

*This brochure supplement provides information about Mark Philip Cussen that supplements the BWM Advisory LLC brochure. You should have received a copy of that brochure. Please contact Mark Philip Cussen 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 Mark Philip Cussen is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **BWM Advisory, LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

## **Mark Philip Cussen**

Personal CRD Number: 2505156

Investment Adviser  
Representative

**BWM Advisory LLC:**

1308 Central Ave.  
Leavenworth, KS 66048  
(913) 314-8127  
[mcussen@bedrockia.com](mailto:mcussen@bedrockia.com)

**Supervised From:**

7621 E. Gray Rd. Suite C  
Scottsdale, AZ, 85260  
(800) 779-4183

UPDATED 08/20/2020

Mark Philip Cussen is not licensed to act as an investment adviser representative in the  
State of New York.

## Item 2: Educational Background and Business Experience

**Name:** Mark Philip Cussen    **Born:** 1970

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Arts English, University of Kansas - 1994

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFPBoard's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics- Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Business Background:**

03/2020 – Present	BWM Advisory LLC Investment Adviser Representative
06/2005 – Present	AD Banker Freelance financial writer
04/2015 – 10/2019	US Government Financial Counselor
10/2012 – 4/2015	MHNGS Personal Financial Counselor

### **Item 3: Disciplinary Information**

There are no reportable legal or disciplinary events that are material to a client's or prospective client's evaluation of this Investment Adviser Representative.

### **Item 4: Other Business Activities**

Mark P Cussen is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and can be a conflict of interest, as commissionable products can be a conflict with the fiduciary duties of a registered investment adviser. Bedrock Investment Advisors always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Bedrock Investment Advisors representative in such individual's outside capacities.

Mark P Cussen is also a freelance financial writer for AD Banker.

### **Item 5: Additional Compensation**

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

### **Item 6: Supervision**

As a representative of BWM Advisory LLC, Mark Philip Cussen is supervised by Jeff Boettcher, the firm's Chief Compliance Officer. Jeff Boettcher is responsible for ensuring that Mark Philip Cussen adheres to all required regulations 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. Mark Cussen has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Mark Cussen has NOT been the subject of a bankruptcy.