

**Item 1 Cover Page**

**DeBlanc Wealth Management LLC**  
**443 Nottoway Walk Alexandria Va. 22304**  
**(760) 216-3854**  
**February 20, 2023**

This Brochure provides information about the qualifications and business practices of DeBlanc Wealth Management LLC (“DeBlanc Wealth”, “us”, “we”, “our”). If you have any questions about the contents of this Brochure, please contact us at (760) 216-3854 or via email at [chris.deblanc@murphycpallc.com](mailto:chris.deblanc@murphycpallc.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about DeBlanc Wealth is also available via the SEC’s website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by using a unique identifying number, known as a CRD number. The CRD number for DeBlanc Wealth is 318865. The SEC’s web site also provides information about any persons affiliated with DeBlanc Wealth who are registered, or are required to be registered, as Investment Adviser Representatives of DeBlanc Wealth.

DeBlanc Wealth is a Registered Investment Adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information that you may use to determine whether to hire or retain them.

## **Item 2 Material Changes**

On an ongoing basis, this item will discuss only specific material changes that are made to the Brochure and provide Clients with a summary of such changes. DeBlanc Wealth Management (“Firm”) will also reference the date of its last annual update of the Brochure. There were no material changes to the business since our initial filing on April 15, 2022.

DeBlanc Wealth Management will provide clients with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, DeBlanc Wealth Management’s Brochure may be requested by contacting Chris DeBlanc by phone at (760) 216-3854 or via email at [chris.deblanc@deblancmurphy.com](mailto:chris.deblanc@deblancmurphy.com).

Additional information about DeBlanc Wealth Management is also available via the SEC’s Web site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s Web site also provides information about any persons affiliated with DeBlanc Wealth Management who are registered, or are required to be registered, as investment adviser representatives of DeBlanc Wealth Management.

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## Item 4 – Advisory Business Introduction

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### Our Advisory Business

DeBlanc Wealth became a registered investment adviser with the States of Virginia and Maryland in 2022. The Adviser was founded in 2021 by Chris DeBlanc who is the principal owner and Chief Compliance Officer (CCO) of the Firm.

### Services

DeBlanc Wealth offers asset management and financial planning, with an emphasis on financial planning and building portfolios designed to meet the needs of our clients. Our focus is on helping you develop and execute plans that are designed to build and preserve your wealth. We are available during normal business hours either by telephone, email, or in person by appointment to answer your questions.

### Financial Planning and/or Consulting

We provide services such as comprehensive financial planning, estate planning, business planning and educational planning. Fee based financial planning is a comprehensive relationship which incorporates many different aspects of your financial status into an overall plan that meets your goals and objectives. The financial planning relationship consists of face-to-face and ad hoc meetings with you and/or your other advisors (attorneys, accountants, etc.) as necessary.

In performing financial planning services, we typically examine and analyze your overall financial situation, which may include issues such as taxes, insurance needs, overall debt, credit, business planning, retirement savings and reviewing your current investment program. Our services may focus on all or only one of these areas depending upon the scope of our engagement with you.

It is essential that you provide the information and documentation we request regarding your income, investments, taxes, insurance, estate plan, etc. We will discuss your investment objectives, needs and goals, but you are obligated to inform us of any changes. We do not verify any information obtained from you, your attorney, accountant or other professionals.

If you engage us to perform these services, you will receive a written agreement detailing the services, fees, terms and conditions of the relationship. You will also receive this Brochure. You are under no obligation to implement recommendations through us. You may implement your financial plan through any financial organization of your choice.

We obtain information from a wide variety of publicly available sources. We do not have any inside private information about any investments that are recommended. All recommendations developed by us are based upon our professional judgment. We cannot guarantee the results of any of our recommendations. Choosing which advice to follow is your decision.

If you decide to implement our recommendations, we will help you open a custodial account(s). The funds in your account will be held in a separate account, in your name, at an independent custodian, and not with us. We require our clients use Charles Schwab & Co., Inc. (Schwab).

While DeBlanc Wealth endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving additional compensation based on the recommendations made creates a conflict of interest and may affect DeBlanc Wealth's judgment when making recommendations. We require that all investment adviser representatives disclose this conflict of interest when such recommendations are made and that the client is not obligated to implement the recommendations made within the plan through DeBlanc Wealth.

## **Active Asset Management**

### *Tailored Asset Management Services*

Once we have worked with you to prepare your financial plan, we will meet with you to discuss the results. If you wish to implement the recommendations for the asset management portion of the plan through us, we will spend time reviewing your financial circumstances, investment goals and objectives, risk tolerance. If not already provided, we will ask you to provide statements summarizing current investments, income and other earnings, recent tax returns, retirement plan information, other assets and liabilities, wills and trusts, insurance policies, and other pertinent information.

