ADV PART 2A BROCHURE

BZ Wealth Advisors, LLC

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Effective: March 20, 2026

This Form ADV Part 2A ("Disclosure Brochure") provides information about the qualifications and business practices of BZ Wealth Advisors, LLC ("BZWA" or the "Advisor"). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at 303-292-9224 or by email at info@bz-wealth.com.

BZWA is a registered investment advisor with offices in the States of Colorado and Idaho. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about BZWA to assist you in determining whether to retain the Advisor.

Additional information about BZWA and its Advisory Persons is available on the SEC's website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD #335978.

Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of BZWA. For convenience, the Advisor has combined these documents into a single disclosure document.

BZWA believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. BZWA encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes
Since the initial ADV filing for BZWA on May 1, 2025, there have been the following material changes:

- Wealth Ops, LLC, the state-registered investment advisor that BZWA acquired, has been dissolved and has filed its ADV-W from Idaho and California. BZWA operates as a Related Advisor of Branzan Investment Advisors, Inc., as previously noted and disclosed in Item 10.

Future Changes
From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually, and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD #335978. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at 303-292-9224 or by email at info@bz-wealth.com.

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Item 4 – Advisory Services

A. Firm Information

BZWA, LLC ("BZWA" or the "Advisor") is a registered investment advisor located in the States of Colorado and Idaho. The Advisor is organized as a Limited Liability Company (LLC) under the laws of Colorado. BZWA was founded in February 2025 and is owned and operated by Wealth Ops, LLC ("Wealth Ops") and 18 Road BZWA, LLC ("BZ SPV"). 18 Road BZWA, LLC is an entity 100% controlled by John G. Brant, Jr ("Manager") and Charles S. Brant ("Manager"). In April 2025, BZWA acquired the advisory business of Wealth Ops, LLC. Wealth Ops, LLC subsequently ceased advisory operations and filed Form ADV-W to withdraw its registration from the states of Idaho and California in November and December 2025, respectively. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by BZWA.

B. Advisory Services Offered

BZWA offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, and retirement plans (each referred to as a "Client").

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. BZWA's fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

<u>Investment Management Services</u>

BZWA provides customized portfolio management and investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management services. BZWA works with each Client to assess their overall risk tolerance, identify their investment goals, objectives and financial situation in order to create a diversified asset allocation strategy. BZWA will construct an investment portfolio primarily consisting of low-cost, diversified mutual funds and/or exchange-traded funds ("ETFs"). The Advisor may also utilize independent managers, individual stocks, bonds or alternative investments to meet the investment objectives of its Clients. The Advisor may retain certain types of investments based on portfolio fit and/or tax considerations.

BZWA's investment strategies are primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. BZWA will construct, implement, and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor. BZWA evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. BZWA may recommend, on occasion, redistributing investment allocations to diversify the portfolio. BZWA may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement.

BZWA may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will BZWA accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts ("IRAs"), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

Financial Planning Services

BZWA will provide a variety of financial planning services to Clients as part of its overall investment management services. BZWA may also provide standalone financial planning services pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals and objectives. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

BZWA may also refer Clients to an accountant, attorney, insurance agent or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of the contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Retirement Plan Advisory Services

BZWA provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Vendor Analysis
- Plan Participant Enrollment and Education Tracking
- Investment Oversight Services (ERISA 3(21))
- Investment Management Services (ERISA 3(38))
- Ongoing Investment Recommendation and Assistance

These services are provided by the Advisor serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of the Advisor's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

Business Consulting Services

BZWA provides business consulting services to Clients pursuant to a written agreement. Consulting services generally include the following:

- Business valuation estimates;
- Exit and succession planning;
- Cash flow planning and liquidity analysis;
- Governance recommendations;
- Coordination of non-affiliated financial, tax and legal professionals;
- Personal financial planning; and
- Private networking opportunities

Pursuant to California Code of Regulations Section 260.238(k), the Advisor, has disclosed all material conflicts of interests that could reasonably be expected to impair the rendering of unbiased and objective advice.

C. Client Account Management

Prior to engaging BZWA to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – BZWA, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – BZWA will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – BZWA will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – BZWA will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

BZWA does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by BZWA.

E. Assets Under Management

As of December 31, 2025, BZWA has $26,026,206 in discretionary and $0 in non-discretionary assets under management. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into a written agreement with the Advisor.

