Bienvenue Wealth LLC
Form ADV Part 2A – Disclosure Brochure
Effective: May 28, 2026

This Disclosure Brochure provides information about the qualifications and business practices of Bienvenue Wealth, LLC ("Bienvenue Wealth"). If you have any questions about the contents of this Disclosure Brochure, please contact us at (504) 355-0890 or by email at info@bienvenuewealth.com.

Bienvenue Wealth is a Registered Investment Advisor with the State of Louisiana. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Bienvenue Wealth to assist you in determining whether to retain the Advisor.

Additional information about Bienvenue Wealth and its advisory persons is available on the SEC's website at www.adviserinfo.sec.gov.

Bienvenue Wealth, LLC
CRD No: 153313
1100 Poydras Street, Suite 1502
New Orleans, LA 70163
Phone: (504) 355-0890 * Fax: (504) 662-1518

www.bienvenuewealth.com

Item 2 – Material Changes

The last annual update of this Brochure was filed on March 6, 2026. Since then, the following changes have been made:

- The firm has updated its Suite number. (Cover Page and footer)

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Bienvenue Wealth, LLC.

Item 3 – Table of Contents

Item 4 – Advisory Services

A. Firm Information

Bienvenue Wealth, LLC ("Bienvenue Wealth" or the "Advisor") is a Registered Investment Advisor with the State of Louisiana, which is organized as a limited liability company ("LLC") under the laws of the State of Louisiana.

Bienvenue Wealth was founded in 2010 and is owned and operated by its President, Michael G. Rivas. This Disclosure Brochure provides information regarding the qualifications, business practices, and advisory services provided by Bienvenue Wealth.

B. Advisory Services Offered

Bienvenue Wealth offers investment advisory and financial planning services to individuals, high-net-worth individuals, and businesses in Louisiana and other states (each referred to as a "Client"). All clients of Bienvenue Wealth will receive both investment advisory and financial planning services as a part of their engagement.

Account Portfolio Management- Bienvenue Wealth provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and consulting services. Bienvenue Wealth works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a strategic asset allocation.

Bienvenue Wealth will then construct a portfolio, consisting of individual equity securities, various fixed-income securities, mutual funds, and/or exchange-traded funds ("ETFs") to achieve the Client's investment goals. The Advisor may also utilize other types of securities as necessary to meet the needs of its Clients. Bienvenue Wealth's investment strategy is primarily long-term focused, but the Advisor may buy, sell or reallocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Bienvenue Wealth will construct, implement and monitor the portfolio to
ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

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Bienvenue Wealth evaluates and selects ETFs and mutual funds for inclusion in Client portfolios only after applying their internal due diligence process. Bienvenue Wealth may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Bienvenue Wealth may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement, which may adversely affect the portfolio. Bienvenue Wealth may recommend selling positions for reasons that include but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

Prior to rendering investment advisory services, Bienvenue Wealth will ascertain, in conjunction with the Client, the Client's financial situation, risk tolerance, and investment objective[s].

Bienvenue Wealth will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Bienvenue Wealth accept or maintain custody of a Client's funds or securities. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client Investment Advisory Agreement.

Financial Planning and Consulting Services

Bienvenue Wealth will typically provide a variety of financial planning services to individuals and families, pursuant to a written Financial Planning or Consulting Agreement. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Bienvenue Wealth may also refer Clients to an accountant, attorney, or another specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Financial planning and consulting recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor. Bienvenue Wealth, LLC is only registered to do business in Louisiana.

C. Client Account Management

Prior to engaging Bienvenue Wealth to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, authority, and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Policy Statement – Bienvenue Wealth, in connection with the Client, may develop a statement that summarizes the Client's investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives. An Investment Policy Statement generally includes specific information on the Client's stated goals, time horizon for achieving the goals, investment strategies, Client risk tolerance, and any restrictions imposed by the Client.
- Asset Allocation – Bienvenue Wealth will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Bienvenue Wealth will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.