Based on the information you share with us and the plan we prepared, we will analyze your situation and tailor a portfolio with appropriate asset allocations and investment strategies based upon your circumstances and stated needs. Our recommendations and ongoing management are based upon your investment goals, objectives and risk tolerance. We will monitor the account, trade as necessary, and communicate regularly with you.

We will work with you on an ongoing basis to evaluate your asset allocation as well as rebalance your portfolio to keep it in line with your goals as necessary. We will be reasonably available to help you with questions about your account.

\* Please note that pursuant to the investment advisory agreement you are obligated to notify us promptly when your financial situation, goals, objectives, or needs change. \*

You shall have the ability to impose reasonable restrictions on the management of your account, including the ability to instruct us not to purchase certain mutual funds, stocks or other securities. These restrictions may be a specific company security, industry sector, asset class, or any other restriction you request.

Under certain conditions, securities from outside accounts may be transferred into your advisory account; however, we may recommend that you sell any security if we believe that it is not suitable for the current recommended investment strategy. Additionally, trading may be required to meet initial allocation targets, after substantial cash deposits that require investment allocation, and/or after a request for a withdrawal that requires liquidation of a position.

Periodically, your account may need to be rebalanced or reallocated in order to reestablish the targeted percentages of your initial asset allocation. This rebalancing or reallocation will occur as required or pursuant to the schedule we have determined together.

You will be responsible for all tax consequences resulting from the sale of any security, rebalancing or reallocation of the account. You are responsible for any taxable events in these instances. We are not tax professionals and do not give tax advice. However, we will work with your tax professionals to assist you with tax planning.

You will be notified of any purchases or sales through trade confirmations and statements that are provided by the custodian. These statements list the total value of the account, itemize all transaction activity, and list the types, amounts, and total value of securities held. You will at all times maintain full and complete ownership rights to all assets held in your account, including the right to withdraw securities or cash, proxy voting and receiving transaction confirmations.

## **Wrap Fee**

The Adviser does not sponsor or participate in a third-party sponsored wrap fee program.

## **Assets Under Management**

As of December 31, 2022, we have \$1,609,750 in assets under management all managed on a discretionary basis.

## **Item 5 – Fees and Compensation**

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### **Financial Planning and/or Consulting Fees**

DeBlanc Wealth believes it is important for every client to have a Financial Plan and thus every engagement begins with the preparation of a financial plan. The Firm offers three different levels of planning.

#### *One-time financial plan*

This is for the production of an in-depth financial plan which includes:

- Extensive interview, information gathering and analysis
- Financial plan
- Execution and follow on analysis on an hourly basis

The fee for the one-time financial plan is \$2,500.00 payable at the time of signing the agreement. Follow on support and assistance is available for \$350.00 per hour. A client who has entered into an agreement for a one-time financial plan, may terminate the agreement in writing at any time prior to meeting with the Firm for the Discovery meeting and receive a full refund of the upfront fee. Terminations received after the Discovery meeting has been held will receive a partial refund of the unused portion of the fee. The unused portion of the fee will be calculated by multiplying the number of hours used in regards to the planning process times \$350.00 per hour and subtracting that total from the original. If the fee used prior to the termination exceeds the upfront fee, DeBlanc Wealth will not bill the client for the overage.

If the fee used prior to the termination is less than the upfront fee, DeBlanc Wealth will refund the unused portion of the fee to the client within thirty (30) days of the termination notice.

#### *Personal Financial Planning*

- Extensive interview, information gathering and analysis
- Financial plan
- Investment analysis and planning
- Quarterly review meetings
- Annual financial plan review
- Financial plan support (phone calls, emails, questions)

The fee for Personal financial planning is \$2,500.00 upfront at the time of the signing of the agreement and then \$299.00 per month starting after the delivery of the plan. The ongoing fee will be billed in advance monthly thereafter. A client who has entered into an agreement for Personal financial planning may terminate the agreement in writing at any time prior to meeting with the Firm for the Discovery meeting and receive a full refund of the upfront fee. Terminations received after the Discovery meeting has been held will receive a partial refund of the unused portion of the fee. The unused portion of the fee will be calculated by multiplying the number of hours used in regards to the planning process times \$350.00 per hour and subtracting that total from the original. If the fee used prior to the termination exceeds the upfront fee, DeBlanc Wealth will not bill the client for the overage. If the fee used prior to the termination is less than the upfront fee, DeBlanc Wealth will refund the unused portion of the fee to the client within thirty (30) days of the termination notice.

