreement between Bay Point and the client.

The eMoney Advisor Platform also provides access to other types of information, including financial planning concepts, which should not be construed as personalized investment advice or recommendations provided by Bay Point. Bay Point shall not be held responsible for any adverse results a client may experience if the client engages in financial planning or other functions available on the eMoney Advisor Platform without Bay Point's assistance or oversight.

Disclosure Statement. A copy of Bay Point's written Privacy Notice, Form CRS and Disclosure Brochure and Brochure Supplement, as set forth on Parts 2A and 2B of Form ADV, shall be provided to each client prior to, or contemporaneously with, the execution of the Investment Advisory Agreement or Financial Planning and Consulting Agreement.

Investment Risk. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by Bay Point) will be profitable or equal any specific performance level(s).

Cash Sweep Accounts. Account custodians generally require that cash proceeds from account transactions or cash deposits be swept into and/or initially maintained in the custodian's sweep account. The yield on the sweep account is generally lower than those available in money market accounts. To help mitigate this issue, Registrant shall generally purchase a higher yielding money market fund available on the custodian's platform with cash proceeds or deposits, unless Registrant reasonably anticipates that it will utilize the cash proceeds during the subsequent 90-day period to purchase additional investments for the client's account. Exceptions and/or modifications can and will occur with respect to all or a portion of the cash balances for various reasons, including, but not limited to, the amount of dispersion between the sweep account and a money market fund, an indication from the client of an imminent need for such cash, or the client has a demonstrated history of writing checks from the account. **ANY QUESTIONS:** Registrant' Chief Compliance Officer, Lyn Dippel, remains available to address any questions that a client or prospective client may have regarding the above.

Other Assets. To the extent that the Registrant provides advisory monitoring or review services for client investment assets for which the Registrant does not maintain custodian access or trading authority (including initial and ongoing consideration of such assets as part of the client's asset allocation), the registrant may determine to include such assets in its advisory fee calculation per Item 5 below.

WE DON'T RECOMMEND Cryptocurrency: For clients who want exposure to cryptocurrencies, including Bitcoin, the Registrant, will advise the client to consider a potential investment in corresponding exchange traded securities, or an allocation to separate account managers and/or private funds that provide cryptocurrency exposure. Crypto is a digital currency that can be used to buy goods and services, but uses an online ledger with strong cryptography (i.e., a method of protecting information and communications through the use of codes) to secure online transactions. Unlike conventional currencies issued by a monetary authority, cryptocurrencies are generally not controlled or regulated and their price is determined by the supply and demand of their market. Because cryptocurrency is currently considered to be a speculative investment, the Registrant will not exercise discretionary authority to purchase a cryptocurrency investment for client accounts. Rather, a client must expressly authorize the purchase of the cryptocurrency investment. Please Note: The Registrant does not recommend or advocate the purchase of, or investment in, cryptocurrencies. The Registrant considers such an investment to be speculative. Please Also Note: Clients who authorize the purchase of a cryptocurrency investment must be prepared for the potential for liquidity constraints, extreme price volatility and complete loss of principal.

Cybersecurity Risk. The information technology systems and networks that Registrant and its third-party service providers use to provide services to

Registrant's clients employ various controls, which are designed to prevent cybersecurity incidents stemming from intentional or unintentional actions that could cause significant interruptions in Registrant's operations and result in the unauthorized acquisition or use of clients' confidential or non-public personal information. Clients and Registrant are nonetheless subject to the risk of cybersecurity incidents that could ultimately cause them to incur losses, including for example: financial losses, cost and reputational damage to respond to regulatory obligations, other costs associated with corrective measures, and loss from damage or interruption to systems. Although Registrant has established its systems to reduce the risk of cybersecurity incidents from coming to fruition, there is no guarantee that these efforts will always be successful, especially considering that Registrant does not directly control the cybersecurity measures and policies employed by third-party service providers. Clients could incur similar adverse consequences resulting from cybersecurity incidents that more directly affect issuers of securities in which those clients invest, broker-dealers, qualified custodians, governmental and other regulatory authorities, exchange and other financial market operators, or other financial institutions.

Bay Point Wealth does not participate in a wrap fee program.

As of December 31, 2021, Bay Point Wealth managed approximately \$624,192,839 in assets under management on a discretionary basis and \$662,020 in assets under management on a non-discretionary basis.

Item 5 Fees and Compensation

Description

Bay Point Wealth is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Bay Point Wealth bases its fees on a percentage of assets under management, hourly charges, and fixed fees (and does not charge any subscription fees).

The annual Advisory Service Agreement fee is based on a percentage of the assets under management according to the following schedule. This annual fee shall be paid quarterly, in advance, which is based upon the market value of the assets under management on the last business day of the previous quarter.

1.00% on the first \$2,000,000;
.75% on the next \$2,000,000 (from \$2,000,001 to 4,000,000); and
.40% on the assets above \$4,000,000.