• Investment Management and Supervision – Bienvenue Wealth will provide investment management and ongoing oversight of the Client's portfolio and overall account.

D. Wrap Fee Programs

Bienvenue Wealth does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Bienvenue Wealth.

E. Assets Under Management

As of December 31, 2025, Bienvenue Wealth manages the following assets:
Assets Under Management Assets
Discretionary Assets $98,795,684
Non-Discretionary Assets $0.00
Total $98,795,684
Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for investment management. Each Client shall sign an Investment Advisory & Financial Planning Agreement that details the responsibilities of Bienvenue Wealth and the Client.

A. Fees for Advisory Services & Financial Planning

Comprehensive Wealth Planning Program

Clients receive comprehensive Investment Advisory and Financial Planning Services for one combined fee based on Assets Under Management (AUM) at the end of each calendar quarter. Annual fees for Bienvenue Wealth's Comprehensive Wealth Program are 1.25% of AUM. Fees are paid quarterly or monthly, in arrears, pursuant to the terms of the Investment Advisory Agreement, subject to a minimum annual fee of $5,000. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions, and other complexities may be charged a higher fee. Fees may be negotiable at the discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor which will include active retirement accounts. All securities held in accounts managed by Bienvenue Wealth will be independently valued by the designated Custodian. Accounts that are not held with the Custodian will be deducted from a Client taxable account or billed separately. Bienvenue Wealth will not have the authority or responsibility to value portfolio securities.

B. Fee Billing

Comprehensive Wealth Planning Program

Investment Advisory & Financial Planning Fees will be automatically deducted from the Client Account by the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account at the respective quarter-end date. Accounts that are not held with the Custodian will be deducted from a Client taxable account or billed separately based on quarterly statements. Billing will be calculated using the most recently provided quarterly statement balance. The amount due is calculated by applying the quarterly rate (annual rate divided by 4; 1.25%/4) to the total assets under management with Bienvenue Wealth at the end of each quarter. Investment Advisory & Financial Planning Fees in the first quarter of service are prorated from the inception date of the account to the end of the first quarter/month.

Clients will be provided with a statement, at least quarterly, from the Custodian reflecting the deduction of the investment advisory fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Bienvenue Wealth to be paid directly from their accounts held by the Custodian as part of the Investment Advisory Agreement and separate account forms provided by the Custodian.

The Advisor may modify the terms in this Section prospectively with at least 30 days prior written notice.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Bienvenue Wealth, in connection with investments made on behalf of the Client's account[s]. The

Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The investment advisory fee charged by Bienvenue Wealth is separate and distinct from these custodian and execution fees. In addition, all fees paid to Bienvenue Wealth for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage, and account reporting), and a possible distribution fee.

A Client could invest in these products directly, without the services of Bienvenue Wealth, but would not receive the services provided by Bienvenue Wealth which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial condition and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Bienvenue Wealth to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

Investment Advisory & Financial Planning Services

Bienvenue Wealth is compensated for its services at the end of the quarter after investment advisory & financial planning services are rendered. Clients may request to terminate their Investment Advisory & Financial Planning Agreement with Bienvenue Wealth, in whole or in part, by providing advance written notice. The Client shall be responsible for Investment Advisory & Financial Planning Fees up to and including the effective date of termination. The Client's Investment Advisory Agreement with the Advisor is non-transferable without Client's written approval.

Death or Disability

If the Client is a natural person, the death, disability or incompetency of the Client will not terminate or change the terms of this Agreement. However, the Client's executor, guardian, attorney-in-fact or other authorized representative may terminate this Agreement by giving written notice to the Firm.

E. Compensation for Sales of Securities

Bienvenue Wealth does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above.