A. Fees for Advisory Services

Investment Management Services

Investment advisory fees are paid quarterly in arrears pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the calendar quarter. Investment advisory fees are based on the following blended fee schedule:

Assets Under Management ($)	Annual Rate (%)
Up to $5,000,000	1.00%
$5,000,001 and over	0.75%

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by BZWA will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing. The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

For some clients invested in private alternative investments, a separate fee of 0.50% of assets under management is charged by Morton Capital Management, LLC for the facilitation of managing those accounts. This fee is non-negotiable and will be billed quarterly in advance. These fees are calculated each billing period.

Pursuant to California Code of Regulations Section 260.238(j), the Advisor discloses that the Client may be able to obtain similar services for a lower fee.

Financial Planning Services
BZWA offers financial planning services at no additional cost for Clients that have total assets under management greater than $500,000. For Clients that do not meet this minimum threshold, BZWA will charge a project-based fee for financial planning services. BZWA will also offer financial planning services on a standalone basis for a fixed engagement fee. Financial planning fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total costs will be determined prior to engaging for these services.

Retirement Plan Advisory Services
Retirement plan advisory fees are paid monthly or quarterly ("Billing Period") in advance or arrears, pursuant to the terms of the retirement plan advisory agreement. Retirement plan advisory fees are based on the market value of assets in the Plan. Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.00%. Fees may be negotiable depending on the size and complexity of the Plan.

Business Consulting Services
BZWA offers business consulting services for a fixed engagement fee. Fees vary based on the complexity of the services to be provided. An estimate for total costs will be determined prior to engaging for these services.

B. Fee Billing

Investment Management Services
Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective quarter end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with BZWA at the end of each quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. Clients are urged to also review and compare the statement provided by the Advisor to the brokerage statement from the Custodian, as the Custodian does not perform a verification of fees. Clients provide written authorization permitting advisory fees to be deducted by BZWA to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Financial Planning Services
Financial planning fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. The balance shall be invoiced upon completion of the agreed upon deliverable[s].

Retirement Plan Advisory Services
Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

Business Consulting Services
Business consulting fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the agreement. The balance shall be invoiced upon completion of the agreed upon deliverable[s].

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than BZWA, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, as applicable. The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The fees charged by BZWA are separate and distinct from these custody and execution fees.

In addition, all fees paid to BZWA for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of BZWA, but would not receive the services provided by BZWA which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by BZWA to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

Clients invested in certain private alternative investments may be charged additional fees by outside managers, including affiliates (see Item 10 for additional disclosure), subject to signing their agreement and with full-disclosure, for administering the management of those investments under their firm on behalf of BZWA.

D. Advance Payment of Fees and Termination

Investment Management Services
BZWA may be compensated for its investment management services at the end of the quarter after services are rendered. Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the investment advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

Financial Planning Services
BZWA may require an advance deposit as described above. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for the percentage of the engagement scope completed by the Advisor. Upon termination, the Advisor will refund any unearned, prepaid planning fees from the effective date of termination to the end of the month. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

Business Consulting Services
BZWA may require an advance deposit as described above. Either party may terminate the agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for the percentage of the engagement scope

completed by the Advisor. Upon termination, the Advisor will refund any unearned, prepaid planning fees from the effective date of termination to the end of the month. The Client's agreement with the Advisor is non-transferable without the Client's prior consent.

Retirement Plan Advisory Services

BZWA may be compensated for its retirement plan advisory services in advance or arrears of the Billing Period in which services are rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the retirement plan advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the Billing Period. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

BZWA does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

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

BZWA does not charge performance-based fees for its investment advisory services. The fees charged by BZWA are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

BZWA's related advisor, Branzan Investment Advisors, Inc. ("BIA"), manages proprietary investment funds or limited partnerships, and therefore BZWA may have a financial incentive to recommend particular investment options to its Client[s].

Item 7 – Types of Clients

BZWA offers investment advisory services to individuals, high net worth individuals, trusts, foundations, estates, businesses, and retirement plans. BZWA does not impose a minimum relationship size, although we may choose to impose a minimum fee for a Client.

