



BLUESPRING WEALTH

John K. Ritter

Bluespring Wealth River Valley

7661 Beechmont Avenue, Suite 200, Cincinnati, OH 45255

(513) 233-0715

john.ritter@bluespringwealth.com

www.bluespringwealthrivervalley.com

This brochure supplement provides information about John K. Ritter that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about John K. Ritter is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

John K. Ritter

Year of Birth: 1972

Educational Background:

Xavier University (1990-1994)

Cincinnati, OH

Bachelor of Science, Business Administration

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 - Present	Bluespring Wealth Management, LLC f/k/a, Ritter Daniher Financial Advisory, LLC	Executive Managing Director	Cincinnati, OH
07/01/1999 – 06/30/2026	Ritter Daniher Financial Advisory, LLC	Founder and Financial Advisor	Cincinnati, OH

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional

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

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

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP

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Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

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

Professional Designation: Certified Fund Specialist (CFS)

Description: The Certified Fund Specialist (CFS®) designation is issued by the Institute of Business & Finance and reflects specialized knowledge of mutual funds and related investment vehicles, including ETFs, closed-end funds, and REITs, as well as fund analysis, selection, and portfolio construction.

Minimum Qualification(s): Candidates must hold a bachelor's degree or have at least 2,000 hours of financial services work experience, complete a self-study program through the Institute of Business & Finance, pass three proctored module exams and a written case study, adhere to the IBF Code of Ethics, and complete 30 hours of continuing education every two years.

Professional Designation: NAPFA Registered Financial Advisor

Description: The NAPFA Registered Financial Advisor designation is granted by the National Association of Personal Financial Advisors (NAPFA), a private professional organization for fee-only financial

advisors. NAPFA states that its registered advisors commit to acting as fiduciaries and providing services in a fee-only capacity, meaning they do not accept commissions or conflicted compensation.

Minimum Qualification(s): NAPFA Registered Financial Advisors must agree to NAPFA's fiduciary standard, which includes duties of care, loyalty, competence, compensation transparency, and client engagement. This designation is not issued, approved, or endorsed by the SEC or any other regulator and does not replace required investment adviser registration, licensing, or client disclosure obligations.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of John K. Ritter.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

John K. Ritter is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

John K. Ritter does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by John K. Ritter to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews John K. Ritter advisory activities, which may include reviewing

individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

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BLUESPRING WEALTH

Michele R. Daniher

Bluespring Wealth River Valley

7661 Beechmont Avenue, Suite 200, Cincinnati, OH 45255

(513) 233-0715

michele.daniher@bluespringwealth.com

www.bluespringwealthrivervalley.com

This brochure supplement provides information about Michele R. Daniher that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michele R. Daniher is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Michele R. Daniher

Year of Birth: 1969

Educational Background:

John Carroll University (1991)

University Heights, OH

Bachelor of Arts, Economics and Political Science

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Ritter Daniher Financial Advisory LLC	Managing Director of Wealth Management	Cincinnati, OH
2016 – 06/30/2026	Ritter Daniher Financial Advisory LLC	Financial Advisor	Cincinnati, OH

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional (2016)

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

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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- **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.

Professional Designation: NAPFA Registered Financial Advisor

Description: The NAPFA Registered Financial Advisor designation is granted by the National Association of Personal Financial Advisors (NAPFA), a private professional organization for fee-only financial advisors. NAPFA states that its registered advisors commit to acting as fiduciaries and providing services in a fee-only capacity, meaning they do not accept commissions or conflicted compensation.

Minimum Qualification(s): NAPFA Registered Financial Advisors must agree to NAPFA’s fiduciary standard, which includes duties of care, loyalty, competence, compensation transparency, and client engagement. This designation is not issued, approved, or endorsed by the SEC or any other regulator and does not replace required investment adviser registration, licensing, or client disclosure obligations.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client’s or prospective client’s evaluation of Michele R. Daniher.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Michele R. Daniher is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Michele R. Daniher does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Michele R. Daniher to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Michele R. Daniher's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Jeffrey E. Daniher

Bluespring Wealth River Valley

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This brochure supplement provides information about Jeffrey E. Daniher that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey E. Daniher is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Jeffery E. Daniher

Year of Birth: 1964

Educational Background:

Grove City College (1982-1986)

Grove City, PA

Bachelor of Arts, Economics

Case Western Reserve University (1987-1991)

Cleveland, OH

Master of Business Administration, Organizational Behavior

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 –Present	Bluespring Wealth Management f/k/a Ritter Daniher Financial Advisory LLC	Director of Wealth Management	Cincinnati, OH
07/01/1999 – 06/30/2026	Ritter Daniher Financial Advisory LLC	Founder and Financial Advisor	Cincinnati, OH

Exams, Licenses, and Professional Designations:

Professional Designation: Certified Financial Planner (CFP®)

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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

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Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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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.

