

Business-owner Strategies Group, LLC

d/b/a BSG Advisers

CRD 297243

56 Hunter Street, Suite 230

Apex, NC 27502

(919) 267-4753

www.bsgadvisers.com

FORM ADV PART 2B

BROCHURES for all Investment Advisers

Business-owner Strategies Group, LLC

56 Hunter Street, Suite 230

Apex, NC 27502

(919) 267-4753

www.bsgadvisers.com

FORM ADV PART 2B

Individual Disclosure Brochure

for

Justin Michael Struble, CFP®

Investment Adviser Representative

CRD # 5700003

(919) 766-0231

jmstruble@bsgadvisers.com

Updated

January 12, 2026

This brochure supplement provides information about Justin Michael Struble that supplements the Business-owner Strategies Group, LLC brochure. You should have received a copy of that brochure. Contact us at compliance@bsgadvisers.com or 919-267-4753 if you did not receive Business-owner Strategies Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about this representative is available at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Justin Struble, CFP®

Year of Birth: 1980

Formal Education After High School:

- NC State University, BS Construction Engineering and Management, 12/2003

Business Background Last Ten Years:

- Arrowhead Cleaning, LLC, CFO, 05/2024 - Present
- TNT Carpet Cleaning, L.L.C., Managing Member, 12/2023 - Present
- Ocean Treasures Topsail, LLC, General Partner, 01/2021 - Present
- JC FLP, General Partner, 08/2020 – Present
- Business-owner Strategies Group, LLC, Manager and/or Investment Adviser Representative, 09/2018-Present
- Wealth CAPS Inc, President, 01/2012 - Present
- AE Wealth Management, Investment Adviser Representative, 08/2016 - 07/2018
- Global Financial Private Capital, Investment Adviser Representative, 03/2012 - 08/2016

Professional Designations and Certifications: **CFP®**

Mr. Struble holds the **CERTIFIED FINANCIAL PLANNER™** (CFP®) designation from the Certified Financial Planner Board of Standards, Inc., requiring a bachelor's degree, advanced financial planning coursework, passing a comprehensive exam, three years of relevant experience, and adherence to a fiduciary standard. He completes 30 hours of continuing education biennially, including two hours on ethics. CFP® professionals who fail to maintain standards may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Struble has 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

Mr. Struble is involved in several other business activities that, taken together, comprise approximately 20% of his professional time, with the remainder focused on investment advice.

Mr. Struble is the sole owner of Wealth CAPS, Inc., which holds a minority ownership interest in Business-owner Strategies Group, LLC. As a licensed insurance agent, Mr. Struble sells insurance products through Wealth CAPS, Inc., with commissions paid to Wealth CAPS, Inc., creating a conflict of interest as he might recommend products based on commissions rather than client needs. Business-owner Strategies Group, LLC mitigates this through policies requiring Mr. Struble to act in clients' best interests and regular supervisory reviews. Clients are not obligated to purchase insurance through him or Wealth CAPS, Inc. Commissions are separate from advisory fees.

Mr. Struble serves as a compensated CFO of Arrowhead Cleaning, LLC, a non-investment-related business focused on cleaning services. This does not create a conflict of interest as it is not offered to clients and does not influence advisory services.

Mr. Struble is the general partner of JC FLP, a family limited partnership for investments in real estate and securities, involving only Mr. Struble and his family. JC FLP is a client of BSG Advisers, creating a conflict of interest as Mr. Struble may prioritize its interests. BSG Advisers mitigates this through policies requiring Mr. Struble to act in clients' best interests and regular supervisory reviews. JC FLP does not offer services to BSG Advisers' clients or the public.

Mr. Struble is a Managing Member of TNT Carpet Cleaning, LLC, a non-investment-related business engaged in commercial and residential carpet cleaning, generating income but not offered to clients, so no conflict of interest arises.

Mr. Struble is the general partner for Ocean Treasures Topsail, LLC, a rental property business generating income but not offered to clients for use, rent, or purchase, so no conflict of interest arises.

Item 5 Additional Compensation

Mr. Struble does not receive any economic benefit from any person, company, or organization other than BSG Advisers in exchange for providing clients advisory services through BSG Advisers. Commissions from insurance sales, and income from JC FLP, Arrowhead Cleaning, LLC, and Ocean Treasures Topsail, LLC, as noted in Item 4, are separate and not tied to advisory services.

