

Item 1 Introduction

BNA Wealth, Inc. DBA BNA Wealth and Consolidated Securities is a registered investment advisory firm with the SEC and a registered broker-dealer with FINRA. We manage client portfolios under an investment advisory agreement or under a brokerage arrangement. The service and fees under these two arrangements differ and it's important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS.

Item 2: Relationship and Services

What investment services and advice can you provide me?

Investment Management Service:

BNA provides investment advisory and brokerage services to our retail clients on a non-discretionary basis. Once you become a customer, accounts are monitored regularly by our team. Prior approval by you is required before we make any changes to your accounts thus you have the ultimate decision regarding the purchases or sale of investments. We do not offer any proprietary investments.

Financial Planning:

Financial planning services are provided on a non-discretionary basis on subjects including investment, retirement,

insurance, estate, tax, and other planning capacities.

Minimum Account Size:

We currently do not have a minimum level of assets for customers to qualify for our services. It is up to you and our firm to decide if we enter into any type of business arrangement. This business arrangement can be terminated at any time by either you or the firm.

Conversation starters:

Ask your financial professional:
Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Item 3 Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

The firm's investment advisory fees are typically calculated as a percentage of your account value. We may also charge project based fixed fees. Our advisory fees are billed quarterly, in advance, and disclosed on our Form ADV part 2A, Item 5. Brokerage accounts typically have up-front commissions and are collected at



the time of purchase based on the amount of purchase.

What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer or act as your investment advisor, 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 will affect the recommendations and investment advice we provide you. Here are some examples to help you understand what that means.

- If our firm charges you asset based fees, a higher level of assets in your account will cause you to pay more in fees. This may therefore cause us to have an incentive to encourage you to increase the amount of assets in your accounts.
- If our firm charges you project based fees, recommending ongoing services or projects could cause an incentive for us to receive additional compensation.
- If our firm recommends insurance products or annuities, our firm

may receive commission for such recommendations. This may therefore cause an incentive for us to receive additional compensation.

- If an investor has a retirement account, the investor has multiple options regarding an existing retirement account and it's important for you to understand them. If we recommend that you rollover/transfer your retirement assets in an account under our management, such recommendations create a conflict of interest as we will earn advisory or brokerage fees on the assets. Our firm has adopted reasonable and prudent procedures for your consideration in helping you make this decision.

Other fees: You will pay the costs of your underlying portfolio. This includes any fees and expenses charged by mutual funds, exchange traded funds or other investment vehicles that may be purchased in your account. You are also responsible for the transactional fees and expenses charged by your broker-dealer/custody firm. These fees are separate and distinct from the advisory fees charged by BNA Wealth.

- Revenue Sharing: Certain investment managers/sponsors may share revenue in their investments with our firm. If we recommend these investments to



you, we will fully disclose in writing of this conflict of interest.

Additional information:

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 you are paying. For more detailed information about our fees, costs and conflicts of interest, please review our Form ADV Part 2A brochure (specifically Items 5 and 10) which can be found at www.adviserinfo.sec.gov/IAPD.

How do your financial professionals make money?

Certain employees are paid a salary plus bonuses. These bonuses are based on the firm's overall performance and on the individual's performance. Other employees may be compensated based on client assets they service, firm duties, investment commissions, and complexity of service.

Conversation Starters:

Ask your financial professional: 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? How might your conflicts of interest affect me, and how will you address them?

Item 4 Disciplinary History***Do you or your financial professionals have legal or disciplinary history?***

Yes. Our firm has had legal or disciplinary history. Visit investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Conversation Starters: Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 Additional Information

You can find additional information about our services and request a copy of the Customer Relationship Summary (CRS) by visiting www.bnawealth.com, emailing adam@bnawealth.com, or calling us at 803.324.7100.

Conversation Starters: Ask your financial professional: 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?