

PART 1 – INTRODUCTION

BCGM Wealth Management, LLC, is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We do business as Gettings Reed Financial and Aurora Financial Strategies. Investment adviser services & fees are different than brokerage services, commissions & fees. We encourage you to use the free and simple tools at [Investor.gov/CRS](https://www.investor.gov/CRS) to research firms and our Financial Professionals. Educational materials about broker-dealers, investment advisers, and general education about investing are available.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Investment Management: Our Firm offers investment advisory services to retail investors on a discretionary and non-discretionary basis. We continuously monitor the specific investments within your accounts to align with your investment goals. Our Firm minimum portfolio value of \$100,000, to provide advisory services, is negotiable.

Discretionary account: In a discretionary account you authorize us, in writing, to execute buy and sell orders without consulting with you first. You may limit our discretion by imposing restrictions on investing in certain securities or groups of securities.

Non-discretionary account: In a non-discretionary account we are not authorized to execute buy or sell orders without first consulting with you and receiving your approval. You have not provided us written trading authority. We will consult with you before executing trades in your account. You make the ultimate decision and retain control to buy or sell each security recommended.

Financial Planning: We offer financial planning services for our clients. Financial Planning services can be provided on a stand-alone basis or in conjunction with our investment management services.

Consulting: On a limited basis, we provide general investment consulting and recommendations. You will be required to select your own investment manager, custodian, and/or insurance company for the implementation of consulting recommendations.

Third Party Money Manager (“RPMM”) Occasionally we recommend utilizing independent Third-Party Money Managers (“TPMM”) to aid in the implementation of investment strategies for investment advisory accounts.

QUESTIONS TO ASK US:

- ☒ Given my financial situation, should I choose an investment advisory service? How will you choose my investments?
- ☒ What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

FOR MORE INFORMATION REFER TO OUR FIRM’S [ADV PART 2A BROCHURE](#) - [ITEM 4](#), [7](#), [8](#), [13](#) & [16](#)

ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**WHAT FEES WILL I PAY?**

We receive a fee as compensation for providing investment advisory services on your account. Investment management fees include investment management supervision, trade entry, asset allocation, rebalancing, and other account maintenance and/or services. Our investment management fees are based on a percentage of your total account value. Our maximum annual investment advisory fee is 1.50% and billed in arrears on a monthly basis. You will pay our fee whether you make or lose money on your investments and even if we don’t buy or sell investments. Fees reduce your investments and affect the value of your account over time. When your advisory account increases, you will pay more in fees; therefore, we are incentivized to encourage you to add assets to your account. We are equally incentivized to improve the investment returns in your account. Additionally, some custodians may charge transaction costs, custodial fees, redemption fees, administrative fees, or commissions. Financial planning services are included in the management fees described above. Stand-alone Financial Planning services, fees range from

\$250-\$5,000 for the year in which a comprehensive financial plan is delivered, and \$250-\$5,000 annually for updating the financial plan. Consulting services are negotiated on an hourly or fixed dollar amount. TPMM, fees and billing methods are outlined in each respective TPMM’s Brochure and Advisory Contract. You pay an on-going fee directly to the TPMM based upon a percentage of your assets under management with respect to each TPMM. Ask us about the fees you will pay.

QUESTIONS TO ASK US:

- ☒ 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?

FOR MORE INFORMATION REFER TO OUR FIRM'S [ADV PART 2A BROCHURE](#) - [ITEM 5](#)

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER?
HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. Receiving compensation for providing investment advisory services creates some conflicts with your interests which you should know and understand because they can affect the investment advice we provide you. Our Firm is incentivized by encouraging you to invest. As you add to your assets, our advisory fees grow. Here are some examples: a) Advising you to rollover a 401(k) balance, when it may be less costly if the funds were left with your employer's fund manager. b) Advising you not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. Additionally, with some TPMMs, we may receive additional benefits. To minimize this conflict, our Firm will make recommendations and selections of TPMMs that are only in the best interest of our clients. Although all our Financial Professional's personal securities accounts are continually supervised, we allow our Financial Professionals to trade in their personal accounts and they may invest in the same securities as clients. Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account.

QUESTIONS TO ASK US:

- ☒ How might your conflicts of interest affect me, and how will you address them?

FOR MORE INFORMATION REFER TO OUR FIRM'S [ADV PART 2A BROCHURE](#) - [ITEM 10](#), [11](#), [12](#), & [14](#)

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Firm's Financial Professionals are compensated by the investment services fees as described above in ITEM 3. This compensation is based on the amount of assets they service, the time spent, and the complexity required to meet the client's needs. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. You always have the right to decide whether to act on our recommendations. We recognize our duty to place your interests first and have established policies to avoid any conflicts of interest. Our Firm's Financial Professionals are engaged in outside business activities. We are required to disclose outside business activities and any conflicts they may pose. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

FOR MORE INFORMATION REFER TO OUR FIRM'S [ADV PART 2A BROCHURE](#) - [ITEM 5](#), [10](#), [11](#), [12](#), & [14](#)

ITEM 4 – DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No- Visit Investor.gov/CRS for a free and simple search tool to research us, our financial professionals and disciplinary history.

QUESTIONS TO ASK US:

- ☒ Do you have any disciplinary history? For what type of conduct?

FOR MORE INFORMATION REFER TO OUR FIRM'S [ADV PART 2A BROCHURE](#) - [ITEM 9](#)

**ADDITIONAL INFORMATION ABOUT OUR SERVICES OR A COPY OF THIS
SUMMARY:**

For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our firm's IARD number is: 306757. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 765-742-7366

QUESTIONS TO ASK US:

- ☒ Who is my primary contact person? Who can I talk to if I have concerns about how I am being treated or how my accounts are being handled?