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

A. Methods of Analysis

BZWA primarily employs a fundamental analysis method in developing investment strategies for its Clients. Research and analysis from BZWA are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. This criteria consists generally of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

As noted above, BZWA generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. BZWA will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, BZWA may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. BZWA will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor’s review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor’s investment strategies:

<u>Market Risks</u>
The value of a Client’s holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

<u>ETF Risks</u>
The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

<u>Bond Risks</u>
Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e., the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor’s rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency’s downgrade of the company’s rating which impacts the investor’s confidence in the company’s ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

<u>Mutual Fund Risks</u>
The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual

fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Alternative Investments
The performance of alternative investments can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Client should only have a portion of their assets in these investments.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving BZWA or Lynn R. Calvert, John G. Brant, Jr. or Charles S. Brant. BZWA values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor or Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD #335978.

Item 10 – Other Financial Industry Activities and Affiliations

Related Parties – Branzan Investment Advisors, Inc.

BZ Wealth Advisors, LLC has a related party in the common-controlled firm, Branzan Investment Advisors, Inc. ("BIA"), CRD #120783. BIA's principal owners are John G. Brant, Jr., President (50%) and Charles S. Brant, Vice President (50%).

BIA offers a specific advisory service, including management of private investment funds. Messrs. Brant and Brant manage both the advisory firm BIA and the private investment funds it manages, Branzan Alternative Investment Fund, LLLP ("BAIF"), Branzan Energy Income Fund II ("BEIF II"), and Branzan Energy Income Fund III ("BEIF III", and collectively, the "Funds"). BIA, a Colorado corporation founded October 18, 2001, serves as the General Partner, the Investment Manager, and the fiduciary of the Funds. BIA provides continuous investment advisory services for the Funds. BIA's role is to perform the sourcing and management of individual investments and the various service providers to the Funds, which seeks to pool investment funds of its investors (each a "Limited Partner") for the primary purpose of long-term capital appreciation and income generation. BAIF seeks to provide low correlation to traditional equities and fixed income investments by investing primarily in alternative investments. BEIF II and BEIF III seek to provide investors with direct oil and natural gas exposure by investing primarily in oil and natural gas minerals and royalties, thereby providing investors with low correlations to public markets. BIA, as the Adviser and General Partner, maintains the sole and complete authority to manage the Funds' activities. (Please see BZWA's or BIA's Form ADV Part 2B – Brochure Supplement for additional details on Messrs. Brant and Brant's formal education, business background, and outside business activities.)

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

A. Code of Ethics

BZWA has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with BZWA ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to each Client. BZWA and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of BZWA's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at 303-292-9224 or via email at info@bz-wealth.com.

B. Personal Trading with Material Interest

BZWA allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. BZWA does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund or advise an investment company. BZWA does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

BZWA allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by conducting a coordinated review of personal accounts and the accounts of the Clients. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While BZWA allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. At no time will BZWA, or any Supervised Person of BZWA, transact in any security to the detriment of any Client.

E. Branzan Investment Advisors, Inc. Funds

There may be instances in which a BZWA Client may inquire about or invest in one of the BIA Funds. In such instances, BZWA will maintain its fiduciary duty owed to the Client and will ensure that such an investment is suitable for the Client, disclose any and all applicable fees of such an investment, and discuss the nature of the affiliation between BZWA and BIA. A BZWA client may pay a reduced management fee to BIA for managing these assets.

F. Trade Errors

If BZWA makes a profit and gain from a trading error, the handling of such credits in the Error Account shall be distributed to a non-profit organization as directed by the custodian.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

BZWA does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize BZWA to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, BZWA does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where BZWA does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by BZWA. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. BZWA may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices.

BZWA will generally recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". BZWA maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **BZWA does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

2. Brokerage Referrals - BZWA does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage - All Clients are serviced on a "directed brokerage basis", where BZWA will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). BZWA will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. BZWA will execute its transactions through the Custodian as authorized by the Client. BZWA may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by John G. Brant, Jr., Chief Compliance Officer of BZWA. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify BZWA if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by BZWA

BZWA is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. BZWA does not receive commissions or other compensation from product sponsors, broker-dealers or any unrelated third party. BZWA may refer Clients to various unaffiliated, non-advisory professionals (e.g., attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, BZWA may receive non-compensated referrals of new Clients from various third parties.

Participation in Institutional Advisor Platform
BZWA has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like BZWA. As a registered investment advisor participating on the Schwab Advisor Services platform, BZWA receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back-office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services to BZWA that may not benefit the Client, including: educational conferences and events, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. BZWA believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

B. Client Referrals from Solicitors

BZWA does not engage paid solicitors for Client referrals.

Item 15 – Custody

BZWA does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct the Advisor to utilize that Custodian for the Client's security transactions. The ability to deduct its fees results in the Advisor having a limited form of custody, which is mitigated as follows.

