LAKEPOINT WEALTH PARTNERS, LLC

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Form ADV Part 2A – Firm Brochure

Dated: June 5, 2026

This Brochure provides information about the qualifications and business practices of Lakepoint Wealth Partners LLC ("Lakepoint"). If you have any questions about the contents of this Brochure, please contact us at (313) 421-3484. 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.

Lakepoint Wealth Partners LLC is registered as an investment advisor. Registration as an investment adviser does not imply a certain level of skill or training.

Additional information about Lakepoint Wealth Partners LLC is available on the SEC's website at www.adviserinfo.sec.gov which can be found using our firm's Identification number 343032.

ITEM 2: MATERIAL CHANGES

As a newly formed Registered Investment Advisor applying for state registration in Michigan, Lakepoint Wealth Partners LLC is creating its initial Form ADV Part 2A Firm Brochure.

There are no material changes to report at this time. In the future, this section will summarize specific material updates made to our business practices, fees, or operational structures on an annual basis or as required by regulatory shifts.

ITEM 3: TABLE OF CONTENTS

ITEM 4: ADVISORY BUSINESS

Description of Advisory Firm

Lakepoint Wealth Partners LLC ("Lakepoint") is an investment adviser applying for registration with the State of Michigan. The firm was established as a limited liability company in May 2026. Lakepoint is a fee-only investment advisory firm founded to offer a modern, transparent, and client-centered approach to wealth management. The principal owner and Managing Member of the firm is Wyatt W. Flynn.

As an applicant for initial state registration, Lakepoint currently reports $0 in regulatory assets under management (AUM). AUM will be updated annually and whenever a material change occurs.

Types of Advisory Services

Our mission is to help clients create a clearer path to the life they want. Lakepoint offers two primary service lines, which are structured to explicitly align with our regulatory disclosures and fee parameters:

1. Comprehensive Wealth Management

This service integrates continuous portfolio asset management with comprehensive financial planning. Our investment process begins with in-depth client conversations to understand individual financial objectives, time horizons, risk tolerances, tax considerations, and liquidity needs. Based on this holistic evaluation, we construct an individually tailored investment portfolio.

Clients grant Lakepoint ongoing discretionary or non-discretionary authority to manage their accounts:

- **Discretionary Authority:** Governed by Item 16, this allows us to select securities, execute transactions, and rebalance portfolios to strategic targets without obtaining specific client consent prior to each trade execution.
- **Non-Discretionary Authority:** Requires us to discuss and obtain explicit client approval before any trade execution can take place.

Comprehensive financial planning is fully embedded within this service line and encompasses cash flow analysis, retirement projections, tax-efficient withdrawal planning, and estate/insurance coordination.

2. Financial Planning Only (Standalone Engagements)

For clients who do not require or qualify for continuous active asset management, Lakepoint offers standalone financial planning:

- **Project-Based Fixed Fee Planning:** Offered for broader planning needs, comprehensive financial plan development, or specialized one-time projects. Fixed fees generally range from $1,000 to $15,000 depending on the scope and complexity of the engagement. The exact fee will be mutually agreed upon and disclosed in writing in the financial planning agreement before services begin. In strict compliance with Michigan regulatory requirements, if an engagement is projected to take longer than six (6) months from contract execution to final delivery, Lakepoint will never collect a deposit exceeding $500 in advance.

- **Hourly Planning:** Offered on a standalone basis for targeted financial questions (such as retirement projections, cash flow analysis, or insurance review) at an hourly rate ranging from $150 to $350 per hour.

Standing alone, financial planning engagements do not include active trading or discretionary management of asset portfolios. Planning-only clients receive a customized electronic or written financial plan and may transition to our Comprehensive Wealth Management service at any time.

Client-Tailored Services & Investment Restrictions
All recommendations are strictly customized to the client's objective profile. Clients may impose reasonable written restrictions on investing in specific securities, asset classes, or industry sectors.

Wrap Fee Programs
Lakepoint does not sponsor, manage, or participate in a wrap fee program. Clients pay advisory fees to Lakepoint separately from transaction costs, ticket charges, or custodial expenses assessed directly by the qualified custodian.