Once the plan is delivered, the monthly fee may be terminated by either party with thirty days written notice. If less than thirty days remains in the month of termination, the client will not receive a refund of any of the pre-paid fees but will also not be billed at the beginning of the next month.

#### *Personal Financial Planning with full wealth management*

This is the most comprehensive program which includes:

- Extensive interview, information gathering and analysis
- Financial plan
- Investment analysis and planning
- Quarterly review meetings
- Annual financial plan review
- Financial plan support (phone calls, emails, questions)

- On-demand investment support
- Discretionary investment management services

The fee for personal financial planning with full wealth management is \$2,500.00 upfront at the time of the signing of the agreement. This covers the cost of the financial plan. Wealth management fees are 1.00% of assets under management billed quarterly in advance. For clients with \$1 million in assets under management, the \$2,500 financial planning fee will be credited against the client's first quarter fees. DeBlanc Wealth does not impose a minimum account balance for the opening of an account with the Adviser. The fee charged is based upon the amount of money invested. Multiple accounts of immediately-related family members, at the same mailing address, may be considered one consolidated account for billing purposes. Fees are charged quarterly, in advance. Payments are due and will be assessed on the first day of each quarter, based on the previous quarter ending balance of the account(s) under management for the preceding quarter. The Adviser will not pro rate for deposits and withdrawals in the account during the billing period. We do not accept prepayment of more than \$500 in fees per client, six months or more in advance.

The fees shown above are annual fees and may be negotiable based upon certain circumstances. No increase in the annual fee shall be effective without prior written notification. DeBlanc Wealth believes the advisory fee is reasonable considering the fees charged by other investment advisers offering similar services/programs.

Should a client terminate the Personal Financial Planning with full wealth management agreement prior to the end of a quarter, we will make a prorated refund to the client. The refund will be based on the number of days remaining in a quarter starting with the day after termination. The refund will be the balance of the fees collected in advance minus the daily rate, which is calculated by dividing the quarterly AUM fee by the number of days in the termination quarter.

A client who has entered into an agreement for personal financial planning with full wealth management, may terminate the agreement in writing at any time prior to meeting with the Firm for the Discovery meeting and receive a full refund of the upfront fee. Terminations received after the Discovery meeting has been held will receive a partial refund of the unused portion of the fee. The unused portion of the fee will be calculated by multiplying the number of hours used in regards to the planning process times \$350.00 per hour and subtracting that total from the original. If the fee used prior to the termination exceeds the upfront fee, DeBlanc Wealth will not bill the client for the overage. If the fee used prior to the termination is less than the upfront fee, DeBlanc Wealth will refund the unused portion of the fee to the client within thirty (30) days of the termination notice.

If a plan is implemented through us, we may receive compensation from the advisory services recommended in the financial plan. This compensation would be in addition to the financial planning fee you pay. The fees you pay for the advisory services may be more or less than the expenses you would pay should you decide to implement our recommendations through another investment advisory firm. Client has the option to purchase investment products from other financial advisers not affiliated with DeBlanc Wealth. Therefore, a conflict of interest may exist between our interests and your interests since we may recommend services that pay us compensation. We may have an incentive to recommend particular

products based upon the potential compensation rather than your needs. This potential conflict is addressed in our Code of Ethics.

If the above arrangements do not fit a client's needs, DeBlanc Wealth will work with the client to provide services on an hourly basis at \$350.00 per hour. Alternatively, at DeBlanc Wealth's discretion, it might agree on a fixed fee project that would be more focused and less in scope than the offerings detailed above. In the event this type of arrangement is negotiated, the details will be agreed upon in advance by DeBlanc Wealth and client. The cost and fee structure is negotiable depending upon the nature and complexity of the client's circumstances.

### **Automatic Payment of Fee**

The Client agrees to authorize the Custodian to pay directly to DeBlanc Wealth upon receipt of notice, the Account's investment advisory services fee. Fee withdrawals will occur no more frequently than quarterly from the Client's Account, unless specifically instructed otherwise by the Client.

The Custodian will send to the Client a statement, at least quarterly, indicating all amounts disbursed from the Account, including the fee paid directly to DeBlanc Wealth. DeBlanc Wealth's access to the Assets of the Account will be limited to trading and the withdrawals authorized above. Additionally, DeBlanc Wealth will send to the Client an invoice reflecting the amount of the fee, the previous quarter ending balance for the Client's Account on which the fee was based, and the specific manner in which the fee was calculated.

If you do not want us to charge your account for the fee, you may pay the fee directly to us. We will send you an invoice detailing the fee calculation. Fees are due in full 15 days after receipt of the invoice.

