

	BCM Advisors, LLC	Financial Planner (Lafayette, LA)	Wealth Advisor/Accounting Firm (Lafayette, LA)	Wealth Management Firm (Lafayette, LA)
What investment services and advice can you provide me?	We offer investment advisory and financial planning services to retail investors, such as you.	We offer investment advisory services to retail investors. Our services offered include Wrap and Non-Wrap Comprehensive Portfolio Management, Financial Planning & Consulting, and Retirement Plan Consulting, Referrals to Third Party Managers.	Our brokerage services include, but are not limited to, buying and selling securities, including stocks and bonds, fixed and variable annuities, mutual funds, exchange traded funds, alternative investment products, life insurance, unit investment trusts, 529 plans, and retirement plan consulting services and products. Our advisory services include, but are not limited to, discretionary and non-discretionary investment advisory services (including investment portfolio monitoring, financial counseling, review of accounts, and securities research), "wrap fee" programs (an account where no separate transaction charges apply and a single fee is paid for advisory services and trading costs), third-party advisory services, retirement plan consulting services and products, consulting services, and financial planning.	If you open a brokerage account, you will pay a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment. If you open an advisory account, you will pay an on-going asset-based fee for our services.
What fees will I pay?	Our investment management fees are calculated and paid quarterly, in arrears, based on an annual rate that ranges between 1% and 0.50% per year, depending on the value of your account.	Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our wrap fee program allows clients to pay a single fee for investment advisory services and associated custodial transaction costs. The maximum annual fee charged to your account(s) will not exceed 2.50% and will be billed quarterly in advance.	For brokerage services, you are charged fees and costs on your transactions through _____ in the form of: Commissions: a service charge assessed by us for handling purchases and sales of securities, a portion of which is paid to your financial professional, Transaction fees: a fee we charge per transaction which varies based on the type of transaction, among other factors, Ticket charges: a fee we charge for buying, selling or exchanging a security which varies based on the type of product, size of purchase/sale, among other factors. For most advisory services, you will pay an ongoing recurring fee based on the value of cash and investments in your advisory account. For wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees are typically higher than non-wrap advisory fee.	Transaction-based fees. You will pay us a fee every time you buy or sell an investment. Asset-based fees. You will pay an on-going fee at the end of each month or quarter (depending on the advisory program) based on the value of the cash and investments in your advisory account. • Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. We charge you additional fees, such as custodian fees, transfer fees, account maintenance fees, and account inactivity fees (altogether "account fees"), which are assessed annually or at the time the triggering event occurs (such as when you transfer securities).
What are your legal obligations to me when acting as my investment adviser?	When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours.	When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours.	When we provide you with a recommendation as your broker-dealer or act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours.	When we provide you with a recommendation as your broker- dealer or act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours.
How else does your firm make money and what conflicts of interest do you have?	There is an incentive for us to recommend that you add money to your account since the amount of our fees increase as a result of the increase of the value of your account. Adherence to our fiduciary duty to you mitigates this conflict since we only make that recommendation if, after due consideration, we believe that recommendation is in your best interest, considering your goals and objectives.	Revenue sharing arrangements: The Firm a receives compensation for clients we introduce to other firms under a revenue sharing arrangement. Firm override on advisory fees: The Firm receives a percentage of advisory fees paid to financial advisors for management of client accounts. Firm override on advisory business conducted at chosen custodians: The firm has negotiated pricing at two qualified custodians. The firm makes money on the difference between what is charged by the firm to the FA and what the firm pays the custodian.	Revenue sharing occurs for certain investments where a manager or sponsor of those investments shares with us revenue it earns on those investments. Products or services which provide revenue to us could indirectly provide incentives to financial professionals to recommend such products over similar products or services which do not provide revenue to us. Additionally, commissions or other compensation related to one financial service provider, product, investment, or service may be higher than commissions or other compensation related to a comparable provider, product, or service.	Our financial professionals receive a percentage of the advisory fees, brokerage commissions, and product trailing fees generated by assets under their management or for which they are broker of record. Our financial professionals also receive retention bonuses or related compensation based on their assets under management or total revenue at our firm, and the internal investment advisory administration fees charged to our financial professionals is reduced in some advisory programs based on their total advisory assets under management. Our financial professionals receive credits toward due diligence trips to conferences hosted by investment product sponsors, which is an incentive to sell the related products. Our firm also offers reward trips and travel to our annual conference for financial professionals meeting a total revenue threshold.
How do your financial professionals make money?	Our financial professionals who are owners of the firm are compensated on a percentage of the profits of the firm. Non-owner professionals are compensated either on a salary basis, or under a fee sharing arrangement based on the clients that they are responsible for providing supervisory services.	Our financial advisors are compensated through advisory fees, financial planning/consulting fees, commissionable transactions as representatives of a broker dealer and for some, through commissions earned as insurance agents/brokers.	Our financial professionals can offer various types of advisory and brokerage programs, platforms and services, and can earn more or less if a certain type of service, program or platform is recommended. They are also compensated in a variety of ways, and the compensation can be based on factors such as: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue we earn from the financial professional's advisory services or recommendations.	Our financial professionals receive a percentage of the advisory fees, brokerage commissions, and product trailing fees generated by assets under their management or for which they are broker of record. This percentage increases based on their total revenue at our firm and is an incentive to recommend investment transactions, rollovers to our firm from your retirement account, or investment advisory services. Brokerage commissions and product trailing fees vary widely from product to product, which is an incentive for our professionals to recommend the investment products paying the highest commissions or trailing fees. Our financial professionals also receive retention bonuses or related compensation based on their assets under management or total revenue at our firm, and the internal investment advisory administration fees charged to our financial professionals is reduced in some advisory programs based on their total advisory assets under management. This incentivizes recommending advisory accounts. Our financial professionals receive credits toward due diligence trips to conferences hosted by investment product sponsors, which is an incentive to sell the related products. Our firm also offers reward trips and travel to our annual conference for financial professionals meeting a total revenue threshold. Our financial professionals share in revenue related to loans backed by your investment account, which is an incentive to recommend these loans, and our financial professionals share in revenue related to loans backed by your investment account, which is an incentive to recommend these loans, and our financial professionals share in any solicitor revenue shared with third party investment advisors they refer to you. share in any solicitor revenue shared with third party investment advisors they refer to you.
Do you or your financial professionals have legal or disciplinary history?	No. Our firm has no reportable disciplinary events to disclose.	Yes. Please visit www.investor.gov/crs for a free and simple search tool to research us and our financial professionals.	We have disciplinary events. Visit investor.gov/crs for a free and simple search tool to research us and our financial professionals.	Yes. We have legal and disciplinary events. Visit Investor.gov for a free tool to research the background and experience of us and our financial professionals.