The Advisory Service Agreement fee is generally negotiable. As a result, similarly situated clients could pay different fees, the services to be provided by Bay Point could be available from other advisers at lower fees, and certain clients may have fees different from those specifically set forth above. Bay Point will not adjust its fee for client deposits, withdrawals, and/or transfers in and out of a client's account during a fee period. Fees will be prorated at the start or end of a client relationship that begins or ends mid-quarter.

Financial plans are priced according to the degree of complexity associated with the client's situation. The fee for a financial plan is predicated upon the facts known at the start of the engagement. The fee range, generally, is from \$1,000 to \$10,000 and is negotiable. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately at the rate of \$350 per hour.

The market value of the assets on which the fee is based will generally not be reduced by the amount of any margin debit balances held by a client, even if some or all of the assets in the client's account are used to collateralize or secure the loan represented by the margin balances. Bay Point has a financial incentive for a client to incur margin debt to finance purchases rather than selling securities and withdrawing the cash because the net market value of the client's account will be maintained (and will not be offset by the amount of the margin debit held by the client) resulting in a higher fee. Clients are solely responsible for determining whether to incur margin debts. Bay Point does not recommend that clients incur margin debit balances for investment purposes.

The advisory fee will be pro-rated, and paid quarterly, in advance, based upon the market value of the assets on the last day of the previous quarter. Unless Bay Point agrees otherwise, in writing, Bay Point shall debit the account directly for its advisory fee. In the event of termination, Bay Point shall refund any unearned portion of the advanced fee paid based upon the number of days remaining in the billing quarter.

Fee Dispersion. Bay Point, in its discretion, may charge a lesser investment advisory fee, charge a flat fee, waive its fee entirely, or charge fee on a different interval, 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, complexity of the engagement, anticipated services to be rendered, grandfathered fee schedules, employees and family members, courtesy accounts, competition, negotiations with client, etc.). **Please Note:** As result of the above, similarly situated clients could pay different fees. In addition, similar advisory services may be available from other investment advisers for similar or lower fees. **ANY QUESTIONS:** Bay Point's Chief Compliance Officer, Lyn Dippel, remains available to address any questions that a client or prospective client may have regarding advisory fees.

Custodian Charges-Additional Fees. As discussed below at Item 12 below, when requested to recommend a broker-dealer/custodian for client accounts, Bay Point generally recommends that *Schwab*, *TD Ameritrade* or *Fidelity* serve as the broker-dealer/custodian for client investment management assets. Broker-dealers such as *Schwab*, *TD Ameritrade* and *Fidelity* charge brokerage commissions, transaction, and/or other type fees for effecting certain types of securities transactions (i.e., including transaction fees for certain mutual funds, and mark-ups and mark-downs charged for fixed income transactions, etc.). The types of securities for which transaction fees, commissions, and/or other type fees (as well as the amount of those fees) shall differ depending upon the broker-dealer/custodian (while certain custodians, including *Schwab*, *TD Ameritrade* and *Fidelity*, do not currently charge fees on individual equity transactions, others do). These fees/charges are in addition to Bay Point's investment advisory fee at Item 5 below. Bay Point does not receive any portion of these fees/charges.

Fee Billing

Investment management fees are billed quarterly in advance, meaning that we invoice you for the upcoming three-month billing period. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account(s) to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Fees for financial plans are billed 50% in advance, with the balance due upon completion of the financial plan. Services shall be rendered within six months, except as a result of client delay.

Retainer Agreement

In limited circumstances, we may provide services on a fixed annual Retainer Fee basis rather than on the above percentage of assets under management basis fee schedule. A Retainer Fee is generally agreed upon when it is more appropriate to work on a fixed-fee basis. The annual fee for a Retainer Agreement varies by client and is based on the scope and complexity of the engagement (i.e. anticipated consulting services, investable assets, etc.), and is negotiable. In certain instances, a Retainer Fee may be higher than the percentage reflected under the Advisory Service Agreement discussion. Clients are responsible for negotiating those fees and selecting an arrangement that they are most comfortable paying.

Hourly Planning Engagements

Bay Point Wealth occasionally provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is \$350.00.

Advice Pay

Advice Pay is a service that allows for credit card payment of planning fees and a monthly subscription flat fee for planning on an ongoing basis. Bay Point also offers an option for planning and asset management on a flat fee basis, billed monthly or quarterly through Advice Pay. Fees for subscription services are based on the complexity of services.

Other Fees

Custodians may charge transaction fees on purchases or sales of securities, including certain mutual funds and exchange-traded funds.

Bay Point Wealth, in its sole discretion, may charge a higher or lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Shareholders of mutual funds and ETFs are indirectly responsible for the payment of the fees and expenses of these investments, which include investment management fees that are disclosed in each fund's prospectus.

The sum of these expenses and fees are commonly referred to as an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund bears fees and expenses of 0.5%. These fees are in addition to the fees paid by you to Bay Point Wealth.

Due Accounts and Termination of Agreement

Bay Point Wealth reserves the right to stop work on any account that is more than 60 days overdue. In addition, Bay Point Wealth reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Bay Point Wealth's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

The client or Bay Point may terminate an Advisory Service Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed.

Brokerage

Please refer to Item 12 with respect to Bay Point Wealth's brokerage practices.