Professional Designation: Certified Trust and Fiduciary Advisor (CTFA)

Description: The Certified Trust and Fiduciary Advisor (CTFA) designation is issued by the American Bankers Association and reflects knowledge in trust and fiduciary services, wealth management, estate and financial planning, asset management, trust administration, risk and compliance, ethics, and client relationship management.

Minimum Qualification(s): Candidates must meet experience and education requirements, submit an application, agree to the American Bankers Association professional code of ethics, and pass the CTFA examination. Eligibility may be met through qualifying combinations of wealth management experience, approved training, or education.

Professional Designation: NAPFA Registered Financial Advisor

Description: The NAPFA Registered Financial Advisor designation is granted by the National Association of Personal Financial Advisors (NAPFA), a private professional organization for fee-only financial advisors. NAPFA states that its registered advisors commit to acting as fiduciaries and providing services in a fee-only capacity, meaning they do not accept commissions or conflicted compensation.

Minimum Qualification(s): NAPFA Registered Financial Advisors must agree to NAPFA's fiduciary standard, which includes duties of care, loyalty, competence, compensation transparency, and client engagement. This designation is not issued, approved, or endorsed by the SEC or any other regulator and does not replace required investment adviser registration, licensing, or client disclosure obligations.

License/Exam Passed: Chartered Life Underwriter (CLU)

Description: The Chartered Life Underwriter® (CLU®) designation is issued by The American College of Financial Services. It reflects specialized knowledge in life insurance, risk management, estate planning, and insurance planning for individuals and business owners.

Minimum Qualification(s): Candidates must have a high school diploma or equivalent and complete online, self-study coursework through The American College of Financial Services. Candidates must pass closed-book, proctored final course exams and have three years of full-time business experience within the five years before the designation is awarded. Client-facing designees must complete 30 hours of continuing education every two years, including one hour of ethics continuing education.

Professional Designation: Accredited Estate Planner (AEP®)

Description: The Accredited Estate Planner® (AEP®) designation is awarded by the National Association of Estate Planners & Councils. It is a graduate-level, multi-disciplinary estate planning designation for professionals who meet requirements for education, experience, knowledge, professional reputation, and character, and who commit to a team-based approach to estate planning.

Minimum Qualification(s): Applicants must be actively engaged in estate planning for at least five years, devote at least one-third of their professional time to estate planning, hold an approved professional credential or degree such as CLU®, ChFC®, CFP®, CPA, JD, CFA, CPWA®, CTFA, or certain other approved credentials, provide three professional references, and maintain membership in an affiliated local estate planning council where applicable. Applicants with 5 to 15 years of experience must also complete two graduate estate planning courses.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Jeffrey E. Daniher.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Jeffery E. Daniher is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

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Item 6: Supervision

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Bluespring Wealth Management, LLC monitors the investments recommended by Jeffery E. Daniher to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Jeffery E. Daniher's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Ronda L. Koehler

Bluespring Wealth River Valley

7661 Beechmont Avenue, Suite 200, Cincinnati, OH 45255

(513) 233-0715

ronda.koehler@bluespringwealth.com

www.bluespringwealthrivervalley.com

This brochure supplement provides information about Ronda L. Koehler that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ronda L. Koehler is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Ronda L. Koehler

Year of Birth: 1968

Educational Background:

Cedarville University (1985-1989)

Cedarville, OH

Bachelor of Arts, Accounting

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 - Present	Bluespring Wealth Management LLC, f/k/a Ritter Daniher Financial Advisory, LLC	Lead Financial Advisor	Cincinnati, OH
07/01/2000 – 06/30/2026	Ritter Daniher Financial Advisory LLC	Financial Advisor	Cincinnati, OH

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional

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Professional Designation: NAPFA Registered Financial Advisor

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Professional Designation: Certified Financial Paraplanner (RP)