## **ETF's AND MUTUAL FUNDS**

### **Third-party Fees**

Our fees do not include brokerage commissions, transaction fees, and other related costs and expenses. You may incur certain charges imposed by custodians, third-party investment companies and other third parties. These include fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds, money market funds and exchange-traded funds (ETFs) also charge internal management fees, which are disclosed in the fund's prospectus. These fees may include, but are not limited to, a management fee, upfront sales charges, and other fund expenses. Certain strategies offered by us may involve investment in mutual funds and/or ETFs. Load and no load mutual funds may pay annual distribution charges, sometimes referred to as "12(b)(1) fees." These 12(b)(1) fees come from fund assets, and thus indirectly from clients' assets. We do not receive any compensation from these fees. All of these fees are in addition to the management fee you pay us. You should review all fees charged to fully understand the total amount of fees you will pay. Services similar to those offered by us may be available elsewhere for more or less than the amounts we charge. Our brokerage practices are discussed in more detail under Item 12 – Brokerage Practices.

## **Item 6 – Performance Based Fee and Side by Side Management**

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We do not charge any performance-based fees. These are fees based on a share of capital gains on or capital appreciation of the assets of a client.

## **Item 7 – Types of Client(s)**

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We provide investment advisory services to individuals, high net worth individuals, trusts, estates and small businesses.

We have no minimum account opening balance.

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

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### **Methods of Analysis**

#### **Modern Portfolio Theory (MPT)**

We use Modern Portfolio Theory to help select the funds we use in your account.

Modern portfolio theory tries to understand the market as a whole, rather than looking for what makes each investment opportunity unique. Investments are described statistically, in terms of their expected long-term return rate and their expected short-term volatility. The volatility is equated with "risk," measuring how much worse than average an investment's bad years are likely to be. The end goal is to identify your acceptable level of risk tolerance, and then to find a portfolio with the maximum expected return for that level of risk.

### **Investment Strategies**

In order to perform this analysis, we use many resources, such as Morningstar and Dimensional Fund Advisors.

The investment strategies we use to implement any investment advice given to you include, but are not limited to:

- Long term purchases - securities held at least a year
- Short term purchases - securities sold within a year

### **Risk of Loss**

We cannot guarantee our analysis methods will yield a return. In fact, a loss of principal is always a risk. Investing in securities involves a risk of loss that you should be prepared to bear. You need to understand that investment decisions made for your account by us are subject to various market, currency, economic,

political and business risks. The investment decisions we make for you will not always be profitable nor can we guarantee any level of performance.

A list of all risks associated with the strategies, products and methodology we offer are listed below:

### ***Bond Fund Risk***

Bond funds generally have higher risks than money market funds, largely because they typically pursue strategies aimed at producing higher yields of the risks associated with bond funds include:

- Call Risk - The possibility that falling interest rates will cause a bond issuer to redeem—or call—its high-yielding bond before the bond's maturity date.
- Credit Risk — the possibility that companies or other issuers whose bonds are owned by the fund may fail to pay their debts (including the debt owed to holders of their bonds). Credit risk is less of a factor for bond funds that invest in insured bonds or U.S. Treasury bonds. By contrast, those that invest in the bonds of companies with poor credit ratings generally will be subject to higher risk.
- Interest Rate Risk — the risk that the market value of the bonds will go down when interest rates go up. Because of this, you can lose money in any bond fund, including those that invest only in insured bonds or Treasury bonds.
- Prepayment Risk — the chance that a bond will be paid off early. For example, if interest rates fall, a bond issuer may decide to pay off (or "retire") its debt and issue new bonds that pay a lower rate. When this happens, the fund may not be able to reinvest the proceeds in an investment with as high a return or yield.

### ***Modern Portfolio Theory (MPT) Risk***

Modern Portfolio Theory tries to understand the market as a whole and measure market risk in an attempt to reduce the inherent risks of investing in the market. However, with every financial investment strategy there is a risk of a loss of principal. Not every investment decision will be profitable, and there can be no guarantee of any level of performance.

### ***Exchange Traded Fund ("ETF") Risk***

Most ETFs are passively managed investment companies whose shares are purchased and sold on a securities exchange. An ETF represents a portfolio of securities designed to track a particular market segment or index. ETFs are subject to the following risks that do not apply to conventional funds:

- The market price of the ETF's shares may trade at a premium or a discount to their net asset value;
- An active trading market for an ETF's shares may not develop or be maintained; and
- There is no assurance that the requirements of the exchange necessary to maintain the listing of an ETF will continue to be met or remain unchanged.

### ***Mutual Funds Risk***

The following is a list of some general risks associated with investing in mutual funds.