Item 6 Performance-Based Fees and Side-by-Side Management

Bay Point is not a party to any performance or incentive-related compensation arrangements with its clients.

Item 7 Types of Clients

Description

Bay Point Wealth generally provides investment advice to individuals, pension and profit-sharing plans, trusts, estates, or charitable organizations, corporations or business entities. Client relationships vary in scope and length of service.

Bay Point does not have a minimum fee requirement nor a minimum asset requirement in order to engage its services. Bay Point, in its discretion, may charge a flat fee, waive its fee entirely, or charge fee on a different interval, 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, complexity of the engagement, anticipated services to be rendered, grandfathered fee schedules, employees and family members, courtesy accounts, competition, negotiations with client, etc.). **Please Note:** As result of the above, similarly situated clients could pay different fees. In addition, similar advisory services may be available from other investment advisers for similar or lower fees.

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

Methods of Analysis

Bay Point Wealth may utilize the following methods of security analysis:

- Charting - (analysis performed using patterns to identify current trends and trend reversals to forecast the direction of prices)
- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
- Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)
- Cyclical – (analysis performed on historical relationships between price and market trends, to forecast the direction of prices)

The main sources of information for this analysis include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company/fund press releases.

Other sources of information that Bay Point may use include Morningstar mutual fund information, TD Ameritrade, Charles Schwab and Fidelity's available research, respective mutual fund websites and the internet.

Investment Strategies

Our primary investment strategy is to strategically allocate portfolios utilizing the following:

- Traditional Equity Investments, including equity mutual funds (with a “value” bias)--This strategy is subject to stock market risk, meaning the securities owned decline in value for extended periods due to the financial prospects of individual companies or due to general market and economic conditions.
- Long/Short and Market Neutral Funds, which tend to lower portfolio volatility. In addition to the risks described above under traditional equity mutual funds, this strategy involves the purchase of funds that could incur a loss as a result of a “short sale” (where a security is borrowed by a fund and then sells it in anticipation of buying the security back at a lower price) if the price of the security sold short increases in value between the date of the short sale and the date on which the fund purchases the security to replace the borrowed security. In addition, a security “lender” may request, or market conditions may dictate, that securities sold short be returned to the lender on short notice, and the fund may have to buy the securities sold short at an unfavorable price. If this occurs, any anticipated gain to the fund may be reduced or eliminated or the short sale may result in a loss. The losses are potentially unlimited in a short sale transaction. Short sales are speculative transactions and involve special risks, including greater reliance on the fund manager’s ability to accurately anticipate the future value of a security.
- Global Fixed Income Investments --Specific risks within this category include: changes in interest rates will affect the value of the fund’s portfolio and its share price and yield. Bond prices generally move in the opposite direction of interest rates. Thus, as the prices of bonds in the fund adjust to a rise in interest rates, the fund’s share price may decline. There are also risks associated with foreign investing, including currency fluctuations, economic instability and political developments. Investments in developing markets involve greater risks related to the same factors, in addition to those associated with their relatively small size and lesser liquidity.
- Long-Term Purchases --This strategy is subject to stock market risk, meaning the securities owned decline in value for extended periods due to the financial prospects of individual companies or due to general market and economic conditions.
- Short-Term Purchases-- This strategy is subject to stock market risk, meaning the securities owned decline in value for extended periods due to the financial prospects of individual companies or due to general market and economic conditions.
- Trading--This strategy is subject to stock market risk, meaning the securities owned decline in value for extended periods due to the financial prospects of individual companies or due to general market and economic conditions.

- Margin transactions and option writing. Bay Point Financial Services does not employ any of these strategies directly. However, some of the mutual funds and ETFs we purchase do employ these strategies. The use of options is mostly used to help reduce risk within the fund purchased. Purchasing securities on margin is also sometimes employed by a fund to enhance fund performance - but this is used on an exceptionally low basis within the overall allocation of client portfolios. The key risks associated with the strategy include: a decline in the value of securities that are purchased on margin may require the investor to provide additional funds to the firm that has made the loan to avoid the forced sale of those securities or other securities in your account. It is possible to lose more than your initial investment when you purchase a security on margin; or the mutual fund manager's ability to close out its option position as a purchaser or seller of an over-the-counter or exchange-listed put or call option is dependent, in part, upon the liquidity of the option market. There can be significant differences between the securities and options markets that could result in an imperfect correlation among these markets, causing a given transaction not to achieve its objectives. The fund manager's ability to utilize options successfully will depend on the ability to predict pertinent market and /or security movements, which cannot be assured.

