



**CEDAR COVE**  
WEALTH PARTNERS.

## Form ADV, Part 2B Brochure Supplement

Christopher T. Sipe, CFP<sup>®</sup>, BFA<sup>™</sup>

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This Brochure supplement provides information about Christopher T. Sipe, that supplements the SBE LLC dba Cedar Cove Wealth Partners (“Cedar Cove” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance-specific requests, please call 317.633.1746. Additional information about Mr. Sipe is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Christopher T. Sipe, CFP®, BFA™**

Born 1986

### **ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

#### *Education:*

2010 – University of Wisconsin – Eau Claire | Bachelor of Arts, Business Administration

#### *Business Background:*

08/2025 - Present	Cedar Cove Wealth Partners   Founding Partner and Wealth Advisor
08/2020 – 09/2025	Thrivent Advisor Network, LLC   Founding Partner of Cedar Cove Wealth Partners and Wealth Advisor
09/2024 – 08/2025	Thrivent Investment Management, Inc.   Registered Representative
08/2020 – 09/2024	Purshe Kaplan Sterling Investments, Inc.   Registered Representative
03/2010 – 07/2020	Thrivent Financial for Lutherans   Financial Representative
12/2009 – 07/2020	Thrivent Investment Management, Inc.   Registered Representative

#### *Professional Designations\*:*

Certified Financial Planner® (“CFP®”); CFP® Board of Standards  
Behavioral Financial Planner™, (“BFA™”)

### **ITEM 3 - DISCIPLINARY INFORMATION**

Cedar Cove is required to disclose information regarding any disciplinary information on Christopher T. Sipe. Mr. Sipe has no disciplinary history to disclose.

### **ITEM 4 - OTHER BUSINESS ACTIVITIES**

Cedar Cove is required to disclose information regarding any investment-related business or occupation in which Christopher T. Sipe is actively engaged. Mr. Sipe is involved in the following business activities:

- Mr. Sipe is a partner and shareholder of SBE LLC, which was established for the management, including expenses and employees, of Cedar Cove Wealth Partners.
- Mr. Sipe is a licensed insurance agent and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Cedar Cove recommends the purchase of insurance products where Mr. Sipe receives insurance commissions or other additional compensation. We take our fiduciary duty and professional responsibility very seriously and always endeavor to act in the Clients’ best interest regardless of any additional compensation earned.

### **ITEM 5 - ADDITIONAL COMPENSATION**

Cedar Cove is required to disclose information regarding any additional compensation received by Christopher T. Sipe. Mr. Sipe receives no additional compensation in connection with outside business activities.

## ITEM 6 - SUPERVISION

Chris Hutchens, IACCP®, Chief Compliance Officer, supervises Christopher T. Sipe and the investments made in client accounts. Mr. Hutchens monitors the recommended investments to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Hutchens periodically reviews the activities of Mr. Sipe, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by them on a regular basis. Please contact Mr. Hutchens at 317.633.1746 if you have any questions about this brochure supplement.

### \* PROFESSIONAL DESIGNATIONS

#### **Certified Financial Planner® (CFP®); CFP® Board of Standards**

Christopher T. Sipe is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, they may refer to themselves as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional and may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.
- Continuing Education - Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:
- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board

does not guarantee a CFP® professional's service. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- Coursework – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

### **Behavioral Financial Advisor™ (“BFA™”)**

The Behavioral Financial Advisor is a professional designation offered by think2perform utilizing the practice of integrating traditional finance practices with psychology and neuroscience to improve the emotional competence and decision-making behavior of your clients, resulting in effective usage of the financial plan for you and your clients.

This self-directed course, which takes 20 to 30 hours to complete, includes a mix of interactive exercises, videos and case studies. The BFA™ designation requires 20 BFA™ CE credits every two years.

Additional information regarding the BFA™ is available at <https://www.think2perform.com/behavioral-financial-advice-program/>