

HIGH TIDE ADVISORY LLC

Form ADV Part 2A – Firm Brochure

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This brochure provides information about the qualifications and business practices of High Tide Advisory (“High Tide,” “the Firm,” or “we”). If you have any questions about the contents of this brochure, please contact us at (404) 904-1106 or brad@hightideadvisory.com.

The information in this brochure has not been approved or verified by any state securities authority or the United States Securities and Exchange Commission (“SEC”).

Additional information about High Tide Advisory is also available at **www.hightideadvisory.com**. Registration with any state securities authority does not imply a certain level of skill or training.

Material Changes

This is the annual updating amendment for the fiscal year ended December 31, 2025.

The following changes have been made since the December 11, 2025 brochure:

- **Fee schedule alignment.** The fee schedule in this brochure has been confirmed as the firm’s operative fee schedule and aligned across all client-facing documents. No fee rates have changed.
- **Time allocation updated.** Item 19.B has been updated to reflect Mr. Blomquist’s current forward-looking professional time allocation: approximately 45% to HTA investment-advisory and financial-planning duties, 50% to BJB Insurance Solutions LLC insurance brokerage activities, and 5% to High Tide Tax Solutions LLC tax oversight. This supersedes all prior time-allocation disclosures.
- **Principal office address updated.** **The firm’s principal office and place of business has relocated from 725 Hillcrest Drive to 1022 North Evergreen Drive, Iron Mountain, MI 49801. This is a private residence used as a home office, as previously disclosed.** Advisory services, investment strategies, custodian, conflicts, and disciplinary status are unchanged.

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Item 4: Advisory Business

A. Firm Description & Principal Owners

High Tide Advisory (“High Tide”, “HTA”, or the “Firm”) is a state-registered investment adviser headquartered in Iron Mountain, Michigan. The Firm was founded in 2025 by Bradley Blomquist, who remains the principal owner.

B. Types of Advisory Services

High Tide Advisory (“HTA”) delivers non-discretionary investment advisory services and flat-fee or subscription financial-planning engagements. Our role is to design asset-allocation recommendations (typically diversified ETF models) and model updates for the client to execute at the custodian of their choice, and to monitor progress at least annually. We also offer stand-alone consulting—e.g., retirement-income mapping, tax-efficient distribution strategy, and business-owner qualified-plan design—where clients implement our written recommendations independently. HTA never maintains discretionary trading authority or custody.

High Tide offers a range of advisory services, including:

- **Portfolio Management** (non-discretionary)
- **Financial Planning** (cash flow analysis, retirement planning, tax strategies, estate coordination)
- **Retirement Planning** for individuals and businesses
- **Business Consulting** (e.g., retirement plan strategies)

High Tide Advisory does not provide legal advice or prepare legal documents. Clients should consult a qualified attorney for legal questions, document drafting, or other legal services.

The Firm does not sponsor or participate in wrap fee programs.

C. Tailored Services and Client-Imposed Restrictions

High Tide tailors its advisory services to the individual needs of each client. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Because we provide non-discretionary portfolio management, all final investment decisions require client approval.

Affiliate Services. The principal of High Tide Advisory LLC (“HTA”) separately owns High Tide Tax Solutions LLC, which provides fee-based federal and state income-tax preparation and year-round tax-planning services, and BJB Insurance Solutions LLC, an independent insurance agency. These entities are legally distinct from HTA; engagements with them are governed by separate agreements and fee schedules. Clients are not required to use either affiliate and may select any tax professional or insurance provider.

D. Assets Under Management

As of **December 31, 2025**, the Firm manages **\$0** on a non-discretionary basis. High Tide does not exercise discretion over client accounts.

Item 5: Fees and Compensation

A. Fee Schedule

Assets-Under-Management (AUM) Fee

HTA charges an annual tiered fee of **1.00%** on the first \$3,000,000 of AUM and **0.85%** on assets above that amount. Households below \$300,000 AUM are subject to a **\$3,000 minimum annual advisory fee**.

