

This brochure supplement provides information about Ulrike Bittenbinder that supplements the Sapphire Wealth Consulting, Inc. brochure. You should have received a copy of that brochure. Please contact Ulrike Bittenbinder if you did not receive Sapphire Wealth Consulting, Inc.'s brochure or if you have any questions about the contents of this supplement.

Sapphire Wealth Consulting, Inc, is a State registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications an Adviser gives you should be used to determine whether or not to hire or retain an Adviser.

Additional information about Ulrike Bittenbinder is also available on the SEC's website at www.adviserinfo.sec.gov.

Sapphire Wealth Consulting, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Ulrike Bittenbinder

Personal CRD Number: 6659814

Investment Adviser Representative

Sapphire Wealth Consulting, Inc.

(904) 728-2769

uli@sapphirewealth.net

UPDATED: February 16, 2022

Item 2: Educational Background and Business Experience

Name: Ulrike Bittenbinder **Born:** 1978

Educational Background and Professional Designations:

Education:

MBA Finance Concentration, University of North Florida – 2006

Designations:

Certified Private Wealth Advisor® CPWA® certification obtained November 1, 2010.

An advanced credential created specifically for wealth managers who work with high-net-worth individuals, focusing on the life cycle of wealth: accumulation, preservation, and distribution. Candidates who earn the certification understand how to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth.

To achieve a CPWA designation candidates must meet the prerequisite, education, and exam requirements. All candidates must obtain all the following:

- A bachelor's degree from an accredited university or college or have one of the following license or designation: CIMA, CIMC, CFA, CFP, ChFC or CPA license.
- An acceptable record according to the Investments & Wealth Institute's Admissions Committee.
- Five years of experience in the financial field.

CPWA candidates can obtain their coursework and examination requirements in one of four ways: through the Investments & Wealth Institute; in partnership with The University of Chicago Booth School of Business or the Yale School of Management; or through their investment firm.

If a candidate obtains their certification from The University of Chicago Booth School of Business or the Institute, they will complete a self-directed study. All candidates will use a combination of videos, readings, quizzes, and puzzles to gain knowledge of the topics tested on the CPWA exam. Then, the University of Chicago Booth School of Business facilitates a weeklong extensive training program that all candidates must attend.

CFP® certification obtained on April 21, 2016.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification

marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients. CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

01/2016 - Present	CEO/ CIO/CCO Sapphire Wealth Consulting, Inc.
06/2017 - 2/2021	Instructor for CERTIFIED FINANCIAL PLANNER™ Certificate Program- weekend classes Ken Zahn/UNF
01/2012 - 12/2021	CFO - part time Paul A Moir M.D. P.A.
06/2013 - 08/2015	Client Advocate Advent
07/2012 - 04/2013	Financial Analyst Allstate
01/2006 - 01/2012	Director, Wealth Management Legacy Trust Family Wealth Offices

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Currently none.

Item 5: Additional Compensation

Ulrike Bittenbinder does not receive any economic benefit from any person, company, or organization, other than Sapphire Wealth Consulting, Inc. in exchange for providing clients advisory services through Sapphire Wealth Consulting, Inc..

Item 6: Supervision

As the Chief Compliance Officer of Sapphire Wealth Consulting, Inc., Ulrike Bittenbinder supervises all activities of the firm. Ulrike Bittenbinder's contact information is on the cover page of this disclosure document. Ulrike Bittenbinder adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Ulrike Bittenbinder has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Ulrike Bittenbinder has NOT been the subject of a bankruptcy petition in the past ten years.