BRAD BLOMQUIST

Principal & Wealth Adviser

HIGH TIDE ADVISORY

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Navigating Wealth. Charting Your Course.

- State-Registered Investment Adviser
- Non-Discretionary
- Conflict-Disclosed

ABOUT THE ADVISER

High Tide Advisory is a Michigan state-registered investment adviser providing comprehensive wealth management for business owners, executives, and high-net-worth families. Advisory services are delivered on a non-discretionary basis — integrated with tax strategy and insurance planning — under a transparent, conflict-disclosed fee structure.

SERVICES OFFERED

- **Investment Advisory** — Non-discretionary portfolio guidance & monitoring
- **Financial Planning** — Retirement income, cash flow & tax-aware strategies
- **Insurance Planning —** Through affiliated BJB Insurance Solutions LLC
- **Tax Coordination** — Through affiliated High Tide Tax Solutions LLC
- **Business Retirement Plans** — 401(k), SEP IRA, SIMPLE IRA planning and coordination

FEE SCHEDULE

AUM — First $3,000,000	AUM — Above $3,000,000
1.00% per year	**0.85%** per year

Billed quarterly in arrears. $3,000 annual minimum for households under $300K AUM. Fees are negotiable.

THE APPROACH

Sophisticated wealth management begins with a written plan — not a product. Each engagement opens with a deep discovery of your financial architecture: asset structure, tax exposure, insurance gaps, and legacy objectives. From there, an integrated strategy is built across investments, tax, and risk — reviewed with you, approved by you, and adjusted as your life evolves.

DISCLOSURES

High Tide Advisory is registered with the State of Michigan (LARA). Registration does not imply a certain level of skill or training. Brad Blomquist owns two affiliated businesses: **BJB Insurance Solutions LLC**, an independent insurance agency, and **High Tide Tax Solutions LLC**, which provides tax preparation and planning services for separate fees. Recommendations involving insurance products may result in commissions paid to BJB Insurance Solutions LLC. This creates a conflict of interest that is disclosed to clients prior to implementation. Clients are not required to use either affiliated business. Additional information regarding these affiliations and potential conflicts of interest is provided in the firm's Form ADV Part 2A. Please review the firm's Form ADV and Form CRS before engaging advisory services.

WHY WORK WITH ME

Registered Investment Adviser

As a registered investment adviser, High Tide Advisory is held to a fiduciary standard when providing advisory services.

One Adviser. Coordinated Disciplines

Coordinated investment, tax, and insurance planning through affiliated firms when appropriate.

You Approve Every Move

Every recommendation comes with supporting analysis and rationale. You make the final call — always informed, always in control. Nothing moves without your sign-off.

Built for Complexity

Business owners, executives, and multi-generational families face challenges generic advice cannot solve. Built for the intersection of wealth, tax, and legacy.