

# Client Relationship Summary

## BPM Wealth Advisors, LLC.

January 31, 2024

### I. Who are we?

**BPM Wealth Advisors, LLC is an investment adviser (RIA) registered with the Securities and Exchange Commission offering advisory accounts, asset management and financial planning services on a fee basis.** Registration with the SEC does not imply any level of skill or training. Advisory services and fees are significantly different from brokerage services and fees and it is important for you to understand the difference. Please review the SEC's websites [www.investor.gov/CRS](http://www.investor.gov/CRS) which contains free tools and additional explanations of these differences.

#### Ask your Financial Professional:

- Why is an advisory account the right choice for me?

### II. What services do we provide?

**We offer Financial Planning, Pension & Retirement Planning and Investment Management Services** tailored to the specific needs of clients on a non-discretionary or discretionary basis. A minimum of \$500,000 in investable assets is generally required to establish a client relationship with us; however, that minimum may be waived at our discretion based on other accounts or relationships with the client, related accounts or expected future additional assets. We are capable of transacting business in most types of securities; however, our business model generally utilizes equities, fixed income, mutual funds, and ETFs recommended by third-party money managers we identify, select and monitor. Discretionary authority means that we would have power to execute transactions without obtaining specific consent prior to every transaction. We will assist clients in determining investment objectives, general portfolio strategies and where appropriate, the selection of a third-party money manager. We will evaluate the overall strategy and performance of investment advisers selected.

**We review performance of money managers including routine due diligence, review of asset allocation, style drift; performance comparisons to similar management philosophies; and comparison to a comparable index.** Account review consultations may also be requested by the client. Reviews typically look at performance and portfolio consistency with regard to risk tolerance, tax situation, time horizon, performance objectives, and asset allocation instructions.

#### What are our legal obligations you?

**We will act in a fiduciary capacity in our dealings with you.** This means we will put your interests ahead of our own. We have adopted a Code of Ethics and Insider Trading policies and procedures. We observe applicable state and federal securities laws and ethical standards. We place the interests of clients and the execution of the client's transactions first. We disclose actual or potential conflicts. We are committed to safeguarding your confidential information and hold it in the strictest confidence.

#### Ask your Financial Professional:

- How do you choose investments?
- What are the relevant experiences, qualifications, or licensing requirements for your advisors?

**DETAILED INFORMATION ABOUT OUR SERVICES IS CONTAINED IN ITEMS 4, 5, AND 7 OF OUR ADV PART 2A BROCHURE. [CLICK HERE](#) TO READ A COPY OF OUR ADV 2A**

### III. What fees will I pay and what are the potential conflicts of interest?

**Certain related persons of BPM Wealth Advisors, LLC are also investment adviser representatives of an unaffiliated registered investment advisory firm; registered representatives of an unaffiliated broker/dealer; and, insurance agents licensed with various unaffiliated insurance agencies and issuers.** These related persons may recommend investment advisers, broker dealers, custodians and/or securities or insurance products to customers. These individuals would receive fees or commissions if products are purchased through any such recommendation and will also receive indirect compensation and economic benefits related to such recommendations. These affiliations cause an inherent conflict of interest as these related persons would earn reasonable and customary fees, commissions and or 12b-1 fees on the sale of advisory, securities and insurance products. **Advisory clients are not required to effect transactions through these recommended entities and are under no obligation to act upon any recommendations.**

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We also receive indirect compensation and economic benefits from certain products and services provided by broker dealers, custodians, insurance companies and mutual fund entities, such as fundamental research reports, technical and portfolio analyses, pricing services, economic forecasting and general marketing information, historical database information and computer software. Such benefits may be provided either directly or through third party money managers, clearing firms or other service providers.

### Ask your Financial Professional:

- How will your conflicts affect recommendations to me?
- How will you address any conflicts with me?

**Fees will be based on either the market value of assets or on an hourly or flat fee as specifically documented in the Advisory Agreement.** Our fee is negotiable and may vary according to facts and circumstances including the scope of services to be provided, the duration of services and the size of the client as measured by assets under management. Our fees are competitive with those charged by other investment advisors in the area for comparable services. However, similar services may be available from other sources for lower fees.

**You will incur certain charges imposed by third parties in connection with investments.** These may include, but are not limited to, the following: custodial annual account fees, mutual fund or money market 12b-1, sub transfer agent fees, omnibus processing fees and networking fees, mutual fund or money market management fees and administrative expenses, mutual fund transaction fees, certain deferred sales charges on previously purchased mutual funds transferred into the account, annuity expenses, other transaction charges and service fees, IRA and qualified retirement plan fees, and administrative servicing fees.

**You will also pay management fees and other, “indirect” fees and expenses as charged by each mutual fund (or other fund) in which you are invested.** Fees are calculated based on total assets in your account. More assets in your account mean you will be charged a higher fee. Fees are charged whether you make or lose money on your investments.

**DETAILED INFORMATION ABOUT OUR FEES AND COSTS CAN BE FOUND IN ITEMS 5, 10 AND 12 OF OUR ADV PART 2A BROCHURE. [CLICK HERE](#) TO READ A COPY OF OUR ADV 2A.**

### Ask your Financial Professional:

- What fees will I pay? How does your firm make money?
- How will fees and costs affect my portfolio and performance?
- Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

### IV. Do you or your financial professionals have any legal or disciplinary history?

Firm – No, Financial Professionals –Yes,

Additional information can be found at SEC website [www.investor.gov/CRS](http://www.investor.gov/CRS).

*Disciplinary or other disclosable items could be material to your decision to do business with us*

### Ask your Financial Professional:

- Do you have any disciplinary history? If so for what type of conduct?

### V. Additional Information

Our office is located at One California Street, Suite 2500, San Francisco, California 94111. If you have any additional questions or would like to receive Form CRS or our ADV Part 2A Brochure please contact us at (415) 259-5741 or e-mail [mwatson@bpm.com](mailto:mwatson@bpm.com) to request copies free of charge. Additional information about BPM Wealth Advisors, LLC and our advisers is available at [bpm.com](http://bpm.com) as well as on the SEC’s website [adviserinfo.sec.gov](http://adviserinfo.sec.gov). Our Firm’s SEC identification number is 801-128253.