Fees are negotiable based on factors such as household size, related accounts, overall complexity of the engagement, and the anticipated level of planning and service required.

Flat-Fee Financial Planning

A fixed fee of **\$2,500** (Basic), **\$5,000** (Intermediate), or **\$7,500** (Comprehensive) is quoted in writing before engagement.

Hourly Consulting

HTA charges **\$300 per hour**. Clients may pre-purchase five hours for \$1,400 or ten hours for \$2,700.

Business Retirement-Plan Consulting

Plan set-up ranges from \$3,500 to \$7,500; ongoing service is typically 0.50% of plan assets for plans exceeding \$500,000.

Project-Based Engagements

Examples include retirement-plan implementation at \$2,500 per plan and tax-efficient withdrawal analyses at \$1,500–\$3,500.

Tax Preparation & Advisory (High Tide Tax Solutions, LLC)

Individual returns range from \$450 to \$1,200; business returns from \$1,200 to \$3,500; tax-only consulting is \$275 per hour. Tax fees are billed separately by the affiliated firm and are not advisory fees. Clients are free to use any tax preparer.

B. Payment of Fees

- **Advisory AUM fees** are billed quarterly in arrears and may be debited by the custodian or invoiced directly.
- **Flat-fee, project, and plan set-up fees** require 50% upon engagement and 50% on delivery.
- **Hourly consulting** is invoiced when work is complete unless a pre-paid package is selected.
- **Tax-service fees** are invoiced by High Tide Tax Solutions upon delivery of the return or memorandum and are payable upon receipt.

C. Other Fees & Expenses

Client accounts will also incur custodial and transaction costs—such as brokerage commissions, ticket charges, wire fees, and ETF or mutual-fund expenses—which are independent of HTA's advisory fees and any tax-service fees. See Item 12 – Brokerage Practices for how we evaluate execution quality and costs.

D. Prepayment of Fees

HTA may request up to 50% of a quoted flat-fee or project fee in advance. Unearned portions are refunded pro-rata if the engagement terminates early. HTA does not require or accept more than \$500 per client, six months or more in advance for ongoing advisory services. Tax-return fees are typically earned within 90 days and therefore do not exceed the six-month / \$500 pre-payment threshold.

E. Outside Compensation & Conflicts of Interest

Firm principal Bradley J. Blomquist owns two affiliated businesses:

- **BJB Insurance Solutions, LLC** – may pay life-insurance or annuity commissions.
- **High Tide Tax Solutions, LLC** – receives fees for tax preparation and advisory services.

These revenues are separate from advisory fees and may create conflicts of interest. HTA mitigates these conflicts by:

- Disclosing affiliated relationships in Items 5 and 10;
- Informing clients they are never required to purchase insurance or tax services through the affiliates; and
- Adhering to a fiduciary duty to recommend only products and services reasonably believed to be in each client's best interest.

HTA receives no sales loads, revenue-sharing, brokerage concessions, or soft-dollar credits in connection with any recommendation or client referral.

Item 6: Performance-Based Fees and Side-By-Side Management

High Tide does not charge performance-based fees (fees based on a share of capital gains or capital appreciation of the client's funds). Therefore, side-by-side management of performance-fee accounts versus fee-only accounts does not apply.

Item 7: Types of Clients

High Tide provides advisory services to:

- Individuals (including high-net-worth individuals)
- Businesses

The Firm's minimum fee arrangement is a **\$3,000 minimum annual advisory fee** for clients with less than \$300,000 in AUM.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss

A. Methods of Analysis

- **Fundamental Analysis:** Evaluating financial statements, industry trends, and economic factors.
- **Modern Portfolio Theory (MPT):** Emphasizing diversification and risk-adjusted returns.
- **Market Trend Analysis:** Tactical adjustments in asset allocation based on macroeconomic indicators.

B. Investment Strategies

- **Long-Term Growth and Retirement Planning:** Goal-based portfolios aimed at wealth accumulation and risk management.
- **Tactical Asset Allocation:** Periodic rebalancing and adjustments based on market conditions, client risk tolerance, and objectives.
- **Tax-Efficient Strategies:** Use of Roth conversions, 401(k) optimization, and other techniques to manage tax liability.
- **Business Retirement Solutions:** Customized 401(k), SEP IRA, SIMPLE IRA design.