Bay Point's methods of analysis and investment strategies do not present any significant or unusual risks. The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Based on these strategies, Bay Point currently allocates investment assets generally among mutual funds, exchange traded funds, individual equities and individual bonds.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, 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. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding 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. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- **Regulatory Risk.** Changes in laws and regulations from any government can change the market value of companies subject to such regulations. Certain industries are more susceptible to government regulation. For example, changes in zoning, tax structure or laws may impact the return on investments.
- **Mutual Fund Risk.** Mutual funds are operated by investment companies that raise money from shareholders and invests it in stocks, bonds, and/or other types of securities. Each fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. Mutual funds charge a separate management fee for their services, so the returns on mutual funds are reduced by the costs to manage the funds. While mutual funds generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market. Mutual funds that are sold through brokers are called load funds, and those sold to investors directly from the fund companies are called no-load funds. Mutual funds come in many varieties. Some invest aggressively for capital appreciation, while others are conservative and are designed to generate income for shareholders. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).
- **Exchange Traded Fund Risk.** ETFs are marketable securities that are designed to track, before fees and expenses, the performance or returns of a relevant

index, commodity, bonds or basket of assets, like an index fund. Unlike mutual funds, ETFs trade like common stock on a stock exchange. ETFs experience price changes throughout the day as they are bought and sold. In addition to the general risks of investing, there are specific risks to consider with respect to an investment in ETFs, including, but not limited to: (i) the price of an ETF may or may not fluctuate with the price of the underlying securities that make up the fund; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally.

Item 9 Disciplinary Information

Legal and Disciplinary

Bay Point Wealth and its employees have not been the subject of any disciplinary actions.

Item 10 Other Financial Industry Activities and Affiliations

Financial Industry Activities

Bay Point Wealth is not registered as a securities broker-dealer, or a futures commission merchant, commodity pool operator or commodity trading advisor, or representative of the foregoing.

Affiliations

Certified Public Accountant and Accounting Firm.

Bay Point Wealth is affiliated with JSK Tax Services, LLC ("JSK Tax"), a Maryland limited liability company. JSK Tax provides tax services separate from Bay Point Wealth. JSK Tax is owned by Bay Point Wealth (75%) and Samantha Sachs (25%) and several of Bay Point Wealth's investment adviser representatives are CPAs in their separate and individual capacity for JSK Tax. Advisory clients are advised that they may, but are not required to use JSK Tax for tax services. Clients are further advised that fees for services provided by JSK Tax are separate and distinct from fees for services provided by Bay Point Wealth. Any such tax advice and/or tax preparation services shall be rendered independent of Bay Point Wealth pursuant to a separate agreement between the client and JSK Tax.

Conflict of Interest: The recommendation by Bay Point Wealth's representatives that a client engage the services of JSK Tax presents a conflict of interest. No client is under any obligation to engage the services of JSK Tax. Bay Point Wealth's Chief Compliance Officer, Lyn Dippel, remains available to address any questions that a client or prospective may have regarding the above conflicts of interest.

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

Code of Ethics

The employees of Bay Point Wealth have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Bay Point Wealth and its employees may buy or sell securities that are also held by clients. This practice may create a situation where Bay Point and/or representatives of Bay Point are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation may create a conflict of interest. No preferential treatment is given to employee accounts. Employees must comply with the provisions of the Bay Point Wealth Compliance Manual and employees' trading activity is monitored according to our Compliance Manual.

Personal Trading

Bay Point has a personal securities transaction policy in place to monitor the personal securities transactions and securities holding of each of Bay Point's employees. The Chief Compliance Officer of Bay Point Wealth is Lyn Dippel. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Item 12 Brokerage Practices

Selecting Brokerage Firms

Bay Point participates in the institutional advisor programs (the "Programs") offered by TD Ameritrade Institutional, Charles Schwab Institutional and Fidelity Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"). Charles Schwab Institutional is a division of Charles Schwab & Co, Inc., member FINRA/SIPC ("Charles Schwab"). Fidelity Institutional is a division of Fidelity Investments, member of FINRA/SIPC ("Fidelity"). TD Ameritrade, Charles Schwab and Fidelity are unaffiliated SEC-registered broker-dealers offering independent investment advisors services, which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from Fidelity, TD Ameritrade and Charles Schwab through its participation in the Programs.

Best Execution and Brokerage Practices

In the event that the client requests that Bay Point recommend a broker-dealer/custodian for execution and/or custodial services (exclusive of those clients

that may direct [see below] Bay Point to use a specific broker-dealer/custodian), Bay Point generally recommends that investment management accounts be maintained at TD Ameritrade, Charles Schwab or Fidelity. Prior to engaging Bay Point to provide investment management services, the client will be required to enter into a formal agreement with Bay Point setting forth the terms and conditions under which Bay Point shall manage the client's assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Factors that we consider in recommending TD Ameritrade, Charles Schwab or Fidelity (or any other broker-dealer/custodian to clients) include historical relationship with Bay Point, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by our clients shall comply with our duty to seek to obtain best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where we determine, in good faith, that the commission/transaction fee is reasonable. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although Bay Point will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, our investment management fee.