Item 6 Supervision

As a representative of BSG Advisers, Mr. Struble is supervised by Mr. Laird Hepburn, the firm's Chief Compliance Officer (CCO). The CCO is responsible for ensuring supervised persons adhere to required regulations regarding activities of Investment Adviser Representatives, as well as policies and procedures outlined in the firm's Policies and Procedures, Code of Ethics, and related documents. You can reach our CCO by calling our main number or by emailing compliance@bsgadvisers.com.

Item 7 Disciplinary Information for Investment Adviser Representatives

Mr. Struble has not been involved in any arbitration claims, civil, self-regulatory, or administrative proceedings, or bankruptcy events, as required by SEC and state regulations.

Business-owner Strategies Group, LLC

56 Hunter Street, Suite 230

Apex, NC 27502

(919) 267-4753

www.bsgadvisers.com

FORM ADV PART 2B

Individual Disclosure Brochure

for

George Andrew “Drew” Leisure

Investment Adviser Representative

CRD # 6295263

703-646-0707

Updated

January 12, 2026

This brochure supplement provides information about George Leisure that supplements the Business-owner Strategies Group, LLC brochure. You should have received a copy of that brochure. Contact us at compliance@bsgadvisers.com or 919-267-4753 if you did not receive Business-owner Strategies Group, LLC's brochure or if you have any questions about the contents of this supplement. This supplement has not been reviewed or approved by the U.S. Securities and Exchange Commission or any state securities authority

Additional information about this representative is available at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

George Andrew “Drew” Leisure

Year of Birth: 1989

Formal Education After High School:

- East Carolina University, BS, Business Administration, 5/2012

Business Background Last Ten Years:

- Business-owner Strategies Group, LLC, Investment Adviser Representative 08/2024 - Present
- Eagle Strategies LLC, Investment Adviser Representative 04/2023-08/2024
- Avenue Wealth LLC, Registered Representative 11/2015 - 08/2024
- NYLIFE Securities LLC, Registered Representative 11/2015 - 08/2024
- New York Life Insurance Co, Agent 10/2015 - 08/2024
- MML Investor Services LLC, Registered Representative 03/2014 - 10/2015
- MassMutual Financial Group, Agent 10/2013 - 10/2015

Professional Designations and Certifications: Mr. Leisure does not hold any professional designations.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Leisure has 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

Mr. Leisure, a licensed insurance agent, may sell insurance products and earn commissions. This creates a conflict of interest as Mr. Leisure might recommend insurance products based on commissions rather than solely considering your needs. To mitigate this conflict of interest, we maintain policies requiring Mr. Leisure to act in the best interest of clients and we conduct regular supervisory reviews to ensure recommendations align with client needs. You are under no obligation, contractual or otherwise, to purchase insurance products from him or through any person affiliated with our firm. Commissions are separate from advisory fees.

Mr. Leisure's other business activities comprise approximately 10% of his professional time.

Item 5 Additional Compensation

Mr. Leisure does not receive any economic benefit from any person, company, or organization other than BSG Advisers in exchange for providing clients advisory services through BSG Advisers. Commissions from insurance sales, as noted in Item 4, are separate and not tied to advisory services.

Item 6 Supervision

As a representative of BSG Advisers, Mr. Leisure is supervised by Mr. Laird Hepburn, the firm's Chief Compliance Officer (CCO). The CCO is responsible for ensuring supervised persons adhere to required regulations regarding activities of Investment Adviser Representatives, as well as policies and

procedures outlined in the firm's Policies and Procedures, Code of Ethics, and related documents. You can reach our CCO by calling our main number or by emailing compliance@bsgadvisers.com.

Item 7 Disciplinary Information for Investment Adviser Representatives

Mr. Leisure has not been involved in any arbitration claims, civil, self-regulatory, or administrative proceedings, or bankruptcy events, as required by SEC and state regulations.

Business-owner Strategies Group, LLC

56 Hunter Street, Suite 230

Apex, NC 27502

(919) 267-4753

www.bsgadvisers.com

FORM ADV PART 2B

Individual Disclosure Brochure

for

Kristofer “Kris” Richard Alban

Investment Adviser Representative

CRD # 5531685

919-444-2324

Updated

January 12, 2026

This brochure supplement provides information about Kristofer Alban that supplements the Business-owner Strategies Group, LLC brochure. You should have received a copy of that brochure. Contact us at compliance@bsgadvisers.com or 919-267-4753 if you did not receive Business-owner Strategies Group, LLC's brochure or if you have any questions about the contents of this supplement. This supplement has not been reviewed or approved by the U.S. Securities and Exchange Commission or any state securities authority.

