



A Summary of your Advisory Relationship with BCWM, LLC (BCWM)

BCWM is a registered investment advisor registered with the Securities and Exchange Commission pursuant to the Investment Advisers Act of 1940. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

<p>What investment services and advice can your firm provide me?</p>	<p>BCWM offers investment supervisory services for investment accounts and furnishes investment advice through consultations to high net worth individuals and families, endowments and foundations, profit sharing plans, trusts, estates, charitable organizations and corporations. The services include continuous monitoring, analysis, and review of portfolios and advice concerning acquisition, retention, management, reinvestment and disposition of cash, securities and other assets of the client's portfolios. BCWM's portfolio management is provided on a discretionary basis.</p> <p>BCWM will offer advice regarding (but not limited to) equity securities, warrants, corporate debt, commercial paper, CD's, municipal securities, investment company securities, U.S. government securities, option contracts on securities and commodities, futures contracts, as well as mortgage-backed securities.</p> <p>BCWM requires a minimum of \$1,000,000 of investable assets to establish a relationship. At our discretion, BCWM may accept accounts below the minimum.</p> <p>For additional information, please refer to BCWM's Brochure/ADV Part II, sections "Advisory Business" and "Types of Client".</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service. Why or why not? • How will you choose investments to recommend to me? • What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
<p>What fee will I pay?</p>	<p>BCWM's fee includes compensation for the advisory and consulting services provided by BCWM, trade entry and other account-related services. There are no redemption/exit fees or transaction fees charged by BCWM. In addition, all fees paid to BCWM for investment advisory services are separate from any fees and expenses charged by shareholders of mutual fund shares, mutual fund companies or exchange traded funds. A complete explanation of the expenses charged by these entities is contained in each fund's prospectus.</p> <p>The fees for accounts are based on an annual percentage of assets under management. The fees are applied to the account asset value on a pro-rated basis, billed quarterly in advance. The initial fee will be based upon the date the account is accepted for management by execution of the investment advisory contract by BCWM or when the assets are transferred through the last day of the current calendar quarter. Thereafter, the fee will be based on the market value of the account on the last day of the previous calendar quarter and will cover the period from the first day of the calendar quarter through the last day of the calendar quarter. The market value will be determined as reported by the Custodian. Fees</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> • 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?

	<p>are assessed on all assets under management, including securities, cash and money market balances. Margin debit balances do not reduce the value of assets under management.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs your are paying.</p> <p>For additional information, please refer to BCWM's Brochure/ADV Part II, section "Fees and Compensation".</p>	
<p>What are your legal obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.</p> <ul style="list-style-type: none"> Because BCWM assesses an asset-based fee, the more assets there are in your account under our management, the more you will pay in fees, and BCWM may therefore have an incentive to encourage you to increase the assets in your account. <ul style="list-style-type: none"> One example of this would be encouraging you to roll over your 401(k) assets into an account that BCWM can manage and thereby earn an asset-based fee. <p>For additional information, please refer to BCWM's Brochure/ADV Part II, section "Code of Ethics....."</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> How might your conflicts of interest affect me, and how will you address them?
<p>How do your financial professionals make money?</p>	<p>BCWM's financial professionals are compensated, in part, based on assets under management. As described above, the way we make money creates some conflicts with your interests.</p> <p>For more information, please refer to BCWM's Brochure/ADV Part II, section "Fees and Compensation".</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No.</p> <p>Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>For additional information about BCWM's services, please visit www.bcwm.com.</p> <p>A copy of BCWM's Form CRS may be obtained by visiting our website or by calling 913-685-2300.</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?