ITEM 5: FEES AND COMPENSATION

Lakepoint Wealth Partners LLC is compensated through asset-based advisory fees, hourly financial planning fees, and fixed-fee planning engagements, as disclosed in Item 5 of our Form ADV Part 1A. Lakepoint Wealth Partners LLC provides investment advisory and financial planning services on a fee-only basis. Lakepoint Wealth Partners LLC does not receive commissions, referral fees, revenue sharing, or any form of product-based compensation.

Five-Day Termination Right (Mandatory Michigan State Disclosure)

The investment advisory agreement or financial planning agreement entered into with Lakepoint Wealth Partners LLC may be terminated by the client within five (5) business days of executing the contract without penalty, and with a full refund of any fees paid. Thereafter, agreements may be terminated by either party upon thirty (30) days' written notice.

Asset-Based Advisory Fees

Clients who engage Lakepoint Wealth Partners LLC for ongoing portfolio management and comprehensive wealth management services pay an annual advisory fee based on the following tiered schedule:

Account Value	Annual Advisory Fee
\$0 – \$500,000	1.25%
\$500,001 – \$1,000,000	1.00%
\$1,000,001 – \$5,000,000	0.75%

Account Value	Annual Advisory Fee
$5,000,001 – $10,000,000	0.50%
$10,000,001 – $25,000,000	0.40%
$25,000,001 – $50,000,000	0.30%
$50,000,001 – $100,000,000	0.25%
$100,000,001 and above	0.20%

Fees are blended, meaning each tier applies only to the assets within that tier. As a result, the effective fee rate decreases as assets increase. To illustrate how this blended billing structure works in practice, consider a client account with an average daily balance of $1,500,000 during a quarterly billing period. The annual fee is calculated across the tiers as follows:

- Tier 1 ($0 – $500,000): The first $500,000 is billed at 1.25%, resulting in an annualized fee of $6,250.
- Tier 2 ($500,001 – $1,000,000): The next $500,000 is billed at 1.00% resulting in an annualized fee of $5,000.
- Tier 3 ($1,000,001 – $1,500,000): The remaining $500,000 of the asset balance falls into this tier and is billed at 0.75%, resulting in an annualized fee of $3,750.

Total Fee Derivation

- Total Annualized Fee: $6,250 + 5,000 + 3,750 = $15,000
- Effective Annual Rate: 1.00% (derived by dividing the total annual fee of $15,000 by the $1,500,000 account balance).
- Actual Quarterly Bill: Since fees are billed quarterly in arrears, the annualized

amount is divided by four, resulting in a quarterly fee deduction of $3,750 ($15,000 / 4.)

Advisory fees are billed quarterly in arrears and are calculated using the average daily balance of the account during the billing period. Fees are deducted directly from client accounts with written authorization. In accordance with Michigan regulatory mandates, fees are only deducted upon written authorization from the client, and the custodian provides monthly or quarterly statements reflecting all fee withdrawals directly to the client. Clients also receive a detailed invoice showing the specific fee calculation methodology.

Financial Planning (Hourly Fee)

Lakepoint Wealth Partners LLC offers standalone financial planning services on an hourly basis for clients who do not require ongoing portfolio management. Hourly engagements are typically used for targeted planning needs such as retirement projections, cash-flow analysis, student loan planning, insurance review, or other specific financial questions.

The hourly rate ranges from $150 to $350 per hour, depending on the scope and complexity of the engagement. The applicable rate will be disclosed in writing before services begin.

Hourly fees accrue as services are performed and are invoiced at the completion of the engagement. As noted under the mandatory Michigan five-day right of rescission, clients may terminate the agreement within five (5) business days of signing without penalty and receive a full refund of any fees paid. After this period, clients are responsible only for fees associated with work completed prior to termination.

Fees for hourly planning services may be paid by electronic funds transfer (EFT) or check. Lakepoint Wealth Partners LLC does not charge or retain any payment processing or convenience fees.

Financial Planning (Fixed Fee)

Lakepoint Wealth Partners LLC may offer comprehensive or project-based financial planning services for a fixed fee when appropriate. Fixed-fee engagements are typically utilized for broader planning needs such as retirement planning, full financial plan development, or specialized one-time projects.

Fixed fees generally range from $1,000 to $15,000, depending on the scope, size, and complexity of the client's financial situation. Fees outside this range may apply for unusually complex or specialized corporate planning needs, but the exact total fee will always be agreed upon in writing via a signed financial planning agreement before any work begins.