Description: The Registered ParaplannerSM (RP[®]) designation — No longer offered or supported by issuing organization (College for Financial Planning) — reflects foundational training in the financial planning process and client support activities including investments, insurance, retirement, tax, and estate planning.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Ronda L. Koehler.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Ronda L. Koehler is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

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This brochure supplement provides information about Lora Anstaett that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Lora Anstaett is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

Lora Anstaett

Year of Birth: 1978

Educational Background:

Springfield College (2001)

Springfield, MA

Bachelor of Science, Human Services

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Ritter Daniher Financial Advisory LLC	Financial Advisor	Cincinnati, OH
12/2025 – 06/30/2026	Ritter Daniher Financial Advisory LLC	Service Advisor	Cincinnati, OH
12/2013 – 12/2025	Ritter Daniher Financial Advisory LLC	Financial Paraplanner	Cincinnati, OH

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional (2025)

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

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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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

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

Professional Designation: Certified Fund Specialist (CFS)

Description: The Certified Fund Specialist (CFS®) designation is issued by the Institute of Business & Finance and reflects specialized knowledge of mutual funds and related investment vehicles, including ETFs, closed-end funds, and REITs, as well as fund analysis, selection, and portfolio construction.

Minimum Qualification(s): Candidates must hold a bachelor’s degree or have at least 2,000 hours of financial services work experience, complete a self-study program through the Institute of Business & Finance, pass three proctored module exams and a written case study, adhere to the IBF Code of Ethics, and complete 30 hours of continuing education every two years.

Professional Designation: NAPFA Registered Financial Advisor

Description: The NAPFA Registered Financial Advisor designation is granted by the National Association of Personal Financial Advisors (NAPFA), a private professional organization for fee-only financial advisors. NAPFA states that its registered advisors commit to acting as fiduciaries and providing services in a fee-only capacity, meaning they do not accept commissions or conflicted compensation.

Minimum Qualification(s): NAPFA Registered Financial Advisors must agree to NAPFA’s fiduciary standard, which includes duties of care, loyalty, competence, compensation transparency, and client engagement. This designation is not issued, approved, or endorsed by the SEC or any other regulator and does not replace required investment adviser registration, licensing, or client disclosure obligations.

License/Exam Passed: Chartered Life Underwriter (CLU)

Description: The Chartered Life Underwriter® (CLU®) designation is issued by The American College of Financial Services. It reflects specialized knowledge in life insurance, risk management, estate planning, and insurance planning for individuals and business owners.

Minimum Qualification(s): Candidates must have a high school diploma or equivalent and complete online, self-study coursework through The American College of Financial Services. Candidates must pass closed-book, proctored final course exams and have three years of full-time business experience within the five years before the designation is awarded. Client-facing designees must complete 30 hours of continuing education every two years, including one hour of ethics continuing education.

Professional Designation: Accredited Estate Planner (AEP®)

Description: The Accredited Estate Planner® (AEP®) designation is awarded by the National Association of Estate Planners & Councils. It is a graduate-level, multi-disciplinary estate planning designation for professionals who meet requirements for education, experience, knowledge, professional reputation, and character, and who commit to a team-based approach to estate planning.

Minimum Qualification(s): Applicants must be actively engaged in estate planning for at least five years, devote at least one-third of their professional time to estate planning, hold an approved professional credential or degree such as CLU®, ChFC®, CFP®, CPA, JD, CFA, CPWA®, CTFA, or certain other approved credentials, provide three professional references, and maintain membership in an affiliated local estate planning council where applicable. Applicants with 5 to 15 years of experience must also complete two graduate estate planning courses.

Professional Designation: Certified Financial Paraplanner (RP)

Description: The Registered ParaplannerSM (RP®) designation — No longer offered or supported by issuing organization (College for Financial Planning) — reflects foundational training in the financial planning process and client support activities including investments, insurance, retirement, tax, and estate planning.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Lora Anstaett.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Lora Anstaett is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Lora Anstaett does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Lora Anstaett to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Lora Anstaett's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

John “Brad” Ritter

Bluespring Wealth River Valley

7661 Beechmont Avenue, Suite 200, Cincinnati, OH 45255

(513) 233-0715

brad.ritter@bluespringwealth.com

www.bluespringwealthrivervalley.com

This brochure supplement provides information about Brad Ritter that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Brad Ritter is available on the SEC’s Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

John "Brad" Ritter

Year of Birth: 2003

Educational Background:

Butler University (2021-2025)

