

Client Relationship Summary

BPM Wealth Advisors, LLC.

January 31, 2026

Item 1. Who are we?

BPM Wealth Advisors, LLC (“we”, “us”, “our”) is an investment adviser (RIA) registered with the Securities and Exchange Commission offering advisory accounts, asset management and financial planning services on a fee basis. Registration with the SEC does not imply any level of skill or training. Advisory services and fees are significantly different from brokerage services and fees and it is important for you to understand the difference. Please review the SEC’s website at www.investor.gov/CRS which contains free and simple tools to research firms and financial professionals and provides educational materials about broker-dealers, investment advisers and investing.

Item 2. What investment services and advice can you provide me?

We offer financial planning, pension & retirement planning and investment management services to retail investors tailored to the specific needs of clients on a non-discretionary or discretionary basis. Discretionary authority means that we would have power to execute transactions without obtaining specific consent prior to every transaction. Non-Discretionary authority means you, the retail investor, makes the ultimate decision regarding the purchase or sale of investments. A minimum of \$500,000 in investable assets is generally required to establish a client relationship with us; however, that minimum may be waived at our discretion based on other accounts or relationships with the client, related accounts or expected future additional assets. We are capable of transacting business in most types of securities; however, our business model generally utilizes equities, fixed income, mutual funds, and ETFs recommended by third-party money managers we identify, select and monitor. We will assist clients in determining investment objectives, general portfolio strategies and where appropriate, the selection of a third-party money manager. We will evaluate the overall strategy and performance of investment advisers selected.

We monitor client accounts and the investments within those accounts no less than quarterly to help align with your investment goals. Account review consultations may also be requested at any time by the client. Reviews typically look at performance and portfolio consistency with regard to risk tolerance, tax situation, time horizon, performance objectives, and asset allocation instructions. Ongoing monitoring is not provided for consulting only or financial planning only relationships.

DETAILED INFORMATION ABOUT OUR SERVICES IS CONTAINED IN ITEMS 4 AND 7 OF OUR ADV PART 2A BROCHURE. [CLICK HERE](#) TO READ A COPY OF OUR ADV 2A

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.A. What fees will I pay?

Fees will be based on either the market value of assets or on an hourly or flat fee and generally charged to you on a quarterly basis, in advance as specifically documented in the Advisory Agreement. Our fee is negotiable and may vary according to facts and circumstances including the scope of services to be provided, the duration of services and the size of the client as measured by assets under management. Fees are calculated based on total assets in your account. More assets in your account mean you will be charged a higher fee.

You will also incur certain charges imposed by third parties in connection with investments. These may include, but are not limited to, the following: custodial account, mutual fund or money market, transaction, and service fees. You will also pay management fees and other, “indirect” fees and expenses as charged by each mutual fund in which you are invested. Asset-based fees associated with wrap fee programs we recommend will include most transaction fees to a broker-dealer or bank that has custody of these assets and therefore are higher than a typical asset-based advisory fee.

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.

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?

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Item 3.B. 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 must act in your best interests 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.

For example, our fees are calculated based on total assets in your account. **More assets in your account means you will be charged a higher fee. We benefit by recommending that you increase the assets in your account. We may receive non-cash benefits from companies we work with.** These benefits cause a conflict between our duty to put your interests ahead of our own and our self-interest in receiving them.

Ask your Financial Professional:

- How will your conflicts affect recommendations to me, and how will you address them?

Item 3.C. How do your financial professionals make money?

Related persons of BPM Wealth Advisors, LLC are also investment adviser representatives of an unaffiliated registered investment advisory firm; registered representatives of an unaffiliated broker/dealer; and, insurance agents licensed with various unaffiliated insurance agencies and issuers.

These related persons may recommend investment advisers, broker dealers, custodians and/or securities or insurance products to customers. They would receive fees or commissions if products are purchased through any recommendation and may also receive indirect compensation and non-cash benefits related to recommendations. When our financial professionals act as investment adviser representatives they must act as a fiduciary and in your best interest. When certain related persons act as broker-dealer representatives or insurance agents, different standards apply, and they may earn commissions. These affiliations, compensation and benefits are a conflict of interest because products and services could be recommended based on which pays more compensation rather than which is best for you.

Advisory clients are not required to effect transactions through these recommended entities and are under no obligation to act upon any recommendations.

DETAILED INFORMATION ABOUT OUR FEES, COSTS AND CONFLICTS CAN BE FOUND IN ITEMS 5, 10, 12 AND 14 OF OUR ADV PART 2A BROCHURE. [CLICK HERE](#) TO READ A COPY OF OUR ADV 2A.

Ask your Financial Professional:

- How will your conflicts affect recommendations to me?

Item 4. Do you or your financial professionals have any legal or disciplinary history?

No, neither our firm nor our financial professionals have any reportable legal or disciplinary history.

Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask your Financial Professional:

- Do you have any disciplinary history? If so for what type of conduct?

Item 5. Additional Information

Our office is located at One California Street, Suite 2500, San Francisco, California 94111. If you have any additional questions or would like to receive Form CRS or our ADV Part 2A Brochure please contact us at (415) 259-5741 or e-mail mwatson@bpm.com to request copies free of charge. Additional information about BPM Wealth Advisors, LLC and our advisers are available at bpm.com as well as on the SEC's website adviserinfo.sec.gov. Our Firm's SEC identification number is 801-128253.