Billing Terms and Advance Fees: Fixed-fee engagements are typically invoiced 50% in advance as a deposit, and the remaining 50% upon the completion and delivery of the plan.

> Important Regulatory Disclosure Regarding Advance Fees: In strict accordance with Michigan Rule 451.4.412 and standard state mandates, Lakepoint Wealth Partners LLC will never require, solicit, or collect a deposit of more than $500 in advance for any financial planning services that take longer than six (6) months to complete. For any engagement projected to span beyond six months, the initial upfront fee will be capped at $500, with the remaining balance due strictly upon plan delivery.

Termination and Refunds: If a client terminates the agreement after the mandatory Michigan five-day rescission period, Lakepoint Wealth Partners LLC will refund any unearned portion of the upfront deposit based on the percentage of work completed by the firm at the time of termination. Upon receipt of written termination notice, the firm will calculate the hours dedicated to the file at our standard hourly rate ($150 to $350/hour); any excess prepaid fees will be returned via check or electronic funds transfer within thirty (30) days.

Other Fees and Expenses

Clients may incur additional costs charged by third parties, which are separate from the advisory fees paid to Lakepoint Wealth Partners LLC. These may include:

- ETF and mutual fund internal expense ratios
- Custodial fees
- Wire fees
- Trading or transaction fees (if applicable)

Lakepoint Wealth Partners LLC does not sponsor a wrap fee program. Clients pay advisory fees separately from transaction costs or custodial expenses assessed directly by the custodian. Lakepoint Wealth Partners LLC does not receive any portion of these third-party fees.

No Commissions or Product Compensation

Lakepoint Wealth Partners LLC is a fee-only investment adviser. The firm does not receive commissions, revenue sharing, 12b-1 fees, or compensation from the sale of securities, insurance products, or investment products. No supervised person of the firm accepts compensation for the sale of securities or other investment products.

ITEM 6: PERFORMANCE-BASED FEES & SIDE-BY-SIDE MANAGEMENT

Lakepoint Wealth Partners LLC does not charge performance-based fees and does not engage in side-by-side management.

ITEM 7: TYPES OF CLIENTS

Lakepoint provides investment management and financial planning services primarily to:

* Individuals and Pre-retirees
* Retirees seeking structured wealth extraction and income planning
* Growing families building long-term generational wealth
* Young professionals seeking clarity and foundational guidance

There is no minimum account size or household asset threshold required to open or maintain an advisory relationship with Lakepoint.

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ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF LOSS

Methods of Analysis & Investment Philosophy
Lakepoint's core investment approach is long-term, passive, and evidence-based. Rather than attempting to outperform markets through active stock picking or speculative market timing, our analysis centers on Strategic Asset Allocation and Quantitative/Fundamental Macro-Research. We believe long-term market returns are optimized through globally diversified, low-cost asset classes primarily captured via Exchange-Traded Funds (ETFs). Portfolios are periodically rebalanced to strategic targets to ensure risk alignment.

Material Risks of Loss
Investing in securities involves risk of loss that clients must be prepared to bear. No investment strategy can guarantee a profit or protect against all market declines. Material risks associated with our core strategy include:

* **Market Risk:** The danger that overall equity and bond markets drop in value due to macroeconomic, political, or systemic shocks, regardless of individual asset quality.
* **ETF Tracking Risk:** The risk that an open-end ETF does not perfectly replicate the performance of its underlying benchmark index, or experiences price divergence from its underlying net asset value (NAV) due to liquidity constraints.
* **Interest Rate Risk**: The risk specific to fixed-income allocations where bond prices decline when market interest rates rise.
* **Inflation Risk:** The risk that inflation outpaces portfolio growth, reducing future real purchasing power.
* **Liquidity Risk:** The potential inability to buy or sell a specific security rapidly enough at a fair, representative price under stressed market conditions.

