
Introduction

BCS Private Wealth Management (“BCSPWM”) is registered with the Securities and Exchange Commission as an investment adviser. 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.

What investment services and advice can you provide me?

BCSPWM offers discretionary investment management services, financial planning services, and divorce mediation services.

BCSPWM’s investment management services are defined as giving ongoing and continuous investment advice to a client based on the client’s investment objectives and financial situation. Through personal discussion in which goals and objectives based on a client’s particular circumstances are established, BCSPWM, in conjunction with the client, will ascertain the client’s financial situation, risk tolerance, and investment objectives. BCSPWM then uses various fixed income and equity vehicles in managing client assets.

BCSPWM’s financial planning services are comprised of ongoing financial counseling services for client accounts which can include estate planning, investment planning, cash flow planning, income tax planning, retirement planning, and risk management, including property and casualty, and life insurance. BCSPWM will gather relevant information about the client through interviews and a review of various documents that the client will produce. BCSPWM will typically either develop a financial plan for a client or a multi-item financial checklist that presents conclusions and recommendations.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients, which can be found by [CLICKING HERE](#).

➤ **Questions to Ask Your Professional:**

- **“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?”**

What fees will I pay?

BCSPWM charges an annual fee for investment management services ranging from 0.50% to 1.00%. Clients will be invoiced in advance at the end of each calendar quarter based upon the market value of the average daily balance of the assets in the client’s account as of the last business day of the previous quarter. For clients with multiple accounts, BCSPWM, in its sole discretion, may combine the amount of assets in more than one account in determining the fee to be charged to that client for services on the client’s total amount of assets. BCSPWM, in its sole discretion, may charge a different management fee based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, type of services required, account composition, negotiations with client, etc.). In the event of termination of the BCSPWM’s services before the end of a billing period for which the Firm received a pre-paid fee, the Firm shall pro-rate its fee through the date of termination and promptly return any unearned portion of that pre-paid fee to the client.

For stand-alone financial planning services, BCSPWM will collect (in advance) and bill against a retainer of \$2,500 in hourly fee increments of \$250.

BCSPWM will collect (in advance) and bill against a retainer of \$2,500 in hourly fee increments of \$250 for divorce mediation services.

There are a number of other fees that can be associated with holding and investing in securities. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. 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

specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

➤ **Questions to Ask Your 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?”***

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. 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.

Some of BCSPWM’s personnel are also licensed insurance producers/agents with various insurance companies in various states. In such capacity, each such individual may recommend the purchase of certain insurance or annuity products where they will receive a share of revenue derived from the sale of such insurance or annuity products. This activity represents a potential conflict of interest and gives personnel an incentive to recommend the purchase of insurance or annuity products for a client account based on their ability to receive compensation from such a purchase, rather than based on a client’s needs. However, BCSPWM seeks to address this potential conflict by (a) requiring that any such transaction will be on commercially reasonable terms that are generally consistent with industry standards, and (b) neither requiring nor expecting that a client will purchase any such insurance or annuity products from or through Firm personnel. In addition, personnel must comply with applicable rules and regulations that govern the sale of such products. Clients have the option to purchase investment products that the Firm recommends through other brokers or agents that are not affiliated with the Firm.

For more specific information regarding compensation and conflicts, please refer our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations by [CLICKING HERE](#).

➤ **Questions to Ask Your Professional:**

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

How do your financial professionals make money?

Financial professionals of BCSPWM are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

Do you or your financial professionals have legal or disciplinary history?

No. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

➤ **Questions to Ask Your Professional:**

- ***“As a financial professional, do you have any disciplinary history? For what type of conduct?”***

Additional Information

Additional information about our investment advisory services can be found at <https://www.bcspwm.com/> or by [CLICKING HERE](#). A copy of our *relationship summary* can also be requested by calling (732) 291-7272.

➤ **Questions to Ask Your Professional:**

- ***“Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”***