ITEM 1 COVER PAGE

SUPERVISED PERSON BROCHURE

FORM ADV PART 2B

Nita R. Rieniets, CFP®

VANTAGE POINT
WEALTH MANAGEMENT

Main Office Address:
505 North Highway 169, Suite 260
Plymouth, MN 55441

Tel: 406-223-3931

nita@rienietsfinancial.com

November 6, 2026

This brochure supplement provides information about Nita R. 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 Nita R. Rieniets if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT NITA R. RIENIETS (CRD #1621201) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Supervised Person – Nita R. Rieniets, CFP®

- Year of birth: 1959

Item 2 - Educational Background and Business Experience

Educational Background:

- University of Mary; Bachelor of Arts - Business; 1986

Business Experience:

- VPWM Advisors LLC; Investment Advisor Representative; 11/2026 – Present
- ICAG Insurance Agency; Insurance Agent; 02/2021 - 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
- Investment Centers of America, Inc.; Investment Advisor Representative; 02/2005 – 11/2017
- Investment Centers of America, Inc.; Registered Representative; 05/1995 – 11/2017

Professional Certifications

Nita R. Rieniets has earned certifications and credentials that are required to be explained in further detail.

CERTIFIED FINANCIAL PLANNER™ (CFP®)

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

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 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 services. 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 hours 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*.

Item 3 - Disciplinary Information

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

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. Nita 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 she:

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

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. Nita 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

Nita Rieniets has a financially affiliated business as a registered representative and investment advisor representative with LPL Financial LLC. In addition, she is a licensed insurance agent with ICAG Insurance Agency. Greater than 50% of her time is spent on these activities. She will offer Clients products and services from these business practices. As a registered representative, investment advisor representative, and insurance agent, she 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

Nita Rieniets receives additional compensation for her roles disclosed in item 4 above. She does not receive any performance-based fees.

Item 6 - Supervision

Joseph McRae is the Chief Compliance Officer of VPWM Advisors LLC. Joseph McRae reviews Nita 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.