ITEM 9: DISCIPLINARY INFORMATION

Lakepoint Wealth Partners LLC and its management personnel have no criminal, civil, administrative, regulatory, or self-regulatory disciplinary actions or histories to disclose.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES & AFFILIATIONS

Neither Lakepoint nor its advisory personnel maintain any registrations, applications, or affiliations with a broker-dealer, insurance company, commodity pool operator, or banking institution. We have no external business relationships that create material conflicts of interest with our advisory clients.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS & PERSONAL TRADING

Code of Ethics Summary

As a registered investment adviser, Lakepoint owes a strict fiduciary duty of utmost good faith, loyalty, and undivided care to our clients. We maintain a comprehensive Code of Ethics that mandates all supervised personnel to:

* Place the financial interests of our clients ahead of our own at all times.
* Identify, mitigate, or fully disclose any actual or potential conflicts of interest.
* Keep all client personal financial information strictly confidential.
* Comply with all applicable federal and state securities regulations.

A copy of Lakepoint's complete Code of Ethics is available to any client or prospective client upon request.

Participation or Interest in Client Transactions & Personal Trading

Lakepoint and its personnel do not act as principal transactions (buying or selling securities directly to or from client accounts), do not execute cross-trades, and do not recommend any securities in which the firm maintains a material financial interest.

Supervised employees may buy, sell, or hold the same low-cost, diversified ETFs or mutual funds that are recommended to clients. To eliminate personal trading conflicts of interest and prevent trading ahead ("front-running"), employee personal accounts are reviewed regularly and are subject to the restrictions of the firm’s personal trading policy.

ITEM 12: BROKERAGE PRACTICES

Recommendation of Custodian

Lakepoint does not maintain physical custody of client assets; all assets must be held by an independent, qualified custodian. Lakepoint recommends Altruist Financial LLC (and its clearing partner Altruist Clearing) as our primary custodian.

Our recommendation is based on Altruist's low-cost structure, digital technology platform, fractional share trading capabilities, execution speed, and institutional-grade support. While clients are not technically required to custody their accounts with Altruist, Lakepoint's operational systems are built around their interface; choosing an alternative custodian may limit our ability to manage accounts efficiently, execute rebalancing strategies, or achieve optimal execution.

Best Execution

Lakepoint evaluates Altruist's execution on an ongoing basis. We seek to obtain the best overall execution for client transactions, assessing factors such as speed of trade execution, transaction pricing, ease of platform integration, and overall financial stability.

Soft Dollars

Lakepoint does not receive traditional "soft-dollar" benefits (e.g., receiving proprietary research or third-party products from a broker-dealer in exchange for client trade flow). We do receive standard institutional platform access from Altruist, which includes software tools, data feeds, and compliance-related integrations available to all RIA firms using the platform.

Trade Aggregation (Block Trading)

When we execute identical trades across multiple discretionary client accounts on the same day, Lakepoint may choose to aggregate trades into a single block order. This ensures all participating clients receive the exact same average execution price. Block trades are allocated fairly and equitably among client accounts; no account is favored over another.

ITEM 13: REVIEW OF ACCOUNTS

Wyatt W. Flynn, Principal and Chief Compliance Officer of Lakepoint, performs reviews of all managed client accounts enrolled in our Comprehensive Wealth Management service at least quarterly. These reviews are conducted to verify that portfolio allocations, underlying asset weightings, and risk parameters remain strictly aligned with the client's designated risk profile, investment objectives, and strategic financial plan.

Additional, non-periodic account reviews may be triggered by substantial market volatility, material changes in a client's personal or financial circumstances (such as retirement, marriage, or inheritance), significant account deposits or withdrawals, or specific client requests.

Clients receive official account statements directly from our qualified custodian, Altruist Financial LLC, at least monthly or quarterly, depending on account activity. Lakepoint strongly urges clients to carefully review their official custodial statements to verify all balances, holdings, and fee deductions, and to compare them against any detailed invoices or reports provided by Lakepoint.

ITEM 14: CLIENT REFERRALS & COMPENSATION

Lakepoint is an independent advisory firm. We do not pay cash referral fees or solicitations to any person or entity for introducing prospective clients, nor do we receive economic or financial benefits from any third party for client referrals.

ITEM 15: CUSTODY

Lakepoint Wealth Partners LLC does not maintain physical custody of client funds or securities. Under Michigan state securities rules, the authority to directly deduct advisory fees from client accounts is explicitly exempted from being deemed as having custody, provided the firm utilizes an independent qualified custodian and satisfies specific state safe harbor requirements under Michigan Rule 451.4.412.