Additional information about this representative is available at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Kristofer “Kris” Richard Alban

Year of Birth: 1976

Formal Education After High School:

- University of Maryland, BS, Marketing, 05/1998

Business Background Last Ten Years:

- BSG Advisers, Investment Adviser Representative 12/2025 - Present
- ThriveCap, LLC, Owner and Marketing Consultant 06/2023 - Present
- BSG Advisers, Associate Planner 09/2024 - 12/2025
- iGrad, Executive Vice President 11/2009 - 05/2023
- Assent LLC, Prop Trader 05/2007 - 10/2009

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Alban has 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

Mr. Alban provides marketing consulting services as managing member of ThriveCap LLC. This activity involves offering non-securities related general marketing and business strategy advice to various clients. Mr. Alban receives compensation directly from his consulting clients which is separate from his compensation from BSG Advisers. To manage potential conflicts of interest, Mr. Alban strictly separates all client communications and services; he does not offer investment advice through his consulting business, nor does he use BSG Advisers' resources or solicit BSG Advisers' clients for consulting services.

As a licensed insurance agent, Mr. Alban sells insurance products through ThriveCAP, LLC with commissions paid to ThriveCAP, LLC, creating a conflict of interest as he might recommend products based on commissions rather than client needs. Business-owner Strategies Group, LLC mitigates this through policies requiring Mr. Alban to act in clients' best interests and regular supervisory reviews. Clients are not obligated to purchase insurance through him or ThriveCAP, LLC. Commissions are separate from advisory fees. Mr. Alban's activities do not compromise his ability to provide advisory services.

Item 5 Additional Compensation

Mr. Alban does not receive any economic benefit from any person, company, or organization other than BSG Advisers in exchange for providing clients advisory services through BSG Advisers.

Item 6 Supervision

As a representative of BSG Advisers, Mr. Alban is supervised by the firm's Chief Compliance Officer (CCO). The CCO is responsible for ensuring supervised persons adhere to required regulations regarding activities of Investment Adviser Representatives, as well as policies and procedures outlined in the firm's Policies and Procedures, Code of Ethics, and related documents. You can reach our CCO by calling our main number or by emailing compliance@bsgadvisers.com.

Item 7 Disciplinary Information for Investment Adviser Representatives

Mr. Alban has not been involved in any arbitration claims, civil, self-regulatory, or administrative proceedings, or bankruptcy events, as required by SEC and state regulations.

Business-owner Strategies Group, LLC

56 Hunter Street, Suite 230

Apex, NC 27502

(919) 267-4753

www.bsgadvisers.com

FORM ADV PART 2B

Individual Disclosure Brochure

for

Laird Wallace Hepburn, CFP®

Investment Adviser Representative

CRD # 5484767

(919) 901-1038

lwhepburn@bsgadvisers.com

Updated

January 12, 2026

This brochure supplement provides information about Laird W Hepburn that supplements the Business-owner Strategies Group, LLC brochure. You should have received a copy of that brochure. Contact us at compliance@bsgadvisers.com or 919-267-4753 if you did not receive Business-owner Strategies Group, LLC's brochure or if you have any questions about the contents of this supplement. This supplement has not been reviewed or approved by the U.S. Securities and Exchange Commission or any state securities authority.

Additional information about this representative is available at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Laird W Hepburn, CFP®

Year of Birth: 1962

Formal Education After High School:

- Texas A&M, BS Computer Science, 12/1984
- Naval Postgraduate School, MS Applied Mathematics, 10/1992

Business Background Last Ten Years:

- TLA Group, Inc, President, 10/2020 - Present
- Business-owner Strategies Group, LLC, Chief Compliance Officer and Investment Adviser Representative 08/2018 - Present
- Business-owner Strategies Group, LLC, Managing Member 09/2016 – 12/2020
- MML Investors Services, Registered Representative, 02/2014 - 08/2018
- Mass Mutual Life Insurance Company, Agent, 01/2014 - 08/2018
- AXA Advisors, LLC, Registered Representative, 08/2008 - 01/2014