- Country Risk - The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.
- Currency Risk -The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.
- Income Risk - The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.
- Industry Risk - The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- Inflation Risk - The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation-adjusted returns.
- Manager Risk -The possibility that an actively managed mutual fund's investment adviser will fail to execute the fund's investment strategy effectively resulting in the failure of stated objectives.
- Market Risk -The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- Principal Risk -The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

### ***Stock Fund Risk***

Overall "market risk" poses the greatest potential danger for investors in stocks funds. Stock prices can fluctuate for a broad range of reasons, such as the overall strength of the economy or demand for particular products or services.

### ***Overall Risks***

Clients need to remember that past performance is no guarantee of future results. All funds carry some level of risk. You may lose some or all of the money you invest, including your principal, because the securities held by a fund goes up and down in value. Dividend or interest payments may also fluctuate, or stop completely, as market conditions change.

Before you invest, be sure to read a fund's prospectus and shareholder reports to learn about its investment strategy and the potential risks. Funds with higher rates of return may take risks that are beyond your comfort level and are inconsistent with your financial goals.

While past performance does not necessarily predict future returns, it can tell you how volatile (or stable) a fund has been over a period of time. Generally, the more volatile a fund, the higher the investment risk. If you'll need your money to meet a financial goal in the near-term, you probably can't afford the risk of investing in a fund with a volatile history because you will not have enough time to ride out any declines in the stock market.

## **Item 9 – Disciplinary Information**

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Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. We do not have any information to disclose concerning DeBlanc Wealth or any of our IARs. We adhere to high ethical standards for all IARs and associates.

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

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Neither DeBlanc Wealth nor any of its management persons are registered as a broker-dealer or registered as a representative of a broker-dealer, nor does it have any pending application to register. In addition, neither DeBlanc Wealth nor its management persons are affiliated with any broker-dealer.

DeBlanc Wealth and its management persons are not registering as a commodity pool operator, futures commission merchant, or commodity trading advisor.

### **Other Financial Industry Affiliations**

Chris DeBlanc is the principal owner of Murphy and Murphy, CPA, LLC, an accounting firm headquartered in Maryland. That firm and DeBlanc Wealth will refer potential clients to each other as appropriate. This creates a conflict of interest as clients may be referred in expectation of referrals in the future. The Firm mitigates this conflict by ensuring the referrals are in the clients' best interests and discloses the common ownership before each referral.

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

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### **General Information**

We have adopted a Code of Ethics for all IAR's of the firm describing its high standards of business conduct, and fiduciary duty to you, our client. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and personal securities trading procedures. All of our IAR's must acknowledge the terms of the Code of Ethics annually, or as amended.

### **Participation or Interest in Client Accounts**

Our Compliance policies and procedures prohibit anyone associated with DeBlanc Wealth from having an interest in a client account or participating in the profits of a client's account without the approval of the CCO.

The following acts are prohibited:

- Employing any device, scheme or artifice to defraud
- Making any untrue statement of a material fact
- Omitting to state a material fact necessary in order to make a statement, in light of the circumstances under which it is made, not misleading
- Engaging in any fraudulent or deceitful act, practice or course of business
- Engaging in any manipulative practices.

Clients and prospective clients may request a copy of the firm's Code of Ethics by contacting the CCO.

## **Personal Trading**

We may recommend securities to you that we will purchase for our own accounts. We may trade securities in our account that we have recommended to you as long as we place our orders after your orders. This policy is meant to prevent us from benefiting as a result of transactions placed on behalf of advisory accounts.

Neither DeBlanc Wealth nor any of its related persons recommend securities (or other investment products) to advisory clients in which we or any related person has some other proprietary (ownership) interest, other than those mentioned above.

Certain affiliated accounts may trade in the same securities with your accounts on an aggregated basis when consistent with our obligation of best execution. When trades are aggregated, all parties will share the costs in proportion to their investment. We will retain records of the trade order (specifying each participating account) and its allocation. Completed Orders will be allocated as specified in the initial trade order. Partially filled Orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

DeBlanc Wealth has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of "Access Persons." The policy requires that an Access Person of the firm provide the Chief Compliance Officer or his/her designee with a written report of their current securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer or his/her designee with a written report of the Access Person's current securities holdings at least once each twelve (12) month period thereafter on a date the Adviser selects; provided, however that at any time that the Adviser has only one Access Person, he or she shall not be required to submit any securities report described above.

We have established the following restrictions in order to ensure our fiduciary responsibilities regarding insider trading are met:

- No securities for our personal portfolio(s) shall be bought or sold where this decision is substantially derived, in whole or in part, from the role of IARs of DeBlanc Wealth, unless the information is also available to the investing public on reasonable inquiry. In no case, shall we put our own interests ahead of yours.