To maintain this exemption and ensure strict regulatory compliance, Lakepoint observes the following safeguards:

1. Written Authorization: The client provides prior written authorization permitting direct fee deduction within the executed investment advisory agreement.

2. Custodial Invoicing: Fees are calculated strictly in accordance with the advisory agreement and are deducted directly from the client's account by the qualified custodian.
3. Independent Statements: The independent qualified custodian sends official account statements directly to the client at least quarterly, reflecting all account activity, asset balances, and the exact advisory fees deducted during the period.
4. Itemized Billing: Concurrently, Lakepoint provides the client with an itemized invoice detailing the specific fee calculation methodology, the asset balance on which the fee is based, and the specific time period covered.

ITEM 16: INVESTMENT DISCRETION

Clients may choose to grant Lakepoint ongoing discretionary authority to manage their portfolios. This authority must be granted in writing via the investment advisory agreement before any discretionary trades are placed. Discretionary authority permits Lakepoint to select securities, execute block orders, and rebalance asset allocations without obtaining explicit client permission prior to each transaction. Clients may place reasonable written limitations on this discretion (such as restricting certain security categories).

Clients may also select a non-discretionary relationship, meaning Lakepoint will provide investment recommendations, but must receive the client's express confirmation and approval before any trade can be executed.

ITEM 17: VOTING CLIENT SECURITIES

Lakepoint does not accept authority to vote, and will not vote, client proxies or participate in shareholder corporate actions. Clients retain the sole responsibility for receiving and voting all proxies and corporate communications. Proxy materials are delivered directly to the client by the custodian. Clients may contact Lakepoint with general questions regarding a proxy material, but the final voting decision remains entirely with the client.

ITEM 18: FINANCIAL INFORMATION

Prepayment of Fees

Lakepoint does not require, solicit, or accept the prepayment of more than $500 in advisory fees, six months or more in advance. Consequently, we are not legally required to include an audited financial balance sheet with this brochure.

Financial Condition

Lakepoint Wealth Partners LLC has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. The firm has never been the subject of a bankruptcy petition or insolvency proceeding.

ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

(Mandatory Michigan CSCL Regulatory Disclosure)

A. Executive Officers and Management Personnel

The principal executive officer, principal owner, and sole management personnel of Lakepoint Wealth Partners LLC is Wyatt W. Flynn (Born 1996).

- **Educational Background**: Western Michigan University
    - Bachelor of Business Administration (BBA) (2018)
    - Major: Finance | Minor: Economics

    Professional Examinations and Designations:

    - Uniform Combined State Law Examination (Series 66)
    - General Securities Representative Examination (Series 7)

- **Business Experience (Past 5 Years):**

Firm / Entity Name	Location	Position / Role	Dates of Employment
Lakepoint Wealth Partners LLC	Highland, MI	Founder, Managing Member, and Investment Adviser Representative	05/2026 – Present
J.P. Morgan Securities LLC	Detroit, MI	Registered Representative	02/2026 – 05/2026
JPMorgan Chase Bank, N.A.	Detroit, MI	Workforce Member / Banker	02/2026 – 05/2026
Raymond James & Associates, Inc.	Birmingham, MI	Financial Advisor	11/2023 – 02/2026
Unemployed / Career Transition	Highland, MI	N/A (Transition/Exam Prep)	05/2023 – 11/2023
Mutual of Omaha	Highland, MI	Sales Consultant	03/2023 – 05/2023
Unemployed / Career Transition	Highland, MI	N/A (Transition/Exam Prep)	08/2022 – 03/2023
Rocket Mortgage	Detroit, MI	Senior Banker	12/2019 – 08/2022

B. Other Business Activities

Wyatt W. Flynn is not actively engaged in any other business activity. Lakepoint Wealth Partners LLC and its management personnel have no other business activities that create a material conflict of interest.

C. Performance-Based Fee Disclosures

Neither Lakepoint Wealth Partners LLC nor its management personnel receive performance-based fees or compensation based on a share of capital gains or capital appreciation.

D. Material Disciplinary Disclosures

Neither Lakepoint Wealth Partners LLC nor its management personnel have any material disciplinary history, arbitration awards, or regulatory findings to disclose.

E. Broker-Dealer and Issuer Relationships

Neither Lakepoint Wealth Partners LLC nor its management personnel have any relationship or arrangement with any issuer of securities or broker-dealer.