Research and Additional Benefits

As disclosed above, Bay Point participates in TD Ameritrade, Charles Schwab and Fidelity's Programs and Bay Point may recommend TD Ameritrade, Charles Schwab or Fidelity to Clients for custody and brokerage services. There is no direct link between Bay Point's participation in the Programs and the investment advice it gives to its clients, although Bay Point receives economic benefits through its participation in the Programs that are typically not available to TD Ameritrade, Charles Schwab or Fidelity's retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Bay Point participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to Bay Point by third party vendors. TD Ameritrade, Charles Schwab and Fidelity may also have paid for business consulting and professional services received by Bay Point's related persons. Some of the products and services made available by TD Ameritrade, Charles Schwab and Fidelity through the Programs may benefit Bay

Point but may not benefit its client accounts. These products or services may assist Bay Point in managing and administering client accounts, including accounts not maintained at TD Ameritrade, Charles Schwab or Fidelity. Other services made available by TD Ameritrade, Charles Schwab or Fidelity are intended to help Bay Point manage and further develop its business enterprise. The benefits received by Bay Point or its personnel through participation in the Programs do not depend on the amount of brokerage transactions directed to TD Ameritrade, Charles Schwab and Fidelity. As part of its fiduciary duties to clients, Bay Point endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Bay Point or its related persons in and of itself creates a conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade, Charles Schwab or Fidelity for custody and brokerage services.

Bay Point's clients do not pay more for investment transactions effected and/or assets maintained at TD Ameritrade, Charles Schwab or Fidelity as a result of this arrangement. There is no corresponding commitment made by Bay Point to TD Ameritrade, Charles Schwab or Fidelity or any other entity to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

Bay Point's Chief Compliance Officer, Lyn Dippel, remains available to address any questions that a client or prospective client may have regarding the above arrangement and the conflict of interest this arrangement creates.

Directed Brokerage: Bay Point recommends that its clients utilize the brokerage and custodial services provided by TD Ameritrade, Charles Schwab or Fidelity. The Firm generally does not accept directed brokerage arrangements (but could make exceptions). A directed brokerage arrangement arises when a client requires that account transactions be effected through a specific broker-dealer/custodian, other than one generally recommended by Bay Point. In client directed brokerage arrangements, the client will negotiate terms and arrangements for his/her account with his/her designated broker-dealer, and we will not seek better execution services or prices from other broker-dealers or be able to "batch" the client's transactions for execution through other broker-dealers with orders for other accounts managed by us. As a result, a client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Higher transaction costs adversely impact account performance.

Order Aggregation

Transactions for each client account will generally be effected independently unless Bay Point decides to purchase or sell the same securities for several clients at approximately the same time. Bay Point may (but is not obligated to) combine or "bunch" orders for individual equity transactions (including ETFs) with the intention to obtain better price execution, to negotiate more favorable commission rates, or to allocate more equitably among Bay Point's clients differences in prices and commissions or other transaction costs that might have occurred had such

orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among clients in proportion to the purchase and sale orders placed for each client account on any given day. Bay Point does not receive any additional compensation because of such aggregation

Item 13 Review of Accounts

Periodic Reviews

Account reviews are performed on an ongoing basis by William James Hufnell, William Joseph Hufnell, Dan Ebinger, James Kantowski, Yvonne Scoggins, Lyn Dippel or Samantha Sachs but no less than quarterly. All clients are encouraged to review their financial situation, investment objectives and account performance with Bay Point on an annual basis.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, market corrections, changes in a client's own situation and by a client's request.

Regular Reports

Clients receive periodic communications on at least an annual basis. Advisory Service Agreement clients and Retainer Agreement clients usually receive updates more regularly. The updates generally include a net worth statement, portfolio statement, estate review, tax review, and a summary of objectives and progress towards meeting those objectives.

Item 14 Client Referrals and Other Compensation

Incoming Referrals

Bay Point does not compensate, directly or indirectly, any person, other than its representatives, for client referrals. Although Bay Point does not compensate, directly or indirectly, any broker dealer or other financial institution for referring clients to the firm, Bay Point may receive referrals from Charles Schwab.

Referrals Out

Bay Point Wealth does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

As referenced in Item 12 above, Bay Point receives economic benefits from TD Ameritrade, Charles Schwab and Fidelity including support services and/or products without cost (and/or at a discount). There is no corresponding commitment made by TD Ameritrade, Charles Schwab or Fidelity or any other entity to invest any specific amount or percentage of client assets in any specific

mutual funds, securities or other investment products as a result of the above arrangement.

Bay Point's Chief Compliance Officer, Lyn Dippel, remains available to address any questions that a client or prospective client may have regarding the above arrangement and any corresponding conflict of interest.

Item 15 Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to carefully review those account statements.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by Bay Point Wealth. The account custodian does not verify the accuracy of Bay Point's advisory fee calculation.

Net Worth Statements

Clients may be provided net worth statements and net worth graphs that are generated from our wealth management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

Custody

In addition, Bay Point and/or certain of its members engage in other services and/or practices (i.e., bill paying, password possession, trustee service, etc.) requiring disclosure at Item 9 of Part 1 of Form ADV. These services and practices result in Bay Point having custody under Rule 206(4)-2 of the Advisers Act. Per the Rule, having such custody requires Bay Point to undergo an annual surprise CPA examination, and make a corresponding Form ADV-E filing with the SEC, for as long as Bay Point provides such services and/or engages in such practices. Bay Point's Chief Compliance Officer, Lyn Dippel, remains available to address any questions that a client or prospective client may have regarding custody-related issues.