C. Material Risks of Significant Methods of Analysis & Investment Strategies

- **Fundamental Analysis – Material Risks.** Fundamental analysis relies on the accuracy of publicly available financial data. Financial statements can be restated, fraudulently prepared, or interpreted incorrectly; macro-economic assumptions may change unexpectedly, causing securities selected with this method to decline in value.
- **Modern Portfolio Theory (MPT) – Material Risks.** MPT assumes that correlations between asset classes remain relatively stable and that past volatilities are indicative of future risk. Correlations can spike toward 1.0 during market stress, defeating diversification benefits, and historical returns may not repeat.
- **Market-Trend / Tactical Overlay – Material Risks.** Tactical shifts attempt to reduce loss or enhance return by interpreting macroeconomic indicators. These decisions involve timing risk; inaccurate signals can cause underperformance compared with a passive buy-and-hold approach and may generate higher turnover and taxes.

Clients must be prepared to bear the risk of loss, including loss of original principal.

D. Risks

Strategy or Method	Principal Material Risks
Long-term ETF allocation (core)	Market risk, inflation risk, tracking-error risk
Tactical asset-allocation shifts (≤ 20% of portfolio when used)	Timing risk (underperformance vs staying fully invested), higher turnover and potential tax drag
Individual bond ladders (municipal or Treasury)	Interest-rate risk, call/prepayment risk, liquidity for odd-lot bonds
Tax-efficient Roth conversions / distribution planning	Legislative / tax-law change risk impacting expected after-tax outcomes
All strategies	Cyber-security and qualified-custodian insolvency risk

There is no guarantee that any strategy will achieve its objective.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

High Tide Advisory LLC and its management persons have no reportable criminal or civil actions as described under Item 9A of the Form ADV Part 2 instructions.

B. Administrative Proceedings

High Tide Advisory LLC and its management persons have not been the subject of any administrative proceeding, including those before federal, state, or self-regulatory organizations, as described under Item 9B.

C. Self-Regulatory Organization (SRO) Proceedings

High Tide Advisory LLC and its management persons have not been involved in any self-regulatory organization (SRO) proceeding, including FINRA or any other SRO, as described in Item 9C.

Item 10: Other Financial Industry Activities and Affiliations

A. Broker-Dealer Registration Status

Neither High Tide Advisory LLC nor its management persons are registered, nor do they have an application pending, as a broker-dealer or registered representative of a broker-dealer.

B. Futures / Commodities Registration Status

Neither High Tide Advisory LLC nor its management persons are registered, nor do they have an application pending, as a futures commission merchant, commodity pool operator, commodity trading advisor, or associated person of any of the foregoing.

C. Ownership of Affiliates and Potential Conflicts

Bradley J. Blomquist, Managing Member and investment adviser representative of HTA, is also the owner of High Tide Tax Solutions LLC and BJB Insurance Solutions LLC. Because Mr. Blomquist stands to receive compensation from these affiliates, a conflict of interest arises when he recommends their services. We mitigate this conflict by:

1. Disclosing the relationship and compensation structure in this brochure;
2. Requiring separate, written engagement letters for any affiliate services; and
3. Informing clients that comparable tax or insurance services may be obtained elsewhere.

Item 11: Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

A. Code of Ethics

High Tide has adopted a Code of Ethics expressing the Firm's commitment to ethical conduct. This Code of Ethics describes the Firm's fiduciary duties and responsibilities to clients and sets forth High Tide's practice of supervising the personal securities transactions of employees with access to client information.

Clients or prospective clients may request a copy of the Firm's Code of Ethics by contacting us at **(404) 904-1106**.

B. Participation or Interest in Client Transactions

Neither the Firm nor its related persons recommend or buy/sell securities for client accounts in which we or a related person has a material financial interest.

