



BLACK WALNUT

WEALTH MANAGEMENT

Form ADV Part 2B Individual Disclosure Brochure

Eric Braund, CFP®
Black Walnut Wealth Management
13919 S. West Bay Shore Drive, Suite #104
Traverse City, MI 49684

Effective: July 2025

This Brochure Supplement provides information about the background and qualifications of Eric Braund. (CRD# 2544396) in addition to the information contained in the Black Walnut Wealth Management LLC (CRD# **337606**) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or Black Walnut Wealth Management LLC Disclosure Brochure, please contact us at (231) 421-7711.

Additional information about Eric Braund is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov

Item 2 – Educational Background and Business Experience

Eric Braund is an Investment Advisor Representative of Black Walnut Wealth Management LLC.

Mr. Braund was born in 1972.

Mr. Braund graduated from Hillsdale College in 1994 with a Bachelor of Science Degree in Finance.

Mr. Braund, CFP® The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is a professional certification mark for financial planners conferred by the Certified Financial Planner Board of Standards, Inc. in the United States. To receive authorization to use the designation, the candidate must meet education, examination, experience and ethics requirements and pay an ongoing certification fee. The CFP® Board also requires certain ongoing continuing standards be met.

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

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

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

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

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

Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Mr. Braund, CRPC® The CHARTERED RETIREMENT PLANNING COUNSELOR (CRPC®) designation is a professional certification for retirement planning specialists conferred by the College for Financial Planning. To receive authorization to use the designation, candidates must complete the required coursework and pass a comprehensive examination covering retirement planning processes, sources of retirement income, employer-sponsored qualified and non-qualified retirement plans, individual retirement arrangements, regulatory considerations, and estate planning concepts as they relate to retirement planning.

The program requires candidates to demonstrate knowledge in retirement planning fundamentals, retirement income planning, and regulatory and compliance issues. After earning the designation, professionals must complete 16 hours of continuing education every two years to maintain their certification and adhere to the College for Financial Planning's Code of Ethics and Professional Responsibility.

Employment History:

07/2025 to Present – Black Walnut Wealth Management LLC

Mr. Braund is an Investment Advisor Representative with Black Walnut Wealth Management.

03/2018 to 09/2025 - Dynamic Wealth Advisors

Mr. Braund was an Investment Advisor Representative with Dynamic Wealth Advisors. Investment advisory business was conducted through Dynamic Wealth Advisors under the d/b/a of Black Walnut Wealth Management LLC.

04/2017 to 03/2018 - Regal Investment Advisors, LLC and Regulus Advisors, LLC

Mr. Braund was an Investment Advisor Representative with Regal Investment Advisors, LLC. Mr. Braund was a Registered Representative with Regulus Advisors, LLC d/b/a Black Walnut Wealth Management.

01/2017 to 04/2017 - Rehmann Financial Network, LLC and Royal Alliance Associates, Inc.

Mr. Braund was an Investment Advisor Representative with Rehmann Financial Network. Mr. Braund was a Registered Representative with Royal Alliance Associates, Inc.

11/2004 to 06/2007 – Wells Fargo Investments

Mr. Braund was a Financial Consultant at Wells Fargo Investments.

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

Mr. Braund has not been involved in any regulatory, civil or criminal action. In addition, there

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have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Braund.

We do encourage you to independently review the background of Mr. Braund on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Mr. Braund is an Investment Advisor Representative at Black Walnut Wealth Management LLC and does not participate in any other investment related outside business activities.

Item 5 – Additional Compensation

Mr. Braund does not receive any other type of compensation outside of his advisory services with Black Walnut Wealth Management LLC.

Item 6 – Supervision

Black Walnut Wealth Management LLC has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of the firm. Hannah Near, Chief Compliance Officer monitors the investment advisory activities and adherence to the firm's Compliance Program and Code of Ethics. Ms. Near supervises the advisory activities of Mr. Braund and can be reached at (231) 421-7711.



