

This brochure supplement provides information about Todd Robert Carmack that supplements the BWM Advisory LLC brochure. You should have received a copy of that brochure. Please contact Todd Robert Carmack if you did not receive BWM Advisory LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Todd Robert Carmack is also available on the SEC's website at www.adviserinfo.sec.gov.

BWM Advisory LLC

Form ADV Part 2B – Individual Disclosure Brochure

For

Todd Robert Carmack

Personal CRD Number: 6370199

Investment Adviser Representative

BWM Advisory LLC

8655 E. Via de Ventura St. G200

Scottsdale, AZ 85254

tcarmack@bedrockia.com

Supervised From:

7621 E. Gray Road, Suite C

Scottsdale, AZ 85260

(800) 779-4183

UPDATED: 08/20/2020

Todd Robert Carmack is not licensed to act as an investment adviser representative in the State of New York.

Item 2: Educational Background and Business Experience

Name: Todd Robert Carmack **Born:** 1969

Educational Background and Professional Designations:

Education:

Bachelor of Science Hotel, Restaurant and Institutional Management, Iowa State University - 1994

Business Background:

10/2014 - Present	Investment Adviser Representative BWM Advisory, LLC
04/2014 - Present	Benefit Counselor Bedrock Financial Services
11/2012 - 04/2014	Benefit Counselor Federal Employee Benefit Counselor
02/1998 - 06/2013	Health Insurance Agent AFC Group

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Todd Robert Carmack is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. BWM Advisory LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no

way required to implement the plan through any representative of BWM Advisory LLC in their capacity as a licensed insurance agent.

Todd Robert Carmack spends 30 hours per week of his time on those activities and considers them his primary business.

Item 5: Additional Compensation

Todd Robert Carmack does not receive any economic benefit from any person, company, or organization, other than BWM Advisory LLC in exchange for providing clients advisory services through BWM Advisory LLC.

Item 6: Supervision

As a representative of BWM Advisory LLC, Todd Robert Carmack is supervised by Jeff Boettcher, the firm's Chief Compliance Officer. Jeff Boettcher is responsible for ensuring that adheres to all required regulation Todd Robert Carmack regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Jeff Boettcher is (800) 779-4183.

Item 7: Requirements for State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Todd Robert Carmack has the following disciplinary disclosures:
1994 was convicted of misdemeanor of driving while intoxicated in Iowa.

- B. Todd Robert Carmack has been the subject of a bankruptcy petition 04/19/2013 and discharged on 07/08/2013.