Prior to the Advisor deducting fees from the Custodian, the Advisor will: i) obtain written authorization from the Client to deduct its investment advisory fees from the Custodian; ii) provide written instruction to the Custodian with the amount to be deducted from the Client's account[s]; and iii) provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. Clients should review statements provided by the Custodian and compare to any reports provided by the Advisor to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

Item 16 – Investment Discretion

BZWA generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by BZWA. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by BZWA will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

BZWA does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither BZWA, nor its management, have any adverse financial situations that would reasonably impair the ability of BZWA to meet all obligations to its Clients. Neither BZWA, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. BZWA is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of $1,200 or more for services to be performed six months or more in the future.

ADV PART 2B
COMBINED BROCHURE

Lynn R. Calvert
John G. Brant, Jr.
Charles S. Brant
John G. Brant

BZ WEALTH ADVISORS, LLC
10288 West Chatfield Avenue, Suite 300
Littleton, CO 80127
O / (303) 292-9224
W / http://bz-wealth.com/

July 21, 2026

This combined Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Lynn R. Calvert (CRD #5173036), John G. Brant, Jr. (CRD #5010665), Charles S. Brant (CRD #5888917) and John G. Brant (CRD #4543633). The information in this brochure supplements the Part 2A brochure of BZ Wealth Advisors, LLC (hereinafter “BZWA” or “Firm”), which you should have received a copy of. Please contact our Chief Compliance Officer at (303) 292-9224 or info@bz-wealth.com if you did not receive BZWA’s Part 2A brochure or have any questions about the contents of this supplement. Additional information about Lynn R. Calvert, John G. Brant, Jr., Charles S. Brant and John G. Brant is available on the SEC’s website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

LYNN "WADE" R. CALVERT

- CRD #: 5173036
- YEAR OF BIRTH: 1986

EDUCATIONAL BACKGROUND:

- 2013: California State University Northridge, BS in Finance

BUSINESS BACKGROUND:

- 06/2025 – Present: BZ Wealth Advisors, LLC; Founder, Chief Executive Officer, Senior Wealth Advisor and Investment Committee Member
- 11/2022 – 06/2025: Wealth Ops, LLC; Owner and Chief Compliance Officer
- 02/2016 – 09/2022: Morton Wealth; Wealth Advisor
- 05/2015 – 03/2016: Fidelity Brokerage Services LLC; Financial Consultant
- 01/2012 – 05/2015: American Financial Network Advisory Services, LLC; Financial Advisor
- 03/2012 – 09/2014: Securities America Advisors, Inc.; Financial Advisor

PROFESSIONAL DESIGNATIONS:

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 87,000 individuals have obtained CFP® certification in the United States.

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

- *Education* – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real-world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct.* The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers must disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Lynn “Wade” R. Calvert has no history of any legal or disciplinary events deemed material to a client’s considerations of Lynn “Wade” R. Calvert to act as their investment adviser representative.

ITEM 4: OTHER BUSINESS ACTIVITIES

Lynn “Wade” R. Calvert is an owner of WealthOps, LLC, the entity that owns his interest in BZ Wealth Advisors, LLC. This presents a conflict of interest to the extent that Mr. Calvert receives compensation related to the firm’s overall revenue, and not solely from the accounts under his management.

ITEM 5: ADDITIONAL COMPENSATION

Lynn R. Calvert is dedicated to the investment advisory activities of BZ Wealth Advisors’ Clients. Mr. Calvert does not have any other business activities.

ITEM 6: SUPERVISION

Lynn “Wade” R. Calvert is supervised through a compliance program designed to prevent and detect federal and state securities law violations. This compliance program is overseen by John G. Brant, Jr., the Chief Compliance Officer of BZ Wealth Advisors, LLC. As Chief Compliance Officer, John G. Brant, Jr. reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed. John G. Brant, Jr. may be reached at (720) 697-7883.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

JOHN G. BRANT, JR.