BLACK WALNUT

WEALTH MANAGEMENT

Form ADV Part 2B Individual Disclosure Brochure

Hannah Near, CFP®
Black Walnut Wealth Management
13919 S. West Bay Shore Drive, Suite #104
Traverse City, MI 49684

Effective: July 2025

This Brochure Supplement provides information about the background and qualifications of Hannah Near. (CRD# 6572533) in addition to the information contained in the Black Walnut Wealth Management LLC (CRD# **337606**) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or Black Walnut Wealth Management LLC Disclosure Brochure, please contact us at (231) 421-7711.

Additional information about Hannah Near is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov

Item 2 – Educational Background and Business Experience

Hannah Near is an Investment Adviser Representative of Black Walnut Wealth Management LLC.

Ms. Near was born in 1992.

Ms. Near graduated from College of William and Mary in 2014 with a Masters in Accounting and from Saginaw Valley State University in 2013 with a Bachelor of Business Administration.

Ms. Near, CFP® The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is a professional certification mark for financial planners conferred by the Certified Financial Planner Board of Standards, Inc. in the United States. To receive authorization to use the designation, the candidate must meet education, examination, experience and ethics requirements and pay an ongoing certification fee. The CFP® Board also requires certain ongoing continuing standards be met.

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

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

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

Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

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

seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Ms. Near, CPA The Certified Public Accountant (CPA) designation is a professional certification for accountants conferred by the respective state boards of accountancy in the United States. To receive authorization to use the designation, the candidate must meet education, examination, experience and ethics requirements and maintain an active license through ongoing continuing education and fee payments. State boards also require certain ongoing professional standards be met.

To earn the CPA designation, candidates must meet several requirements. The first of which is the educational requirement, which typically requires candidates to have completed 150 semester hours of college coursework from an accredited institution, including specific accounting and business courses. Candidates must then pass the four-part Uniform CPA Examination administered by the American Institute of Certified Public Accountants (AICPA). After passing the examination, the candidate must demonstrate relevant professional experience in accounting, auditing, taxation, or related fields as specified by their state board.

The final components are the ethics and continuing education requirements. CPAs are required to adhere to their state board's code of professional conduct and ethics rules, as well as complete ongoing continuing professional education (CPE) requirements to maintain their license in good standing.

Employment History:

07/2025 to Present – Black Walnut Wealth Management LLC

Ms. Near is an Investment Advisor Representative with Black Walnut Wealth Management. She also serves as the firm's Chief Compliance Officer.

01/2025 to 09/2025 - Dynamic Wealth Advisors

Ms. Near was an Investment Advisor Representative with Dynamic Wealth Advisors. Investment advisory business was conducted through Dynamic Wealth Advisors under the d/b/a of Black Walnut Wealth Management LLC.

08/2023 to 01/2025 - FP Alpha & Altfest Wealth Management Tax Consulting

Ms. Near was a Tax Consultant with FP Alpha & Altfest Wealth Management Tax Consulting.

09/2021 to 11/2023 - Raymond James Financial Services Advisors, Inc.

Ms. Near was an Investment Advisor Representative and Registered Representative with Raymond James Financial Services Advisors, Inc.

03/2019 to 08/2021– Edward Jones

Ms. Near was a Financial Advisor at Edward Jones.

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

Ms. Near has not been involved in any regulatory, civil or criminal action. In addition, there have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Near.

We do encourage you to independently review the background of Ms. Near on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 4 – Other Business Activities

Ms. Near is an Investment Advisor Representative at Black Walnut Wealth Management LLC and does not participate in any other investment related outside business activities.

Item 5 – Additional Compensation

Ms. Near does not receive any other type of compensation outside of his advisory services with Black Walnut Wealth Management LLC.

Item 6 – Supervision

Ms. Near serves as the Chief Compliance Officer for Black Walnut Wealth Management LLC and supervises her own investment adviser representative activities. As Chief Compliance Officer, Ms. Near is responsible for developing, implementing, and maintaining the firm's compliance policies and procedures, conducting periodic compliance reviews, and ensuring adherence to applicable securities regulations. She supervises her own advisory activities through the firm's compliance framework, which includes regular review of client accounts and transactions, periodic compliance monitoring, review of client communications and marketing materials, and oversight of outside business activities. All investment advice and recommendations are subject to the firm's supervisory review and approval processes. Ms. Near can be reached at (231) 421-7711.