Item 6 – Performance-Based Fees

Bienvenue Wealth does not charge performance-based fees for its investment advisory services. The fees charged by Bienvenue Wealth are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

Bienvenue Wealth does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Bienvenue Wealth provides investment advisory services to the following types of Clients:

- Individuals, Personal Trusts and Estates – private investors, investing their personal assets
- Businesses – taxable business entities, investing cash reserves

The relative percentage of each type of Client is available on Bienvenue Wealth's Form ADV Part 1. These percentages will change over time. Bienvenue Wealth generally does not impose a minimum account size for establishing a relationship.

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

A. Methods of Analysis

Bienvenue Wealth primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from Bienvenue Wealth is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Bienvenue Wealth generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Bienvenue Wealth will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients.

At times, Bienvenue Wealth may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Bienvenue Wealth will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk, and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals, or other factors that may affect this analysis. The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Bienvenue Wealth may use margin in Client accounts to manage the timing of purchases and sales, as appropriate. Bienvenue Wealth may employ options and futures strategies to hedge or gain additional exposure to a particular asset class or sector. Following are some of the risks associated with certain transactions:

Options and Futures Contracts

Investments in options or futures contracts have the risk of losing value in a relatively short period of time. Contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock or segment of the market. This leverage can compound gains or losses.

Margin Borrowings

The use of short-term margin borrowings may result in certain additional risks to a Client. For example, if securities pledged to brokers to secure a Client's margin accounts decline in value, the Client could be subject to a "margin call", pursuant to which it must either deposit additional funds with the broker or be the subject of mandatory liquidation of the pledged securities to compensate for the decline in value.

Short Sales

A short sale involves the sale of a security that the Client does not own in the hope of purchasing the same security at a later date at a lower price. To make delivery to the buyer, the Client must borrow the security and is obligated to return the security to the lender, which is accomplished by a later purchase of the security. The Client realizes a profit or a loss as a result of a short sale if the price of the security decreases or increases respectively between the date of the short sale and the date on which the Client covers its short position, i.e., purchases the security to replace the borrowed security. A short sale involves the theoretically unlimited risk of an increase in the market price of the security that would result in a theoretically unlimited loss.

Past performance is not a guarantee of future returns. Investing in securities and other investments involves a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact us at (504) 355-0890 or via email at info@Bienvenuewealth.com.

Item 9 – Disciplinary Information

There are no legal, regulatory, or disciplinary events involving Bienvenue Wealth or any of its employees.

Bienvenue Wealth and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with which you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. To review the firm information contained in ADV Part 1, select the option for Investment Adviser Firm and enter **153313** in the field labeled "Firm IARD/CRD Number." This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions. You may also research the background of Michael G. Rivas by selecting the Investment Adviser Representative and entering Mr. Rivas's Individual CRD#**2094991** in the field labeled "Individual CRD Number."

Item 10 – Other Financial Activities and Affiliations

The sole business of Bienvenue Wealth and Mr. Rivas is to provide investment advisory services to its Clients. Neither Bienvenue Wealth nor its advisory personnel are involved in other business endeavors. Bienvenue Wealth does not maintain any affiliations with other firms, other than contracted service providers to assist with the servicing of its Client's accounts.

Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading

A. Code of Ethics

Bienvenue Wealth has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Bienvenue Wealth. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Bienvenue Wealth and its personnel owe a duty of loyalty, fairness, and good faith toward each Client. It is the obligation of Bienvenue Wealth associates to adhere not only to the specific provisions of the Code but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. Bienvenue Wealth has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (504) 355-0890 or via email at info@Bienvenuewealth.com.

B. Personal Trading and Conflicts of Interest

Bienvenue Wealth allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you.