Professional Designations and Certifications: CFP®

Mr. Hepburn holds the **CERTIFIED FINANCIAL PLANNER™** (CFP®) designation from the Certified Financial Planner Board of Standards, Inc., requiring a bachelor's degree, advanced financial planning coursework, passing a comprehensive exam, three years of relevant experience, and adherence to a fiduciary standard. He completes 30 hours of continuing education biennially, including two hours on ethics. CFP® professionals who fail to maintain standards may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their certification.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Hepburn has 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

Mr. Hepburn is the sole owner of TLA Group, Inc., which holds a minority ownership interest in Business-owner Strategies Group, LLC. As a licensed insurance agent, Mr. Hepburn sells insurance products through TLA Group, Inc., with commissions paid to TLA Group, Inc., creating a conflict of interest as he might recommend products based on commissions rather than client needs. Business-owner Strategies Group, LLC mitigates this through policies requiring Mr. Hepburn to act in clients' best interests and regular supervisory reviews to ensure recommendations align with client needs. Clients are not obligated to purchase insurance through him or TLA Group, Inc. Commissions are separate from advisory fees.

Mr. Hepburn is an independent sales representative of Legal Shield and may recommend subscription services that earn direct compensation. This creates a conflict of interest as recommendations may be influenced by compensation. Mitigation measures are as described above. You are not obligated to purchase Legal Shield services through Mr. Hepburn.

Mr. Hepburn owns rental property, generating income but not offered to clients for use, rent, or purchase, so no conflict of interest arises. These activities require minimal time and are included in the 15% allocated to other business activities.

Mr. Hepburn's other business activities comprise approximately 15% of his professional time.

Item 5 Additional Compensation

Mr. Hepburn does not receive any economic benefit from any person, company, or organization other than BSG Advisers for providing advisory services. Commissions from insurance sales and Legal Shield subscriptions, as noted in Item 4, are separate and not tied to advisory services.

Item 6 Supervision

As the Chief Compliance Officer of BSG Advisers, Mr. Hepburn supervises the advisory activities of our firm. His advisory activities are overseen by the firm's compliance policies and procedures, with independent reviews by the other two Principals of BSG Advisers: Robert Picha and Justin Struble. Mr. Hepburn can be reached at 919-901-1038 or by email at lwhepburn@bsgadvisers.com. If you wish to speak to one of the other Principals, please call our office at 919-267-4753.

Item 7 Disciplinary Information for Investment Adviser Representatives

Mr. Hepburn has not been involved in any arbitration claims, civil, self-regulatory, or administrative proceedings, or bankruptcy events, as required by SEC and state regulations.

Business-owner Strategies Group, LLC

56 Hunter Street, Suite 230

Apex, NC 27502

(919) 267-4753

www.bsgadvisers.com

FORM ADV PART 2B

Individual Disclosure Brochure

for

Robert Francis “Bobby” Picha

Investment Adviser Representative

CRD # 2820210

(919) 901-1035

rfpicha@bsgadvisers.com

Updated

January 12, 2026

This brochure supplement provides information about Robert Francis “Bobby” Picha that supplements the Business-owner Strategies Group, LLC brochure. You should have received a copy of that brochure. Contact us at compliance@bsgadvisers.com or 919-267-4753 if you did not receive Business-owner Strategies Group, LLC's brochure or if you have any questions about the contents of this supplement. This supplement has not been reviewed or approved by the U.S. Securities and Exchange Commission or any state securities authority.

Additional information about this representative is available at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Robert Picha

Year of Birth: 1973

Formal Education After High School:

- State University of New York, Farmingdale, AS, Business Administration, 12/1994
- City University of New York, Queens College, BA, Economics, 6/1996

Business Background Last Ten Years:

- Intelligent Insights, Inc., President, 11/2020 - Present
- Business-owner Strategies Group, LLC, Manager and Investment Adviser Representative 08/2018 - Present
- MML Investors Services, Registered Representative, 01/2014 - 08/2018
- Mass Mutual Life Insurance Company, Agent, 12/2013 - 08/2018
- AXA Advisors, LLC, Registered Representative, 07/2010 – 12/2013
- AXA Advisors, LLC, Insurance Agent, 09/2010 – 01/2014

Professional Designations and Certifications: Mr. Picha does not hold any professional designations.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Picha has 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

Mr. Picha is the sole owner of Intelligent Insights, Inc., which holds a minority ownership interest in Business-owner Strategies Group, LLC. As a licensed insurance agent, Mr. Picha sells insurance products through Intelligent Insights, Inc., with commissions paid to Intelligent Insights, Inc., creating a conflict of interest as he might recommend products based on commissions rather than client needs. Business-owner Strategies Group, LLC mitigates this through policies requiring Mr. Picha to act in clients' best interests and regular supervisory reviews to ensure recommendations align with client needs. Clients are not obligated to purchase insurance through him or Intelligent Insights, Inc. Commissions are separate from advisory fees.