Item 16 Investment Discretion

Discretionary Authority for Trading

Bay Point Wealth accepts discretionary authority to manage securities accounts on behalf of clients. Bay Point Wealth has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the

amount of the securities to be bought or sold. Where a client has requested that Bay Point Wealth purchase or hold a specific security, it consults with the client prior to each trade in that security.

The client approves the custodian to be used and the commission rates paid to the custodian. Bay Point Wealth does not receive any portion of the transaction fees or commissions paid by the client to the custodian.

Clients who engage Bay Point on a discretionary basis may, at any time, impose restrictions, in writing, on Bay Point's discretionary authority (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, etc.).

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

Item 17 Voting Client Securities

Proxy Votes

Bay Point Wealth does not vote proxies on securities. Clients are expected to vote their own proxies. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities owned by the client shall be voted; and (2) making all elections, decisions, and filings relative to any mergers, acquisitions, tender offers, bankruptcy proceedings, class actions, or other type actions or events pertaining to the client's investment assets.

Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact Bay Point Wealth to discuss any questions they may have with a particular solicitation.

Each client has the right and responsibility to take any actions with respect to any legal proceedings, including without limitation, bankruptcies and shareholder litigation, and the right to initiate or pursue any legal proceedings, including without limitation, shareholder litigation, including with respect to transactions, securities or other investments held in the client's account or the issuers thereof.

Item 18 Financial Information

Financial Condition

Bay Point Wealth does not have any financial impairment that will preclude the firm from meeting contractual commitments relating to its discretionary authority over certain client accounts.

A balance sheet is not required to be provided because Bay Point Wealth does not serve as a custodian for client funds or securities, and does not require prepayment of fees six months or more in advance.

Bay Point Wealth has not been the subject of bankruptcy petition.

Bay Point's Chief Compliance Officer, Lyn Dippel, remains available to address any questions regarding this Brochure.

Cover Page

William J. Hufnell

Annapolis Financial Services, LLC
DBA: Bay Point Wealth Management

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about William J. Hufnell that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about William J. Hufnell is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ANNAPOLIS FINANCIAL SERVICES, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA. Or, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ professional: Mr. Hufnell is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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.
- **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® 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.

Certified Public Accountant (CPA): 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. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

William J. Hufnell, CERTIFICATIONS

Educational Background:

- Date of birth: February 6, 1960
- CPA: 08/01/1986
- CFP® certification: 07/24/1995
- Georgia State University, BBA, Accounting, 1984
- Johns Hopkins University, MS, Finance, 1992

Business Experience:

- I began my career with a CPA firm, Stegman and Company, working for them for the first two years after graduating college. I then worked for two years as the accounting manager for a trade association in the Washington, DC area. In 1988 I accepted a position with Bell Atlantic (now Verizon), where I held various positions in accounting and financial management. I left Verizon in 1998 to join the financial services industry, working with Baltimore-Washington Financial Advisors from April 1998 through February of 1999. In October of 1995, I founded Annapolis Financial Services, LLC working there on a part time basis. In February of 1999, I began working full time at Annapolis Financial Services, LLC.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198.

Cover Page

James S. Kantowski

Annapolis Financial Services, LLC
DBA: Bay Point Wealth

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about James S. Kantowski that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about James S. Kantowski is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ANNAPOLIS FINANCIAL SERVICES, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA. Or, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ professional: Mr. Kantowski is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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.
- **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® 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.

Certified Public Accountant (CPA): 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. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

James S. Kantowski, CERTIFICATIONS

Educational Background:

- Date of birth: September 21, 1971
- CFP® certification: 05/14/2001
- CPA: 06/24/1996
- East Tennessee State University, Accounting, Bachelor of Arts, 1993

Business Experience:

- In January 2020, I began working at Annapolis Financial Services, LLC, as an investment adviser representative. I have also worked at JSK Tax Services LLC since January 2016, as a Member and CPA. I worked at JSK Financial Services, LLC, from February 2012 to January 2020, as an investment adviser representative. I worked at Give.com, from April 2013 to December 2015, as the Chief Compliance Officer and an investment adviser representative.

Disciplinary Information: None

Other Business Activities:

- Certified Public Accountant. Mr. Kantowski is a Certified Public Accountant and shareholder of JSK Tax Services, LLC (“JSK Tax”). To the extent that Mr. Kantowski provides accounting and/or tax preparation services to any clients, including clients of Bay Point Wealth, all such services shall be performed by JSK Tax, in its individual professional capacity, independent of Bay Point Wealth Management, for which services Bay Point Wealth Management shall not receive any portion of the fees charged by JSK Tax, referral or otherwise. It is expected that the shareholders of JSK Tax, solely incidental to their respective practices as Certified Public Accountants, shall recommend Bay Point Wealth Management’s services to certain of its clients. JSK Tax is not involved in providing investment advice on behalf of Bay Point Wealth Management, nor does JSK Tax hold itself out as providing advisory services on behalf of the Registrant. No client of Bay Point Wealth Management is under any obligation to use the services of JSK Tax.