At no time, will Bienvenue Wealth or any associated person of Bienvenue Wealth, transact in any security to the detriment of any Client.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Bienvenue Wealth does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "custodian") to safeguard Client assets and authorize Bienvenue Wealth to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, Bienvenue Wealth does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis. Where Bienvenue Wealth does not exercise discretion over the selection of the custodian, it may recommend the custodian[s] to

Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by Bienvenue Wealth. Bienvenue Wealth may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the custodian's offices. Bienvenue Wealth does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers. Bienvenue Wealth **does not** receive research services, other products, or compensation as a result of recommending a particular broker that may result in the client paying higher commissions than those obtainable through other brokers. The Advisor does receive duplicate statements and has the ability to deduct fees from Client accounts through the use of a recommended broker-dealer. Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. Bienvenue Wealth **does not** participate in soft dollar programs sponsored or offered by any broker-dealer.

2. Brokerage Referrals - Bienvenue Wealth **does not** receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

3. Directed Brokerage - All Clients are serviced on a "directed brokerage basis," where Bienvenue Wealth will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any Bienvenue Wealth transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]).

In selecting the custodian, Bienvenue Wealth does not seek competitive bids on securities transactions on a trade-by-trade basis and cannot negotiate the transaction costs with the designated custodian. These costs are determined by the Client's designated custodian and are typically based on the size of the Client's account[s] and/or the overall relationship between the Advisor and the designated custodian. When recommending custodian[s] to Clients, the Advisor considers whether the custodian will reasonably provide best execution to the Client. The Advisor will review the designated custodian's ability to provide best execution to Clients at least annually

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Bienvenue Wealth will execute its transactions through an unaffiliated broker-dealer selected by the Client. Bienvenue Wealth may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial preallocation or other written statements. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Accounts are monitored on a regular and continuous basis by Mr. Rivas, President of the Advisor. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Bienvenue Wealth if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions, and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Bienvenue Wealth

Bienvenue Wealth is a fee-only advisor, who, in all circumstances, is compensated solely by the Client. Bienvenue Wealth **does not** receive commissions or other compensation from product sponsors, broker-dealers, or any unrelated third party. Bienvenue Wealth may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Bienvenue Wealth may receive referrals of new Clients from a third party.

B. Client Referrals from Solicitors

Bienvenue Wealth does not engage paid solicitors for Client referrals.

Item 15 – Custody

Bienvenue Wealth does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct Bienvenue Wealth to utilize that custodian for the Client's security transactions. The deduction of the Advisor's fees from the Clients' accounts results in Custody under the securities regulations. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting the deduction of the Investment Advisory Fees paid to the Advisor, as noted in Item 5 above. In addition, the Advisor will provide the Client with a report itemizing the fee, including the calculation period covered by the fee, the account value, and the methodology used to calculate the fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients should carefully review statements received by the Custodian and compare those to the report provided by the Advisor. For more information about custodians and brokerage practices, see Item 12. Brokerage Practices.

Item 16 – Investment Discretion

Bienvenue Wealth generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Bienvenue Wealth. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Bienvenue Wealth will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Bienvenue Wealth does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Bienvenue Wealth nor its management has any adverse financial situations that would reasonably impair the ability of Bienvenue Wealth to meet all obligations to its Clients. Neither Bienvenue Wealth nor any of its advisory persons, has been subject to bankruptcy or financial compromise. Bienvenue Wealth is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

Item 19 – Requirements for State Registered Advisors

A. Educational Background and Business Experience of Bienvenue Officer

The President of Bienvenue Wealth is Michael G. Rivas. Information regarding the formal education and background of Mr. Rivas is included in Item 2 of Part 2B below.

B. Other Business Activities of Bienvenue Officer

Mr. Rivas is dedicated to the investment advisory activities of Bienvenue Wealth's Clients. Mr. Rivas does not have any other business activities.

C. Performance Fee Calculations

Bienvenue Wealth does not charge performance-based fees for its investment advisory services. The fees charged by Bienvenue Wealth are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

D. Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Bienvenue Wealth or Mr. Rivas. Neither Bienvenue Wealth nor Mr. Rivas has ever been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Bienvenue Wealth or Mr. Rivas. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Bienvenue Wealth or Mr. Rivas.***

E. Material Relationships with Issuers of Securities

Neither Bienvenue Wealth nor Mr. Rivas has any relationships or arrangements with issuers of securities.