Mr. Picha's other business activities comprise approximately 10% of his professional time.

Item 5 Additional Compensation

Mr. Picha does not receive any economic benefit from any person, company, or organization other than BSG Advisers in exchange for providing clients advisory services through BSG Advisers. Commissions from insurance sales, as noted in Item 4, are separate and not tied to advisory services.

Item 6 Supervision

As a representative of BSG Advisers, Mr. Picha is supervised by Mr. Laird Hepburn, the firm's Chief Compliance Officer (CCO). The CCO is responsible for ensuring supervised persons adhere to required regulations regarding activities of Investment Adviser Representatives, as well as policies and procedures outlined in the firm's Policies and Procedures, Code of Ethics, and related documents. You can reach our CCO by calling our main number or by emailing compliance@bsgadvisers.com.

Item 7 Disciplinary Information for Investment Adviser Representatives

Mr. Picha has not been involved in any arbitration claims, civil, self-regulatory, or administrative proceedings, or bankruptcy events, as required by SEC and state regulations.

Business-owner Strategies Group, LLC

56 Hunter Street, Suite 230

Apex, NC 27502

(919) 267-4753

www.bsgadvisers.com

FORM ADV PART 2B

Individual Disclosure Brochure

for

Suyoung Cha

Investment Adviser Representative

CRD # 7421595

612-450-8318

Updated

January 12, 2026

This brochure supplement provides information about Suyoung Cha that supplements the Business-owner Strategies Group, LLC brochure. You should have received a copy of that brochure. Contact us at compliance@bsgadvisers.com or 919-267-4753 if you did not receive Business-owner Strategies Group, LLC's brochure or if you have any questions about the contents of this supplement. This supplement has not been reviewed or approved by the U.S. Securities and Exchange Commission or any state securities authority.

Additional information about this representative is available at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Suyoung Cha

Year of Birth: 1993

Formal Education After High School:

- University of Minnesota undergraduate studies in mathematics. No degree conferred.

Business Background Last Ten Years:

- Business-owner Strategies Group, LLC, Investment Adviser Representative 04/2022 - Present
- AT&T, Retail Sales, 01/2023 – 07/2023
- NYLIFE Securities LLC, Registered Representative 08/2021 - 04/2022
- New York Life Insurance Co, Agent 08/2021 - 04/2022
- Unemployed (personal reasons) 07/2020 – 08/2021
- Topline Federal Credit Union, Loan Originator 04/2019 - 07/2020
- Wells Fargo, Teller & Personal Banker 07/2015 - 04/2019

Professional Designations and Certifications: Mr. Cha does not hold any professional designations.

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Cha has 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

Mr. Cha, a licensed insurance agent, may sell insurance products and earn commissions. This creates a conflict of interest as Mr. Cha might recommend insurance products based on commissions rather than solely considering your needs. To mitigate this conflict of interest, we maintain policies requiring Mr. Cha to act in the best interest of clients and we conduct regular supervisory reviews to ensure recommendations align with client needs. You are under no obligation, contractual or otherwise, to purchase insurance products from him or through any person affiliated with our firm. Commissions are separate from advisory fees.

Mr. Cha's other business activities comprise approximately 10% of his professional time.

Item 5 Additional Compensation

Mr. Cha does not receive any economic benefit from any person, company, or organization other than BSG Advisers in exchange for providing clients advisory services through BSG Advisers. Commissions from insurance sales, as noted in Item 4, are separate and not tied to advisory services.

Item 6 Supervision

As a representative of BSG Advisers, Mr. Cha is supervised by Mr. Laird Hepburn, the firm's Chief Compliance Officer (CCO). The CCO is responsible for ensuring supervised persons adhere to required regulations regarding activities of Investment Adviser Representatives, as well as policies and

procedures outlined in the firm's Policies and Procedures, Code of Ethics, and related documents. You can reach our CCO by calling our main number or by emailing compliance@bsgadvisers.com.

Item 7 Disciplinary Information for Investment Adviser Representatives

Mr. Cha has not been involved in any arbitration claims, civil, self-regulatory, or administrative proceedings, or bankruptcy events, as required by SEC and state regulations.