- CRD #: 5010665
- YEAR OF BIRTH: 1972

EDUCATIONAL BACKGROUND:

- 1999: University of Colorado; MBA
- 1999: Thunderbird; Master of International Management
- 1995: University of California, San Diego; BS in Microbiology

BUSINESS BACKGROUND:

- 04/2025 – Present: BZ Wealth Advisors; LLC; Founder, Chief Compliance Officer and Investment Committee Member
- 04/2007 – Present: Branzan Investment Advisors; Inc.; Director and President
- 01/2005 – 04/2007: GE Capital Corporation; Senior Vice President
- 01/2000 – 12/2004: CoBank; Vice President

PROFESSIONAL DESIGNATIONS:

- CHARTERED FINANCIAL ANALYST (CFA®)

The Chartered Financial Analyst is a globally respected, graduate-level investment credential established in 1962 and awarded by the CFA® Institute — the largest global association of investment professionals.

There are currently more than 138,000 CFA® charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA® Institute as members; and 4) commit to abide by and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

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

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

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of the advanced skills needed for investment analysis and decision-making in today's quickly evolving global financial industry. As a result, employers and clients increasingly seek CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting specific licensing requirements, and more than 125 colleges and universities around the world have incorporated most of the CFA® Program curriculum into their finance courses.

Comprehensive and Current Knowledge

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

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

To learn more about the CFA® charter, visit www.cfainstitute.org.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers must disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

John G. Brant, Jr. has no history of any legal or disciplinary events deemed material to a client's considerations of John G. Brant, Jr. to act as their investment adviser representative.

ITEM 4: OTHER BUSINESS ACTIVITIES

John G. Brant, Jr. is actively engaged in various investment-related businesses as the manager for the following companies: LHB Ventures, LLC, LHB Capital Partners, LLC, Los Hermanos Brant, S. de R.L. de C.V., LHB Drilling, LLC, LHB Niobrara, LLC, LHB Sonora, LLC, LHB Mineral Management, LLC, LHB LMB, LLC, 3B Ag Partners, LLC, 4B Storage, LLC, 3B Cattle, LLC, LHB Pacific, LLC, LHB Mineral Management, LLC, LHB PBCO, LLC, El Refugio Annuity Services, LLC and John A. Getty, LLC. None of these entities are affiliated with BZWA. BZWA believes John G. Brant, Jr.'s affiliation with these businesses does not constitute a material conflict of interest.

John G. Brant, Jr. is an owner of 18 Road BZWA, LLC, the entity that owns his interest in BZ Wealth Advisors, LLC. This presents a conflict of interest to the extent that Mr. Brant receives compensation related to the firm's overall revenue, and not solely from the accounts under his management.

John G. Brant Jr. is an owner and principal of Branzan Investment Advisors, Inc. ("BIA"), an SEC-registered investment advisor that advises private funds. BZWA and BIA are related advisers for the purposes of investment advisor reporting, and the nature of the firms' relationship is further detailed in BZWA's Part 2 Brochure.

ITEM 5: ADDITIONAL COMPENSATION

John G. Brant, Jr. does not receive any economic benefit outside of the salaries and bonuses described in Item 4 of this brochure.

ITEM 6: SUPERVISION

John G. Brant, Jr. is the Chief Compliance Officer of BZ Wealth Advisors, LLC and supervises and oversees all activities conducted through the Firm and maintains policies and procedures to guide the Firm's activities. John G. Brant, Jr. reviews all Firm policies and procedures annually for their adequacy and the effectiveness of their implementation. Mr. Brant may be reached at (720) 697-7883.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

CHARLES S. BRANT

- CRD #: 5888917
- YEAR OF BIRTH: 1978

EDUCATIONAL BACKGROUND:

- 2008: London Business School; MBA
- 2001: University of California, Los Angeles; BA

BUSINESS BACKGROUND:

- 04/2025 – Present: BZ Wealth Advisors, LLC; Founder and Investment Committee Member
- 01/2011 – Present: Branzan Investment Advisors, Inc.; Director, Vice President, Secretary

PROFESSIONAL DESIGNATIONS:

- CHARTERED FINANCIAL ANALYST (CFA®)

The Chartered Financial Analyst is a globally respected, graduate-level investment credential established in 1962 and awarded by the CFA® Institute — the largest global association of investment professionals.

There are currently more than 138,000 CFA® charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA® Institute as members; and 4) commit to abide by and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

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

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

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of the advanced skills needed for investment analysis and decision-making in today's quickly evolving global financial industry. As a result, employers and clients increasingly seek CFA charter holders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting specific licensing requirements, and more than 125 colleges and universities around the world have incorporated most of the CFA® Program curriculum into their finance courses.

Comprehensive and Current Knowledge

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

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

To learn more about the CFA® charter, visit www.cfainstitute.org.