Indianapolis, IN

Bachelor of Science, Finance, Risk Management and Insurance

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Ritter Daniher Financial Advisory, LLC	Financial Advisor	Cincinnati, OH
06/01/2025 – 06/30/2026	Ritter Daniher Financial Advisory, LLC	Financial Advisor	Cincinnati, OH

Exams, Licenses, and Professional Designations:

License/Exam Passed: Series 65

Description: The Series 65 exam qualifies an individual to act as an Investment Representative and provide investment advice to clients for compensation.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Brad Ritter.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Brad Ritter is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Brad Ritter does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Brad Ritter to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Brad Ritter's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Kaylie Wise

Bluespring Wealth River Valley

7661 Beechmont Avenue, Suite 200, Cincinnati, OH 45255

(513) 233-0715

kaylie.wise@bluespringwealth.com

www.bluespringwealthrivervalley.com

This brochure supplement provides information about Kaylie Wise that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kaylie Wise is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

Kaylie Wise

Year of Birth: 2002

Educational Background:

Western Kentucky University (2020-2024)

Bowling Green, KY

Bachelor of Science, Financial Planning and Services

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Ritter Daniher Financial Advisory, LLC	Financial Advisor	Cincinnati, OH
04/01/2025 – 06/30/2026	Ritter Daniher Financial Advisory, LLC	Support Advisor	Cincinnati, OH
01/2025 – 03/2025	Unemployed		
08/2020 – 12/2024	Western Kentucky University	Student	Bowling Green, KY

Exams, Licenses, and Professional Designations:

License/Exam Passed: Series 65

Description: The Series 65 exam qualifies an individual to act as an Investment Representative and provide investment advice to clients for compensation.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Kaylie Wise.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Kaylie Wise is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Kaylie Wise does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Kaylie Wise to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Kaylie Wise's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

John “Jack” Hannan II

Bluespring Wealth River Valley

7661 Beechmont Avenue, Suite 200, Cincinnati, OH 45255

(513) 233-0715

jack.hannan@bluespringwealth.com

www.bluespringwealthrivervalley.com

This brochure supplement provides information about Jack Hannan that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC’s brochure or if you have any questions about the contents of this supplement.

Additional information about Jack Hannan is available on the SEC’s Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

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John "Jack" Hannan II

Year of Birth: 1996

Educational Background:

Miami University (2015-2019)

Oxford, OH

Bachelor of Science, Finance

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Ritter Daniher Financial Advisory, LLC	Financial Advisor	Cincinnati, OH
10/01/2024 – 06/30/2026	Ritter Daniher Financial Advisory, LLC	Financial Advisor	Cincinnati, OH
04/2024 – 10/2024	Fidelity Investments	Planning Consultant	Cincinnati, OH
07/2021 – 04/2024	Fidelity Workspace Planning & Advice	Workspace Planning Consultant	Cincinnati, OH
03/2020 – 06/2021	Fidelity Investments	Investment Solutions Representative	Cincinnati, OH

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional

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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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- 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.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client’s or prospective client’s evaluation of Jack Hannan.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Jack Hannan is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Jack Hannan does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Jack Hannan to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Jack Hannan's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Ryan Robert Robaugh

Bluespring Wealth River Valley

9930 Johnnycake Ridge Road, Suite 2B, Concord, OH 44060

(440) 358-1330

ryan.robaugh@bluespringwealth.com

www.bluespringwealthrivervalley.com

This brochure supplement provides information about Ryan Robaugh that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Robaugh is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

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Ryan Robert Robaugh

Year of Birth: 1978

Educational Background:

University of Akron (2000)

Akron, OH

Bachelor of Science, Finance

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Ritter Daniher Financial Advisory LLC	Lead Financial Advisor	Concord, OH
08/2025 – 06/30/2026	Ritter Daniher Financial Advisory LLC d/b/a Hickory Asset Management, Inc.	Investment Adviser Representative	Concord, OH
12/2013 – 06/30/2026	Hickory Asset Management, Inc.	Director of Operations	Concord, OH

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional

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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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
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- **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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- **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.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Ryan Robaugh.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Ryan Robaugh is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Ryan Robaugh does not receive additional compensation from any person, company, or organization, other than Bluespring Wealth Management, LLC.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Ryan Robaugh to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Ryan Robaugh's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Christopher Charles Entringer