C. Personal Trading

Associated persons of the Firm may buy or sell some of the same securities recommended to clients. This creates a potential conflict of interest. The Firm's Code of Ethics includes personal trading policies designed to ensure that personal trading activities of employees do not interfere with making decisions in the best interests of clients.

Item 12: Brokerage Practices

A. Factors Considered in Selecting Brokers/Custodians

High Tide Advisory does not exercise investment discretion. However, based on our review of available custodians, we recommend that clients use **Altruist** as the qualified custodian for their investment accounts. We selected Altruist due to its low-cost structure, user-friendly platform, and robust technology offerings, among other factors. Clients are under no obligation to use Altruist and may choose a different broker-dealer or custodian if they prefer; however, this may limit our ability to effectively service your accounts.

B. Research & Other Soft-Dollar Benefits

High Tide receives no soft-dollar credits. We do benefit from the institutional online portal, reporting tools, and trading APIs that Altruist makes available to all advisers on its platform at no additional charge. Although these tools create an incentive to keep client assets at Altruist, we

review execution quality, costs, and service level at least annually to ensure the benefit to clients outweighs this conflict.

C. Brokerage for Client Referrals

In recommending Altruist, High Tide seeks to obtain “best execution” for client transactions relative to the overall services provided. Best execution means taking into account the full range of services (for example, execution capability, commission rates, financial responsibility, responsiveness, and platform features).

High Tide does not receive soft-dollar benefits, referral fees, or other financial compensation from Altruist for recommending it as a custodian. Clients should be aware, however, that our recommendation is limited to custodians with which we have experience and/or an existing relationship. High Tide receives no brokerage or economic benefits in exchange for referring clients to any broker-dealer or custodian.

D. Directed Brokerage

Clients may direct brokerage to a broker-dealer other than Altruist. If a client directs brokerage, they should understand that we may be unable to achieve the most favorable execution of client transactions. This may cost clients more money because, for example, the client may pay higher commissions or overall cost.

Item 13: Review of Accounts

A. Periodic Reviews

- **Investment Reviews:** While the Firm’s services are non-discretionary, we encourage clients to review portfolio allocations with us at least annually, or when material changes in personal or financial circumstances occur.
- **Financial Plans:** Upon completion of a financial plan, additional reviews are conducted based on changes in client circumstances (for example, marriage, birth, divorce, retirement).

All investment and financial-planning reviews are conducted by Bradley J. Blomquist, Managing Member and Chief Compliance Officer of the Firm.

B. Reports

Clients receive account statements directly from their custodian(s) at least quarterly. High Tide may also provide additional performance or planning reports at the client’s request.

Item 14: Client Referrals and Other Compensation

A. Referral Fees

High Tide may enter into referral or solicitor agreements with individuals or organizations (“Solicitors”). Any referral relationship, the fee-sharing arrangement, and the compensation structure will be fully disclosed to clients before the time of entering into an advisory agreement.

B. Other Compensation

HTA does not receive referral fees, fee splits, or other economic benefits from HTT or BJB for recommending those services, nor does HTT or BJB discount their fees when serving HTA advisory clients. Any future referral or revenue-sharing arrangements will be fully disclosed to clients before implementation.

Recommending High Tide Tax Solutions LLC or BJB Insurance Solutions LLC presents a conflict of interest because the Firm's principal receives compensation from those affiliates. We address this conflict by fully disclosing the affiliate relationships, using separate written engagement letters for tax or insurance services, informing clients that they are under no obligation to use either affiliate, and recommending affiliate services only when we reasonably believe they are in the client's best interest.

Item 15: Custody

High Tide does not take custody of client funds or securities.

- **Fee Deduction:** Although the Firm may deduct fees directly from client accounts (with client authorization), we rely on the "audit exception" or corresponding state rules for investment advisers that only have custody due to fee deduction authority.
- Clients receive account statements directly from the qualified custodian(s), and we urge clients to compare these statements with any reports provided by the Firm.

Clients who elect tax-preparation services through HTT may authorize HTA and HTT to share custodial Forms 1099 and year-end tax documents for efficiency. Such sharing occurs only with written client consent and in accordance with applicable privacy regulations and IRS §7216 confidentiality rules.