ITEM 3: DISCIPLINARY INFORMATION

Charles S. Brant has no history of any legal or disciplinary events deemed material to a client's considerations of Charles S. Brant to act as their investment adviser representative.

ITEM 4: OTHER BUSINESS ACTIVITIES

Charles S. Brant is actively engaged in various investment-related businesses as the manager for the following companies: LHB Ventures, LLC, LHB Capital Partners, LLC, Los Hermanos Brant, S. de R.L. de C.V., LHB Drilling, LLC, LHB Niobrara, LLC, LHB Sonora, LLC, LHB Mineral Management, LLC, LHB LMB, LLC, 3B Ag Partners, LLC, 4B Storage, LLC, 3B Cattle, LLC, LHB Pacific, LLC, LHB Mineral Management, LLC, LHB PBCO, LLC, El Refugio Annuity Services, LLC and John A. Getty, LLC. None of these entities is affiliated with BZWA. BZWA believes Mr. Brant's affiliation with these businesses does not constitute a material conflict of interest.

Charles S. Brant is an owner of 18 Road BZWA, LLC, the entity that owns his interest in BZ Wealth Advisors, LLC. This presents a conflict of interest to the extent that Charles S. Brant receives compensation related to the firm's overall revenue, and not solely from the accounts under his management.

Charles S. Brant is an owner and principal of Branzan Investment Advisors, Inc. ("BIA"), an SEC-registered investment advisor that advises private funds. BZWA and BIA are related advisers for the purposes of investment advisor reporting, and the nature of the firms' relationship is further detailed in BZWA's Part 2 Brochure.

ITEM 5: ADDITIONAL COMPENSATION

Charles S. Brant does not receive any economic benefit outside of the salaries and bonuses described in Item 4 of this brochure.

ITEM 6: SUPERVISION

Charles S. Brant is supervised through a compliance program designed to prevent and detect federal and state securities law violations. This compliance program is overseen by John G. Brant, Jr., the Chief Compliance Officer of BZ Wealth Advisors, LLC. As Chief Compliance Officer, John G. Brant, Jr. reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed. John G. Brant, Jr. may be reached at (720) 697-7883.

ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

JOHN G. BRANT

- CRD #: 4543633
- YEAR OF BIRTH: 1946

EDUCATIONAL BACKGROUND:

- 1968: University of Oklahoma; BBA in Accounting
- 1972: University of Texas; J.D.

BUSINESS BACKGROUND:

- 05/2002 – Present: Branzan Investment Advisors, Inc.; Vice President
- 06/2025 – Present; BZ Wealth Advisors, LLC; Investment Committee Member
- 1998 – Present: Red Rocks Community College Foundation; Director
- 08/1983 – Present: Getty Royalties, LLC.; Manager
- 1975 – 2007: Private Legal Practice; Attorney
- 1974: Admitted to practice - Colorado Supreme Court (currently inactive)
- 1974: Admitted to practice - U.S. District Court for the District of Colorado
- 1972 – 1974: Internal Revenue Service; Attorney
- 1972: Admitted to practice - United States Tax Court; Attorney
- 1972: Admitted to practice - State Bar of Texas (currently inactive)

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisers must disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

John G. Brant has no history of any legal or disciplinary events deemed material to a client's considerations of John G. Brant to act as their investment adviser representative.

ITEM 4: OTHER BUSINESS ACTIVITIES

John G. Brant acts as trustee for multiple trust accounts. John G. Brant is also actively engaged in investment-related businesses as a manager for Salvage Investors, LLC, JGB Ag Holdings, LLC, John A. Getty, LLC, Getty Royalties, LLC, 4B Storage, LLC, Getty Partners, LLC and Getty E&P, LLC. None of these business entities is affiliated with BZ Wealth Advisors, LLC. BZ Wealth Advisors believes Mr. Brant's affiliation with the trusts and businesses do not constitute a material conflict of interest.

ITEM 5: ADDITIONAL COMPENSATION

John G. Brant does not receive any economic benefit outside of the salaries and bonuses described in Item 4 of this brochure.

ITEM 6: SUPERVISION

John G. Brant is supervised through a compliance program designed to prevent and detect federal and state securities law violations. This compliance program is overseen by John G. Brant, Jr., the Chief Compliance Officer of BZ Wealth Advisors, LLC. As Chief Compliance Officer, John G. Brant, Jr. reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed. John G. Brant, Jr. may be reached at (720) 697-7883.