Bluespring Wealth River Valley

9930 Johnnycake Ridge Road, Suite 2B, Concord, OH 44060

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This brochure supplement provides information about Christopher Charles Entringer that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher Charles Entringer is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

Christopher Charles Entringer

Year of Birth: 1970

Educational Background:

University of Wisconsin-Milwaukee (1993)

Milwaukee, WI

Bachelor of Business Administration, Accounting

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Ritter Daniher Financial Advisory LLC	Lead Financial Advisor	Concord, OH
08/2025 – 06/30/2026	Ritter Daniher Financial Advisory LLC d/b/a Hickory Asset Management, Inc.	Investment Adviser Representative	Concord, OH
01/2015 – 06/30/2026	Hickory Asset Management, Inc.	Financial Advisor	Concord, OH

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional

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

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 requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

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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.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client’s or prospective client’s evaluation of Christopher Charles Entringer.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Christopher Charles Entringer is a licensed insurance agent. In this capacity, he may offer insurance products and receive customary commissions as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, as a fiduciary, Christopher Charles Entringer will act in the client’s best interest. Bluespring Wealth Management, LLC acts in the best interest of the client, including when commissionable products are offered to advisory clients. Clients are in no way required to utilize the services of Christopher Charles Entringer in his outside capacity.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Christopher Charles Entringer does not receive additional compensation from any person, company, or organization, other than Bluespring Wealth Management, LLC and the items listed above in Item 4.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Christopher Charles Entringer to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Christopher Charles Entringer's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Daniel Czulno

Bluespring Wealth River Valley

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This brochure supplement provides information about Daniel Czulno that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Czulno is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

Daniel Czulno

Year of Birth: 1983

Educational Background:

Lincoln Christian University (2010-2014)

Lincoln, IL

Bachelor of Arts, Christian Ministry

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Joule Financial, LLC	Senior Managing Director	Lexington, KY
03/18/2022 – 06/30/2026	Joule Financial, LLC	Managing Director and Chief Operating Officer	Lexington, KY
04/01/2009 – 03/17/2022	Tatro Capital, LLC dba Joule Financial	Managing Director and Chief Operating Officer	Lexington, KY

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional

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Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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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.

License/Exam Passed: Series 65, Uniform Investment Adviser Law Examination

Description: The Series 65 exam qualifies an individual to act as an Investment Advisor Representative and provide investment advice to clients for compensation.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Daniel Czulno.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

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Daniel Czulno is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Daniel Czulno does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Daniel Czulno to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Daniel Czulno's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Logan Gilland

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This brochure supplement provides information about Logan Gilland that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Logan Gilland is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

Logan Gilland

Year of Birth: 1998

Educational Background:

University of Kentucky (2016-2020)

Lexington, KY

Bachelor of Science, Economics

Bachelor of Business Administration, Finance

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Joule Financial, LLC	Director of Wealth Management	Lexington, KY
03/18/2022 – 06/30/2026	Joule Financial, LLC	Investment Advisor Representative	Lexington, KY
11/01/2020 – 03/17/2022	Tatro Capital, LLC dba Joule Financial	Junior Advisor	Lexington, KY

Exams, Licenses, and Professional Designations:

Professional Designation: CERTIFIED FINANCIAL PLANNER® professional

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may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

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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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License/Exam Passed: Series 65, Uniform Investment Adviser Law Examination

Description: The Series 65 exam qualifies an individual to act as an Investment Advisor Representative and provide investment advice to clients for compensation.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Logan Gilland.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Logan Gilland is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Logan Gilland does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Logan Gilland to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Logan Gilland's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Allison Howard

Bluespring Wealth River Valley

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www.bluespringwealthrivervalley.com

This brochure supplement provides information about Allison Howard that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Allison Howard is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor’s name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

Allison Howard

Year of Birth: 1998

Educational Background:

Asbury University (2020-2021)

Wilmore, KY

Master of Business Administration, Non-Profit, Public, and Organizational Management

Asbury University (2016-2020)

Wilmore, KY

Bachelor of Art, Accounting

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Joule Financial, LLC	Financial Advisor	Lexington, KY
05/01/2023 – 06/30/2026	Joule Financial, LLC	Junior Financial Planner	Lexington, KY
01/2021 – 04/2023	Radwan, Brown, & Company	Staff Accountant / Tax Intern	Lexington, KY

Exams, Licenses, and Professional Designations:

Professional Designation: 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. 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. Most state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

License/Exam Passed: Series 65, Uniform Investment Adviser Law Examination

Description: The Series 65 exam qualifies an individual to act as an Investment Advisor Representative and provide investment advice to clients for compensation.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Allison Howard.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Allison Howard is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Allison Howard does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Allison Howard to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Allison Howard's advisory activities, which may include reviewing

individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Robert Vinson Bunting III

Bluespring Wealth River Valley

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This brochure supplement provides information about Robert Vinson Bunting III that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure, or if you have any questions about the contents of this supplement.