Additional Compensation: None

Supervision:

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of

the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198.

Cover Page

Lyn Ann Dippel

Annapolis Financial Services, LLC
DBA: Bay Point Wealth

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about Lyn Dippel that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Lyn Dippel is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ANNAPOLIS FINANCIAL SERVICES, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA. Or, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ professional: Ms. Dippel is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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.
- **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.

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- **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.

Lyn Dippel, CERTIFICATIONS

Educational Background:

- Date of birth: 12/19/66
- CFP® certification: 2004
- Virginia State Bar: 1994
- George Mason University School of Law, Juris Doctor, 1993
- University of Richmond, Bachelor of Arts, Psychology, 1988

Business Background for the Previous Five Years:

- Bay Point Wealth
 - Principal and Senior Advisor, 07/2020 - Present
- FAI Wealth Management
 - President/Chief Compliance Officer/Principal, 01/2013 - 07/2020

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198

Cover Page

John Daniel Ebinger

Annapolis Financial Services, LLC
DBA: Bay Point Wealth Management

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about John Daniel Ebinger that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about John Daniel Ebinger is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

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Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

The Chartered Financial Analyst® (CFA®): Mr. Ebinger is a CFA® Charterholder. CFA® designates an international professional certificate that is offered by the CFA Institute. The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 178,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing

requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

CERTIFIED FINANCIAL PLANNER™ professional: Mr. Ebinger is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). 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.

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.
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- **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.

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- **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.

John Daniel Ebinger, CERTIFICATIONS

Educational Background:

- Date of birth: December 18, 1984
- CFA®: 2016
- CFP® certification: 2020
- Belmont University, Finance, Bachelor of Business Administration 2007

Business Experience:

- In February 2018, I began working at Annapolis Financial Services, LLC, as an Investment Adviser Representative. I worked at Lincoln Financial Advisors, Corporation, from July 2017 to February 2018, as a Registered Representative and at Sherman Wealth Management, LLC, from March 2017 to April 2017 as an Associate. I worked at Symmetry Partners, LLC, from June 2011 to March 2017, as a Regional Business Consultant.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198.

Cover Page

William Joseph Hufnell

Annapolis Financial Services, LLC
DBA: Bay Point Wealth Management

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about William Joseph Hufnell that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about William Joseph Hufnell is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ANNAPOLIS FINANCIAL SERVICES, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA. Or, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ professional: Mr. Hufnell is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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.
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- **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.
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- **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.

Certified Private Wealth Advisor® designation: The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on management topics and strategies for high-net-worth clients. The designation is administered through Investments & Wealth Institute™. Prerequisites for the CPWA® designation include a Bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA® certification, RMA®, CFA®, CFP® certification, ChFC® or CPA license; five years of experience in financial services; and successfully complete a comprehensive background check. CPWA® coursework can be completed through a combination of self-study and in-person executive education, or completely online. Candidates must complete the CPWA® Certification Exam, a 4 hour-long, computer-based examination. CPWA® certified professionals are required to adhere to the Investments & Wealth Institute's Code of Professional Responsibility. CPWA® certified professionals must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

William Joseph Hufnell, CERTIFICATIONS

Educational Background:

- Date of birth: July 23, 1989
- CFP® certification: April 27, 2015
- Frostburg State University, Business Administration, Bachelor of Science, 2011
- CPWA®: November 2, 2022

Business Experience:

- In December 2011, I began working at Annapolis Financial Services, LLC, as an Associate Advisor.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198.

Cover Page

Yvonne Michele Scoggins

Annapolis Financial Services, LLC
DBA: Bay Point Wealth

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about Yvonne Michele Scoggins that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Yvonne Michele Scoggins is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ANNAPOLIS FINANCIAL SERVICES, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA. Or, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

The Accredited Asset Management Specialist (AAMS®) is awarded by the College for Financial Planning to investment professionals who complete its 12-module AAMS® Professional Education Program, pass an examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

Individuals who hold the Financial Paraplanner Qualified Professional™ (FPQP™) designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology, and product categories at The College for Financial Planning, an accredited institution of higher learning, and then successfully passed a proctored exam that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. Designees must adhere to the College's Standards of Professional Conduct, and complete sixteen hours of continuing education every 2 years.

Yvonne Michele Scoggins, CERTIFICATIONS

Educational Background:

- Date of birth: March 29, 1972
- AAMS® 11/10/2009
- FPQP™ 04/20/2015
- Lackey High School, 1990

Business Experience:

- In January 2020, I began working at Annapolis Financial Services, LLC, as an investment adviser representative. I worked at JSK Financial Services, LLC, from December 2016 to January 2020, as an investment manager representative. I worked at Stewardship Financial Planning from July 2015 to

December 2017 as a financial specialist. I worked at Charles Schwab Bank as a financial advisor from February 2005 to July 2015 and at Charles Schwab & Co., Inc., as a Vice President and financial consultant from January 1999 to July 2015.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198.

Cover Page

Jacob W. Sadler

Annapolis Financial Services, LLC
DBA: Bay Point Wealth Management

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about Jacob W. Sadler that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jacob W. Sadler is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

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Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ professional: Mr. Sadler is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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- **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® 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.