Form ADV Part 2B – Brochure Supplement for Michael G. Rivas President

Effective: May 22, 2026

This Brochure Supplement provides information about the background and qualifications of Michael G. Rivas. (CRD# **2094991**) in addition to the information contained in the Bienvenue Wealth, LLC ("Bienvenue Wealth" or the "Advisor" - CRD #153313) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Bienvenue Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (504) 355-0890 or by email at info@Bienvenuewealth.com. Additional information about Mr. Rivas is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

The President of Bienvenue Wealth is Michael G. Rivas. Mr. Rivas, born in 1966, is a dedicated Portfolio Manager for Client accounts of Bienvenue Wealth. Mr. Rivas a B.S. in Finance from Louisiana State University in 1989.
Additional information regarding Mr. Rivas's employment history is included below.

Employment History:
President, Bienvenue Wealth, LLC 3/2010 to Present

President, MG Rivas Financial, Inc 1999 to 2013
Registered Representative, Melville Island 2006 to 2010

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Rivas. Mr. Rivas has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Mr. Rivas. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Rivas.*** However, we do encourage you to independently view the background of Mr. Rivas on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **2094991** in the field labeled "Individual CRD Number".

Item 4 – Other Business Activities

Mr. Rivas is dedicated to the investment advisory activities of Bienvenue Wealth's Clients. Mr. Rivas does not have any other business activities.

Item 5 – Additional Compensation

Mr. Rivas is dedicated to the investment advisory activities of Bienvenue Wealth's Clients. Mr. Rivas does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Rivas serves as the President of Bienvenue Wealth. Mr. Rivas can be reached at (504) 355-0890. Bienvenue Wealth has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Bienvenue Wealth. Further, Bienvenue Wealth is subject to regulatory oversight by various agencies.

These agencies require registration by Bienvenue Wealth and its employees. As a registered entity, Bienvenue Wealth is subject to examinations by regulators, which may be announced or unannounced. Bienvenue Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 - Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event.

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. If the supervised person has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status.

Bienvenue Wealth nor Mr. Rivas has been involved in any of the above events (Item 7A1-2, B).

This brochure supplement provides information about Sara A. Sroka that supplements the Bienvenue Wealth brochure. You should have received a copy of that brochure. Please contact Michael G. Rivas at mrivas@bienvenuewealth.com, (504)355-0890 if you did not receive Bienvenue Wealth's brochure or if you have any questions about the contents of this supplement. Additional information about Sara A. Sroka is available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV Part 2B – Brochure Supplement

for Sara A. Sroka

Effective: May 22, 2026

This Brochure Supplement provides information about the background and qualifications of Sara A. Sroka (CRD# **7058886**) in addition to the information contained in the Bienvenue

Wealth, LLC ("Bienvenue Wealth" or the "Advisor" - CRD #153313) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Bienvenue Wealth Disclosure Brochure or this Brochure Supplement, please contact us at (504) 355-0890 or by email at sara@Bienvenuewealth.com. Additional information about Mrs. Sroka is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Mrs. Sroka, born in 1989, is the Chief Compliance Officer and a dedicated Tax Planner for Client accounts of Bienvenue Wealth. Mrs. Sroka has a B.S. in Accounting from Keuka College in 2011. Mrs. Sroka also maintains a CPA license which was attained in 2015. Additional information regarding Mrs. Sroka's employment history is included below.

Employment History:
Advisor, Bienvenue Wealth, LLC 2019 to Present
Accountant, Accountax Business Group, LLC 2018
Accountant, Smoothie King Franchises, Inc 2016-2018
Accountant, M. Bergeron & Co, CPAs LLC 2014-2016
Unemployed, Studying for CPA 2013-2014
English Teacher, Kids Currere 2013
Accountant, Fresenius Medical Care 2012-2013
Server, Dunkin Donuts 2009-2011

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mrs. Sroka. Mrs. Sroka has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Mrs. Sroka. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mrs. Sroka.*** However, we do encourage you to independently view the background of Mrs. Sroka on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **7058886** in the field labeled "Individual CRD Number".