Additional information about Robert Vinson Bunting III is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

Robert Vinson Bunting III

Year of Birth: 1987

Educational Background:

University of Kentucky (2005-2009)

Lexington, KY

Bachelor of Business Administration, Finance

University of Kentucky (2018)

Lexington, KY

Master of Science, Finance

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management LLC f/k/a Joule Financial, LLC	Operations Associate	Lexington, KY
05/01/2024 – 06/30/2026	Joule Financial, LLC	Operations Associate	Lexington, KY
02/2019 – 12/2024	EMB Mortgage Group	Loan Officer	Lexington, KY

Exams, Licenses, and Professional Designations:

License/Exam Passed: Series 65, Uniform Investment Adviser Law Examination

Description: The Series 65 exam qualifies an individual to act as an Investment Representative and provide investment advice to clients for compensation.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Robert Vinson Bunting III.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Robert Vinson Bunting III is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Robert Vinson Bunting III does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Robert Vinson Bunting III to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Robert Vinson Bunting III's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

Should you have any questions or concerns regarding your advisory person, please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122.



BLUESPRING WEALTH

Andrew Durant

Bluespring Wealth River Valley

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www.bluespringwealthrivervalley.com

This brochure supplement provides information about Andrew Durant that supplements the Bluespring Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rochelle Levy, Chief Compliance Officer, at (737) 443-2122 if you have not received Bluespring Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Durant is available on the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

SEC rules require disclosure of your advisor's name, year of birth, formal education, business background for the preceding five years, and any professional licenses or designations held, so you can evaluate their qualifications to provide investment advice.

Andrew Durant

Year of Birth: 2003

Educational Background:

University of Kentucky (2020-2024)

Lexington, KY

Bachelor of Science – Finance

University of Kentucky (2024-2025)

Lexington, KY

Graduate Certificate – Business Analytics

Business Background (preceding five years):

Dates	Organization	Position	Location
07/01/2026 – Present	Bluespring Wealth Management, LLC f/k/a Joule Financial, LLC	Financial Advisor	Lexington, KY
04/01/2025 - 06/30/2026	Joule Financial, LLC	Investment Adviser Representative	Lexington, KY
05/2023 - 04/2025	Storage Asset Management	Financial Reporting Analyst	York, PA

Exams, Licenses, and Professional Designations:

License/Exam Passed: Series 65, Uniform Investment Adviser Law Examination

Description: The Series 65 exam qualifies an individual to act as an Investment Adviser Representative and provide investment advice to clients for compensation.

Item 3: Disciplinary Information

SEC rules require disclosure of all material legal or disciplinary events that may be relevant to your evaluation of the person providing you investment advice.

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Andrew Durant.

Item 4: Other Business Activities

SEC rules require disclosure of any investment-related business or other outside activity that could present a conflict of interest or affect the time and attention your advisor devotes to your account.

Andrew Durant is not actively engaged in any investment-related business or occupation outside of Bluespring Wealth Management, LLC and has no other outside business activities to report.

Item 5: Additional Compensation

SEC rules require disclosure of any economic benefit your advisor receives from someone who is not a client for providing advisory services, as such arrangements could create incentives that may not align with your interests.

Andrew Durant does not receive any economic benefit from a non-client for providing advisory services beyond the advisory fees disclosed in Bluespring Wealth Management, LLC's Form ADV Part 2A Brochure.

Item 6: Supervision

SEC rules require firms to explain how they supervise the advisory activities of their supervised persons, including how they monitor the advice provided to clients, and to identify the person responsible for that supervision.

Bluespring Wealth Management, LLC monitors the investments recommended by Andrew Durant to ensure they are suitable for each client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Bluespring Wealth Management, LLC periodically reviews Andrew Durant's advisory activities, which may include reviewing individual client accounts, transactions, and correspondence (including emails) sent and received by the advisory person.

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