Jacob W. Sadler, CERTIFICATIONS

Educational Background:

- Date of birth: May 11, 1985
- CFP® certification: 2015
- Appalachian State University, BA, History, 2007
- University of Georgia, MA, Geography, 2010

Business Experience:

- In December 2021, I began working at Annapolis Financial Services, LLC as a Financial Advisor. Previously, I was an investment adviser representative at Woodstone Financial, LLC from November 2011 to December 2021.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the “Act”). The Registrant’s Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of

the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198

Cover Page

Elizabeth Grace Gillette

Annapolis Financial Services, LLC
DBA: Bay Point Wealth Management

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about Elizabeth Grace Gillette that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Elizabeth Grace Gillette is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ANNAPOLIS FINANCIAL SERVICES, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA. Or, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ professional: Ms. Gillette is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, she may refer to herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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.
- **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.

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- **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.

Elizabeth Grace Gillette

Educational Background:

- Date of birth: June 16, 1987
- CFP® certification: December 8, 2016
- The George Washington University, Bachelor of Business Administration 2009

Business Background for the Previous Five Years:

- Bay Point Wealth, Financial Advisor, 06/2022 – Present
- MainStreet Financial Planning, Inc., Financial Planner, 02/2018 – 05/2022
- Lifetime Wealth Planning and Management, LLC, Client Service Coordinator and Associate Advisor, 06/2013 – 02/2018

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None.

Supervision:

The Registrant provides investment advisory and supervisory services in accordance with the Registrant’s policies and procedures manual. The primary purpose of the Registrant’s Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of

Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Lyn Dippel, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198.

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Joseph Lewis Powanda

Annapolis Financial Services, LLC
DBA: Bay Point Wealth Management

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about Joseph Lewis Powanda that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Lewis Powanda is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ANNAPOLIS FINANCIAL SERVICES, LLC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP® certification, a CFA®, a ChFC®, JD, CTFA, EA or CPA. Or, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ professional: Mr. Powanda is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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- **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.
- **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.
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- **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.

Joseph Lewis Powanda

Educational Background:

- Date of birth: June 11, 1996
- CFP® certification: 2022
- University of South Florida, Personal Financial Planning, Bachelor of Science 2019

Business Background for the Previous Five Years:

- Bay Point Wealth, Associate Financial Advisor, 05/2021 – Present
- Addressi Financial Partners
 - Client Service Administrator, 12/2019 – 05/2021
 - Intern, 07/2019 – 12/2019

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None.

Supervision:

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applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198.

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Samantha Sachs

Annapolis Financial Services, LLC
DBA: Bay Point Wealth

Brochure Supplement
FORM ADV Part 2B
Dated: March 28, 2023

Contact: Lyn Dippel, Chief Compliance Officer
582 Bellerive Road, Suite 4D
Annapolis, MD 21409
410-626-8198 / Fax: 410-626-8199
www.baypointwealth.com
ldippel@baypointwealth.com

This Brochure Supplement provides information about Samantha Sachs that supplements the Annapolis Financial Services, LLC Brochure; you should have received a copy of that Brochure. Please contact Lyn Dippel, Chief Compliance Officer, if you did *not* receive Annapolis Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Samantha Sachs is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

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Professional Certifications

Some of ANNAPOLIS FINANCIAL SERVICES employees have earned certifications and credentials that are required to be explained in further detail.

Certified Public Accountant (CPA): 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. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

Samantha Sachs, CERTIFICATIONS

Educational Background:

- Date of birth: September 8, 1987
- CPA: 07/13/2010
- Mount St. Mary's University, Accounting, Bachelor of Science, 2009
- Mount St. Mary's University, Master of Business Administration, 2009

Business Experience:

- In January 2020, I began working at Annapolis Financial Services, LLC, as an investment adviser representative. Since September 2016, I have also been working at JSK Tax Services, as a Member and CPA. I worked at JSK Financial Services, LLC, from February 2012 to January 2020, as a Director.

Disciplinary Information: None

Other Business Activities:

- Certified Public Accountant. Ms. Sachs is a Certified Public Accountant and shareholder of JSK Tax Services, LLC ("JSK Tax"). To the extent that Ms. Sachs provides accounting and/or tax preparation services to any clients, including clients of Bay Point Wealth, all such services shall be performed by JSK Tax, in its individual professional capacity, independent of Bay Point Wealth Management, for which services Bay Point Wealth Management shall not receive any portion of the fees charged by JSK Tax, referral or otherwise. It is expected that the shareholders of JSK Tax, solely incidental to their respective practices as Certified Public Accountants, shall recommend Bay Point Wealth Management's services to certain of its clients. JSK Tax is not involved in providing investment advice on behalf of Bay Point Wealth Management, nor does JSK Tax hold itself out as providing advisory services on behalf of the Registrant. No client of Bay Point Wealth Management is under any obligation to use the services of JSK Tax.

Additional Compensation: None

Supervision:

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representative, or promoter of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Dippel at 410-626-8198.