ITEM 1 COVER PAGE

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

James P. Rieniets, CFP®

VANTAGE POINT
WEALTH MANAGEMENT

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This brochure supplement provides information about James P Rieniets and supplements the Investment VPWM Advisors LLC dba Vantage Point Wealth Management brochure. You should have received a copy of that brochure. Please contact James P. Rieniets if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT JAMES P. RIENIETS (CRD #4235959) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Supervised Person – James P. Rieniets

- Year of birth: 1961

Item 2 - Educational Background and Business Experience

Educational Background:

- University of Wyoming; Master's Degree – Education/Teacher Leadership; 1999
- Valley City State College; Bachelor of Arts - Biology; 1984

Business Experience:

- VPWM Advisors LLC; Investment Advisor Representative; 11/2026 – Present
- LPL Financial LLC dba Rieniets Financial Planning; Investment Advisor Representative and Registered Representative; 11/2017 - Present
- Rieniets Financial Services, Inc.; Owner/Officer; 11/2017 – Present
- Sole Proprietor; Insurance Agent; 01/2008 - Present
- Investment Centers of America, Inc.; Investment Advisor Representative; 02/2000 – 11/2017

Item 3 - Disciplinary Information

A. James Rieniets has never been involved in a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction for which he:

1. Was convicted of, or pled guilty or nolo contender ("no contest") to: (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Was found to have been involved in a violation of an investment-related statute or regulation; or
4. Was the subject of any order, judgement, or decree permanently or temporarily enjoining or otherwise limiting him from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

B. James Rieniets has never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or
2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority
   (a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his

investment-related activities; or (d) imposing a civil money penalty of more than $2,500 on him.

C. James Rieniets has never been the subject of a self-regulatory organization (SRO) proceeding in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business; or
2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than $2,500.

D. James Rieniets has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

James Rieniets has a financially affiliated business as a registered representative and investment advisor representative with LPL Financial LLC. Mr. Rieniets is also a licensed insurance agent. Greater than 50% of his time is spent on these activities. He will offer Clients products and services from these business practices. As a registered representative, investment advisor representative, and insurance agent he may receive separate yet typical commissions/compensation.

These practices represent a conflict of interest because they give an incentive to recommend products or services based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another registered representative, investment advisor representative, or insurance agent of their choosing.

Item 5 - Additional Compensation

James Rieniets receives additional compensation for his roles disclosed in item 4 above. He does not receive any performance-based fees.

Item 6 - Supervision

Joseph McRae is the Chief Compliance Officer of VPWM Advisors LLC. Joseph McRae reviews James Rieniets' work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Joseph McRae can be reached at joe@vpwealthmgmt.com or 763-587-7120.