## **Privacy Statement**

We are committed to safeguarding your confidential information and hold all personal information provided to us in the strictest confidence. These records include all personal information that we collect from you or receive from other firms in connection with any of the financial services they provide. We also require other firms with whom we deal with to restrict the use of your information. Our Privacy Policy is available upon request.

## **Conflicts of Interest**

DeBlanc Wealth's IARs may employ the same strategy for their personal investment accounts as it does for its clients. However, IARs may not place their orders in a way to benefit from the purchase or sale of a security.

We act in a fiduciary capacity. If a conflict of interest arises between us and you, we shall make every effort to resolve the conflict in your favor. Conflicts of interest may also arise in the allocation of investment opportunities among the accounts that we advise. We will seek to allocate investment opportunities according to what we believe is appropriate for each account. We strive to do what is equitable and in the best interests of all the accounts we advise.

## **Item 12 – Brokerage Practices**

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### **Factors Used to Select Custodians**

In selecting a custodian/broker-dealer, we look for a company that offers relatively low transaction fees, access to desired securities, trading platforms, and support services. We require clients use Charles Schwab & Co., Inc. (Schwab) as the qualified custodian for their accounts when utilizing our asset management services.

### **Soft Dollars**

We do not receive any soft dollars from broker-dealers, custodians or third-party money managers.

There may be other benefits from utilizing Schwab such as software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Other services may include, but are not limited to, performance reporting, financial planning, contact management systems, third-party research, publications, access to educational conferences, roundtables and webinars, practice management resources, access to consultants and other third-party service providers who provide a wide array of business-related services and technology with whom DeBlanc Wealth may contract directly. DeBlanc Wealth may receive seminar expense reimbursements from product sponsors which may be based on the sales of products to their clients.

## **Economic Benefits**

### ***The Custodian and Brokers We Use***

DeBlanc Wealth does not maintain custody of your assets that we manage (although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15 Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We require that our clients use Schwab, a FINRA-registered broker-dealer, member SIPC, as the qualified custodian if they want us to implement the plan. We are independently owned and operated and not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. You will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you. If you do not wish to place your assets with Schwab, then we cannot manage your account. You can use the recommendations from your plan and implement them elsewhere, but we will not be able to manage it for you if you do. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. Our requiring you to use Schwab as your custodian may not always result in the lowest cost transactions and may cost clients more or less than if they used a different custodian.

### ***How We Select Brokers/Custodians to Recommend***

We seek to utilize a custodian/broker who will hold your assets and execute transactions on terms that are overall most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others, these:

- combination of transaction execution services along with asset custody services (generally without a separate fee for custody)
- capability to execute, clear and settle trades (buy and sell securities for your account)
- capabilities to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- breadth of investment products made available (stocks, bonds, mutual funds, exchange traded funds (ETFs), etc.)
- availability of investment research and tools that assist us in making investment decisions
- quality of services
- competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate them
- reputation, financial strength and stability of the provider
- their prior service to us and our other clients
- availability of other products and services that benefit us, as discussed below (see “Products and Services Available to Us from Schwab”)

### ***Your Custody and Brokerage Costs***

For our clients’ accounts it maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that

settle into your Schwab account. In addition to commissions, Schwab charges you a flat dollar amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer.

### ***Products and Services Available to Us from Schwab***

Schwab Advisor Services (formerly called Schwab Institutional) is Schwab’s business serving independent investment advisory firms like us. They provide us and our clients with access to its institutional brokerage – trading, custody, reporting and related services – many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Here is a more detailed description of Schwab’s support services:

- Services that Benefit You. Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab’s services described in this paragraph generally benefit you and your account.
- Services that May Not Directly Benefit You. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both Schwab’s own and that of third parties. We may use this research to service all or some substantial number of our clients’ accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
  - provide access to client account data (such as duplicate trade confirmations and account statements);
  - facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
  - provide pricing and other market data;
  - facilitate payment of our fees from our clients’ accounts; and
  - assist with back-office functions, recordkeeping and client reporting.
- Services that Generally Benefit Only Us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
  - educational conferences and events;
  - technology, compliance, legal, and business consulting;
  - publications and conferences on practice management and business succession; and

- access to employee benefits providers, human capital consultants and insurance providers.

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits such as occasional business entertainment of our personnel.

### ***Our Interest in Schwab's Services***

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. The provision of the services by Schwab gives us an incentive to require that you maintain your account with Schwab based on our interest in receiving Schwab's services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. It is primarily supported by the scope, quality and price of Schwab's services (based on the factors discussed above – see "How We Select Brokers/Custodians to Recommend") and not Schwab's services that benefit only us.