Item 4 – Other Business Activities

Mrs. Sroka is dedicated to the investment advisory activities of Bienvenue Wealth's Clients. Mrs. Sroka does not have any other business activities.

Item 5 – Additional Compensation

Mrs. Sroka is dedicated to the investment advisory activities of Bienvenue Wealth's Clients. Mrs. Sroka does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Michael G. Rivas serves as the supervisor and the President of Bienvenue Wealth. Mr. Rivas can be reached at (504) 355-0890. Bienvenue Wealth has implemented a Code of Ethics and internal compliance that guides each employee in meeting their fiduciary obligations to Clients of Bienvenue Wealth. Further, Bienvenue Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Bienvenue Wealth and its employees. As a registered entity, Bienvenue Wealth is subject to examinations by regulators, which may be announced or unannounced. Bienvenue Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 - Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if the supervised person has been involved in one of the events listed below, disclose all material facts regarding the event.

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. If the supervised person has been the subject of a bankruptcy petition, disclose that fact, the date the petition was first brought, and the current status.

Bienvenue Wealth nor Mrs. Sroka has been involved in any of the above events (Item 7A1-2, B).

Privacy Policy

Effective: March 13, 2025

Our Commitment to You

Bienvenue Wealth, LLC ("Bienvenue Wealth") is committed to safeguarding the use of your personal information that we have as your Investment Advisor. Bienvenue Wealth (referred to as "we", "our" and "us" throughout this notice) protects the security and confidentiality of the personal information we have and make efforts to ensure that such information is used for proper business purposes in connection with the management or servicing of your account. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust. We do not sell your nonpublic personal information to anyone. Nor does Bienvenue Wealth provide such information to others except for discrete and proper business purposes in connection with the servicing and management of your account as discussed below. Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this privacy policy.

The Information We Collect About You

You typically provide personal information when you complete the paperwork required to become our Client.

This information may include your:

• Name and address • Assets
• E-mail address • Income
• Phone number • Account balance
• Social security or taxpayer identification number • Investment activity
• Accounts at other institutions

In addition, we may collect nonpublic information about you from the following sources:

• Information we receive on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents;
• Information we receive in the course of establishing a customer relationship including, but not limited to, applications, forms, and questionnaires;
• Information about your transactions with us or others

Information About You That Bienvenue Wealth Shares

Bienvenue Wealth works to provide products and services that benefit our customers. We may share nonpublic personal information with non-affiliated third parties (such as brokers and custodians) as necessary for us to provide agreed services and products to you consistent with applicable law. We may also disclose nonpublic personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. In addition, your nonpublic personal information may also be disclosed to you, persons we believe to be your authorized agent or representative, or regulators in order to satisfy Bienvenue Wealth's regulatory obligations, and is otherwise required or permitted by law. Lastly, we may disclose your nonpublic personal information to companies we hire to help administer our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested. **To repeat, we do not sell your nonpublic personal information to anyone.**

Information About Former Clients

Bienvenue Wealth does not disclose and does not intend to disclose, non-public personal information to nonaffiliated third parties with respect to persons who are no longer our clients.

Confidentiality and Security

Our employees are advised about the firm's need to respect the confidentiality of our customer's nonpublic personal information. Additionally, we maintain physical, procedural, and electronic safeguards in an effort to protect the information from access by unauthorized parties.

We'll Keep You Informed

We will send you notice of our privacy policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our privacy policy and will provide you with a revised policy if the changes materially alter the previous privacy policy. We will not, however, revise our privacy policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing. You may obtain a copy of our current privacy policy by contacting us at (504) 355-0890 or via email at info@bienvenuewealth.com