Bearing360 Wealth, LLC
d.b.a.

BEARING360
WEALTH

CRD #332023

FORM ADV - SCHEDULE 2B - GROUP SUPPLEMENT

SEPTEMBER 2026

www.bearing360wealth.com

2 MERIDIAN CROSSINS, SUITE 320
RICHFIELD, MN 55423

(952) 800-6301

This brochure supplement provides information about the Supervised Persons listed on the following page that supplements Bearing360 Wealth's brochure. You should have received a copy of that brochure. Please contact Andy Warning at (513) 832-5463 and/or via email at andy.warning@dinsmorecomplianceservices.com if you did not receive Bearing360 Wealth's brochure or if you have any questions about the contents of this supplement. Additional information about these Supervised Persons is also available on the SEC's website at www.adviserinfo.sec.gov or its own website at www.bearingpointcap.com

---

Doug Dirks (CRD # 4068542) 1
Patrick Smith (CRD # 4702735) 2
Thomas Hawley, CFA® (CRD #4226875) 3
Gregg Huberty, CFP® (CRD #4619936) 4
Information About Professional Designations 5

Doug Dirks (CRD # 4068542)

Item 2. Educational Background and Business Experience

Mr. Dirks was born in 1957

Education

- Iowa State University – B.S. Agriculture Economics - 1979

Business Experience

- 8/2024 – Present – Bearing Point Capital/Bearing360 Wealth – Financial Advisor
- 2/2018 – 8/2024 – Morgan Stanley – Financial Advisor
- 11/2016-1/2018 – Wells Fargo Clearing Services, LLC – Senior Private Banker/Registered Representative
- 12/2000 – 1/2018 – Wells Fargo Bank – Private Banking Reg. Manager
- 1/2011 – 11/2016 – Wells Fargo Advisors, LLC – Registered Representative

Mr. Dirks has passed Series 63 (12/1999), Series 65 (12/1999), SIE (10/2018), and Series 7 (11/1999)

Item 3. Disciplinary Information

Mr. Dirks does not have any disciplinary information to disclose.

Item 4. Other Business Activities

Mr. Dirks does not have any outside business activities to disclose.

Item 5. Additional Compensation

Mr. Dirks does not have any additional compensation to disclose.

Item 6. Supervision

Thomas Hawley, Gregg Huberty and Patrick Smith are the Executive Officers of Bearing360 Wealth and supervise all activities of the firm, including each other's activities. All Supervised Person's compliance-related activities are monitored by Bearing360 Wealth's Chief Compliance Officer, Andy Warning. The Executive Officers and Andy Warning can all be reached at 952-800-6301.

Patrick Smith (CRD # 4702735)

Item 2. Educational Background and Business Experience

Mr. Smith was born in 1968

Education

- The University of Notre Dame – B.A. Business Administration – 1990
- The University of Notre Dame – J.D./M.B.A. - 1995

Business Experience

- 8/2024 – Present – Bearing Point Capital/Bearing360 Wealth – Partner and Co-Founder
- 11/2015 – 8/2024 – Morgan Stanley – Financial Advisor
- 1/2011 – 11/2015 – Wells Fargo Advisors, LLC – Registered Representative
- 12/2002 – 11/2015 – Wells Fargo Bank – Wealth Advisor

Mr. Smith has passed Series 7 (1/2004), Series 9 (11/2004), Series 10 (7/2005), SIE (10/2018), and Series 66 (2/2004).

Item 3. Disciplinary Information

Mr. Smith does not have any disciplinary information to disclose.

Item 4. Other Business Activities

Mr. Smith does not have any outside business activities to disclose.

Item 5. Additional Compensation

Mr. Smith does not have any additional compensation to disclose.

Item 6. Supervision

Thomas Hawley, Gregg Huberty and Patrick Smith are the Executive Officers of Bearing360 Wealth and supervise all activities of the firm, including each other's activities. All Supervised Person's compliance-related activities are monitored by Bearing360 Wealth's Chief Compliance Officer, Andy Warning. The Executive Officers and Andy Warning can all be reached at 952-800-6301.

Thomas Hawley, CFA® (CRD #4226875)

Item 2. Educational Background and Business Experience

Mr. Hawley was born in 1978

Education

- Gustavus Adolphus College – B.A. Finance - 2000

Business Experience

- 8/2024 – Present – Bearing Point Capital/Bearing360 Wealth – Partner, Co-Founder and Chief Investment Officer
- 12/2015 – 8/2024 – Morgan Stanley – Financial Advisor
- 11/2015 – 12/2015 – Morgan Stanley – Client Service Associate
- 1/2004 – 11/2015 – Wells Fargo Private Bank – Senior Investment Strategist

Mr. Hawley has passed SIE (10/2018), Series 6 (7/2000), Series 7 (12/2015), Series 63 (8/2000), and Series 66 (12/2015).

Item 3. Disciplinary Information

Mr. Hawley does not have any disciplinary information to disclose.

Item 4. Other Business Activities

Mr. Hawley does not have any outside business activities to disclose.

Item 5. Additional Compensation

Mr. Hawley does not have any additional compensation to disclose.

Item 6. Supervision

Thomas Hawley, Gregg Huberty and Patrick Smith are the Executive Officers of Bearing360 Wealth and supervise all activities of the firm, including each other's activities. All Supervised Person's compliance-related activities are monitored by Bearing360 Wealth's Chief Compliance Officer, Andy Warning. The Executive Officers and Andy Warning can all be reached at 952-800-6301.

Gregg Huberty, CFP® (CRD #4619936)

Item 2. Educational Background and Business Experience

Mr. Huberty was born in 1973

Education

- University of Saint Thomas – B.A. Accounting - 1995

Business Experience

- 8/2024 – Present – Bearing Point Capital/Bearing360 Wealth– Partner and Co-Founder
- 12/2015 – 8/2024 – Morgan Stanley – Financial Advisor
- 11/2015 – 12/2015 – Morgan Stanley – Client Service Associate
- 1/1995 – 11/2015 – Wells Fargo Private Bank – Accountant/Auditor

Mr. Huberty has passed SIE (10/2018), Series 7 (11/2015), and Series 66 (12/2015).

Item 3. Disciplinary Information

Mr. Huberty does not have any disciplinary information to disclose.

Item 4. Other Business Activities

Mr. Huberty does not have any outside business activities to disclose.

Item 5. Additional Compensation

Mr. Huberty does not have any additional compensation to disclose.

Item 6. Supervision

Thomas Hawley, Gregg Huberty and Patrick Smith are the Executive Officers of Bearing360 Wealth and supervise all activities of the firm, including each other's activities. All Supervised Person's compliance-related activities are monitored by Bearing360 Wealth's Chief Compliance Officer, Andy Warning. The Executive Officers and Andy Warning can all be reached at 952-800-6301.

Information About Professional Designations

Certified Financial Planner (CFP®)

Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA®)

Chartered Financial Analysts are licensed by the CFA® Institute to use the CFA® mark. CFA® certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA® Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA® Institute.

Juris Doctor (JD)

The American law degree, called a Juris Doctor (JD), is a three-year professional degree. Law school applicants must already have a bachelor's degree. It typically takes three years to complete the J.D. degree, after which the graduate must pass the bar exam to practice law.