### **Best Execution**

We have an obligation to seek best execution for you. In seeking best execution, the determinative factor is not the lowest possible commission 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, reputation and responsiveness. Therefore, we will seek competitive commission rates, but we may not obtain the lowest possible commission rates for account transactions.

### **Brokerage for Client Referrals**

In selecting and/or recommending broker-dealers, we do not take into consideration whether or not we will receive client referrals from the broker-dealer or third-party.

### **Directed Brokerage**

We do not permit directed brokerage. We will require you to use Schwab as the custodial firm.

### **Trading**

Transactions for each client account generally will be affected independently, unless we decide to purchase or sell the same securities for several clients at approximately the same time. We intend to (but are not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among our clients' differences in prices and commission or other transaction costs. Under this procedure, transactions will be price-averaged and allocated among our clients in proportion to the purchase and sale orders placed for each client account on any given day. Not batching transactions may result in higher costs for clients in some cases.

## Item 13 – Review of Accounts

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### Reviews

#### Discretionary Portfolio Services

Reviews are conducted at least annually or as agreed to by us. Reviews will be conducted by our Chief Compliance Officer, Chris DeBlanc. You may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. Generally, we will monitor for changes and shifts in the economy, changes to the management and structure of a mutual fund or company in which client assets are invested, and market shifts and corrections.

#### Financial planning and consulting

As part of the financial planning process, there will be an initial review of the information provided by the client for the purposes of preparing for the planning process. Subsequent reviews may be scheduled as needed by the client and/or DeBlanc Wealth up and until the final, written plan is provided to the client. Once the plan has been provided the agreement will terminate unless the client has engaged the Firm for ongoing planning services.

As stated under Item 4, ongoing consulting services may include ongoing reviews of portfolios held away from DeBlanc Wealth, ongoing reviews of household budgeting and spending, educational savings, etc.

### Reports

We do not provide any additional statements to clients; the only statements clients will receive are those provided by the custodian(s).

#### Financial planning and consulting

As part of the financial planning process a written plan will be provided. Outside of the written plan, no other report will be generated or provided to the client.

As stated under Item 4, some consulting services will result in a written report while others will be handled through ongoing consultations between the Adviser and Client. Any written reports to be provided will be dictated by the services needed by the client.

## Item 14 – Client Referrals and Other Compensation

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We do not receive any economic benefit from someone who is not a client for providing investment advice or other advisory services to our clients nor do we directly or indirectly pay any compensation to another person if they refer clients to us.

We receive an economic benefit from Schwab in the form of the support products and services it makes available to us and other independent investment advisors that have their clients maintain accounts at Schwab. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices). The availability to us of Schwab's products and

services is not based on us giving particular investment advice, such as buying particular securities for our clients.

## **Item 15 – Custody**

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We do not have physical custody of any accounts or assets. However, we may be deemed to have custody of your account(s) if we have the ability to deduct your advisory fees from the custodian. We require you to use Schwab as the custodian and/or broker-dealer for all your accounts. You should receive at least quarterly statements from the broker-dealer or custodian that holds and maintains your investment assets. We urge you to carefully review such statements and, if you notice any discrepancies, please contact DeBlanc Wealth.

We do not debit the client fees directly from your advisory account. We send information to your custodian to debit your fees and to pay them to us. You authorized the custodian to pay us directly at the onset of the relationship.

Under government regulations, we are deemed to have custody of your assets if you authorize us to instruct Schwab to deduct our advisory fees directly from your account. Schwab maintains actual custody of your assets. You will receive account statements directly from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to Schwab. You should carefully review those statements promptly when you receive them.

## **Item 16 – Investment Discretion**

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We manage assets on a discretionary basis which is evidenced via the written, discretionary agreement between you and the Adviser. We will have the authority to determine the following without your consent:

- Securities to be bought or sold for your account
- Amount of securities to be bought or sold for your account

In all cases this discretion is exercised in a manner consistent with your stated investment objectives for your account and in accordance with any restrictions placed on the account(s).

When active asset management services are provided on a discretionary basis the client will enter into a separate custodial agreement with the custodian. The custodian agreement will include a limited power of attorney to trade in the client's account(s) which authorizes the custodian to take instructions from us regarding all investment decisions for your account.

If you do not give us the authority to manage your account on a discretionary basis, which will be evidenced via the written, non-discretionary agreement between the client and the Adviser, then we

cannot buy or sell any security in your account without your prior, express permission. Please be advised that this could adversely affect the Adviser's ability to take advantage of price swings when attempting to purchase or sell securities in the client's account, especially in instances where the Adviser is not able to contact the client in a timely manner.