Item 16: Investment Discretion

High Tide does not accept discretionary authority to manage securities accounts on behalf of clients.

- **Non-Discretionary Services:** The Firm provides recommendations; however, the client always maintains the final decision-making authority on implementing trades.
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Item 17: Voting Client Securities

High Tide Advisory does not accept authority to vote client securities (proxies) on behalf of clients. Clients will receive proxy materials or other solicitations directly from their custodian, transfer agent, or the issuing company. Clients may contact HTA if they have questions about a particular solicitation, but any voting decision remains solely the client's responsibility.

Item 18: Financial Information

Under certain circumstances, state-registered advisers must disclose financial information if they require prepayment of more than \$500 in fees per client, six months or more in advance, or if there is a financial condition that impairs the Firm's ability to meet contractual commitments to clients.

- **No Financial Impairment:** High Tide has no financial commitment that impairs its ability to meet contractual and fiduciary obligations to clients.
- **Prepayment:** The Firm does not require or solicit more than \$500 in fees per client, six months or more in advance for ongoing advisory services.

High Tide Advisory LLC and its management persons have never been the subject of a bankruptcy petition during the past ten years.

Item 19: Requirements for State-Registered Advisers

A. Principal Executive Officers and Management Persons

High Tide Advisory's sole principal executive officer and management person is **Bradley J. Blomquist**, Chief Compliance Officer & Principal. His formal education and five-year business background are disclosed in Item 2 of the accompanying Brochure Supplement. Additional information is available at www.adviserinfo.sec.gov.

B. Other Business Activities – Time Allocation

Mr. Blomquist, Managing Member of High Tide Advisory LLC ("HTA"), also owns and operates two affiliated—but legally separate—entities: BJB Insurance Solutions LLC ("BJB") and High Tide Tax Solutions LLC ("HTT"). On a forward-looking basis, Mr. Blomquist anticipates allocating his professional time approximately as follows:

- **45%** (≈ 2.25 business days per week) toward investment-advisory and financial-planning duties for High Tide Advisory LLC ("HTA").
- **50%** (≈ 2.5 business days per week) toward insurance brokerage activities conducted through BJB Insurance Solutions LLC ("BJB").
- **5%** (≈ 0.25 business days per week) toward oversight of tax-preparation services provided through High Tide Tax Solutions LLC ("HTT").

Compensation received from BJB (insurance commissions) and HTT (flat tax-preparation fees) is independent of, and in addition to, the advisory fees paid to HTA. These outside interests create potential conflicts of interest because Mr. Blomquist has a financial incentive to recommend affiliate services. The Firm mitigates such conflicts through:

4. Full disclosure of the ownership relationships and fee structures (see Items 4, 5, 10, and 14 of this brochure);
5. Separate written engagement letters for any insurance or tax services; and
6. Adherence to HTA's Code of Ethics, which requires that recommendations be made solely in the client's best interest.

Clients are under no obligation to purchase insurance products through BJB or engage HTT for tax preparation, and comparable services may be obtained from non-affiliated providers.

C. Performance-Based Fees

Not applicable. High Tide Advisory does not charge performance-based fees.

D. Disciplinary or Bankruptcy History

Neither the Firm nor Mr. Blomquist has been involved in any legal or disciplinary events or bankruptcy proceedings.

E. Material Relationships With Issuers of Securities

The Firm and its related persons have no material relationship or arrangement with any issuer of securities.

F. Additional State Disclosures

None.

Contact Us

For more information about our services or to request a copy of this brochure or our Code of Ethics, please contact:

High Tide Advisory LLC

Phone: (404) 904-1106 **Email:** brad@hightideadvisory.com

Address: 1022 North Evergreen Drive, Iron Mountain, MI 49801

Disclaimer: This brochure is not a contract, and its contents are for informational purposes only. Prospective and current clients are encouraged to carefully review all program documents, advisory agreements, and disclosures before engaging with High Tide Advisory.