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

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As a matter of firm policy and practice, we do not have any authority to and do not vote proxies on behalf of advisory clients. You retain the responsibility for receiving and voting proxies for any and all securities maintained in your portfolios. We may provide advice to you regarding your voting of proxies. The custodian will forward you copies of all proxies and shareholder communications relating to your account assets.

## **Item 18 – Financial Information**

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We are required to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that would impair our ability to meet any contractual and fiduciary commitments to you, our client. We have not been the subject of any bankruptcy proceedings. In no event shall we charge advisory fees that are both in excess of five hundred dollars and more than six months in advance of advisory services rendered.

## **Item 19 – Requirements for State Registered Advisers**

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### **Principals**

There is one principal of DeBlanc Wealth, Chris DeBlanc. He is the Chief Compliance Officer and was born in 1981. His education information, business background, and other business activities can be found in the Form ADV Part 2B Brochure Supplement below.

### **Performance Fees**

We do not charge a performance-based fee (fees based on a share of capital gains on, or capital appreciation of, the assets of a client) for our normal asset management accounts.

### **Disclosable Events**

Neither DeBlanc Wealth nor Chris DeBlanc has reportable events to disclose here.

### **Other Relationships**

Neither DeBlanc Wealth nor Chris DeBlanc has any relationship with any issuer of securities.

## **ADV Part 2B Brochure Supplement – Chris DeBlanc**

### **Item 1 – Cover Page**

**Chris DeBlanc**

**CRD #7226695**

**DeBlanc Wealth Management LLC  
443 Nottoway Walk Alexandria Va. 22304  
(760) 216-3854  
February 20, 2023**

This Brochure supplement provides information about Chris DeBlanc and supplements the DeBlanc Wealth Management (“DeBlanc Wealth”) Brochure. You should have received a copy of that Brochure. Please contact Chris DeBlanc if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about Chris DeBlanc, CRD# 7226695 is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Christopher Lee DeBlanc

Year of Birth: 1981

### Education

BS in Business Administration (Major in Accounting) 2009  
University of Richmond, Richmond VA

Master of Arts Intelligence Analysis 2013  
American Military University, Charles Town, WV

### Designations

PFS 2016

CFP<sup>R</sup> 2016

CPA 2015

Virginia

### Minimum Designation Requirements

#### Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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

**Prerequisites/Experience:** Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year)

**Educational Requirements:** Complete an advanced college level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

**Examination Type:** Pass the comprehensive CFP® Certification Examination. The examination, which consists of two 3-hour sessions separated by a 40-minute break, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning Issues and apply one's knowledge of financial planning to real world circumstances.

**Ethics:** Agree to be bound by CFP Board's Standards of Professional/Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

**Continuing Education/Experience Requirements:** Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct to maintain competence and keep up with developments in the financial planning field.

**Ethics:** Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **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.

### **Personal Financial Specialist (PFS)**

A Personal Financial Specialist is specialty credential for CPAs who are expert at helping individuals with all aspects of wealth management. The American Institute of Certified Public Accountants (AICPA) grants the Personal Financial Specialist (PFS) credential only to certified public accountants (CPA) with significant personal financial planning education and experience.

To become a PFS, candidates must be active members of the AICPA, have at least three years of financial planning experience, meet all the requirements for being a CPA, receive recommendations and pass a written exam.

Personal Financial Specialist applicants must meet the following requirements:

- Be an AICPA member;
- Hold an unrevoked CPA certification issued by a state;
- Possess at least two years of full-time teaching or business experience (or 3000 hours equivalent) in personal financial planning within the five years previous to applying for CPA/PFS;
- A minimum of 75 hours of personal financial planning education in the five years preceding application for the PFS.

Every three years, PFS professionals must complete 60 hours of continuing professional education. Annually, they must pay a fee to continue using the designation

### **Business History**

January 2022 – Present	CCO and Managing Member at DeBlanc Wealth
January 2022 – Present	Principal Owner Murphy & Murphy CPA LLC
February 2020 – December 2021	Investment Advisor at SC&H Financial Advisors, Inc.
September 2015 – January 2020	Tax Manager at RSM US LLP

### **Item 3 – Disciplinary History**

Neither DeBlanc Wealth nor Chris DeBlanc has any disciplinary history to disclose.

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

As noted in Item 10 “Other Financial Industry Activities and Affiliations” above, Chris DeBlanc is the Principal owner of Murphy and Murphy, LLC a CPA firm as well as Deblanc Wealth. He spends 125 hours per month with Murphy & Murphy CPA LLC.

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

Chris DeBlanc does not receive any other compensation.

### **Item 6 – Supervision**

Chris DeBlanc is the CCO and performs all supervisory duties for the firm.

### **Item 7 – Requirements for State-Registered Advisers**

Chris DeBlanc has no reportable events to disclose here.