

Form CRS Customer Relationship Summary

February 4, 2021

BCU Wealth Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including investment management, financial planning and investment consultation services, and educational workshops. We generally manage your portfolio by allocating assets among various institutional third party investment managers through our wrap fee program. This program incorporates financial planning and investment management into a wrapped (bundled) asset-based fee. Investment advisory services are primarily provided on a discretionary basis. Discretionary means the trading activity with your account is entered by us without you authorizing each trade. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. While we do not have a minimum account size, the wrap fee program is typically best suited for investors with at least \$50,000 of investable assets. We do not restrict our advice to limited types of products or investments.

Our “digital wealth management” wrap fee program, provides you with online discretionary portfolio management services and brokerage transactional services for a single asset-based fee. We offer this service through web-based applications and informational resources, as well as virtual interaction. The model portfolios provided invest in both index-based and active exchange-traded funds. Each model portfolio is managed to a diversified custom benchmark that targets a particular balance of risk and return. The digital wealth management wrap fee program typically requires a minimum of \$5,000 of investible assets with us.

For those interested solely in planning areas such as cash flow and budgeting, education funding, retirement planning, equity compensation planning, charitable giving strategies, risk management and estate planning, as well as periodic investment advice, we provide our financial planning and investment consultation services. We also provide complimentary educational workshops on an “as announced” basis for groups desiring general advice on investments and personal finance.

For additional information, please see our Form ADV Part 2A brochure Items 4 and 7, or Items 4 and 5 of our Wrap Brochure and Digital Wealth Management Wrap Brochure, which are available online at: <https://adviserinfo.sec.gov/firm/summary/164173>.

Conversation Starters. Questions to Ask Us:

- *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?

We offer our services on a fee basis, which may include fixed fees, as well as fees based upon assets under management. We provide investment management services for an annual fee, which is negotiable and varies between 0.00% and 1.50% depending upon the market value of the assets under management and the wrap program selected. For our services, we may receive up to 1.41% of the fee assessed on the account. Asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer, and therefore are higher than a typical asset-based advisory fee. In addition, the account fee may be higher than the fees charged by other investment advisers for similar services. The more assets you have in your advisory account, the more you will pay us. Therefore we have an incentive to increase the assets in your advisory account in order to increase our fees.

Our fees are prorated and charged quarterly, in advance, and automatically deducted from your account, which will reduce the value of your account. We provide our financial planning and investment consultation services on a fixed-fee basis, with fees typically ranging from \$1,000 to \$10,000 per project. The fee will take into consideration such factors as the estimated amount of time dedicated to the engagement, the complexity of your plan and your financial profile, and any special requests you may require. This fee may be waived if we manage assets for you within a year of delivery of the financial plan. We may require an initial deposit of up to one half of your engagement fee for our financial planning and investment consultation services, which will be defined in your agreement. We reserve the right to assess lower fees to BCU employees and immediate family members of BCU Wealth Advisors, LLC.

For services other than our wrap program, any custodial or transactional fees (sometimes termed brokerage fees) assessed by selected service providers, individual retirement account fees, or qualified retirement plan account termination fees will be borne by

the account holder per the respective fee schedule of any selected service provider. Fees paid by you to our firm for our advisory services are also separate of any fee you may pay for internal operating charges for mutual funds, as well as transaction fees of exchange-traded funds, exchange-traded notes or other similar investments.

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 additional information, please see our Form ADV Part 2A brochure Items 5, 12, and 14, or Item 4 of our Wrap Brochure and Digital Wealth Management Wrap Brochure, which are available online at: <https://adviserinfo.sec.gov/firm/summary/164173>.

- *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. Here are some examples to help you understand what this means. BCU Wealth Advisors, LLC is a wholly owned subsidiary of Baxter Credit Union, a state-chartered credit union. Baxter Credit Union also operates BCU Investment Advisors, a financial services department of the credit union, and a non-supervisory branch office of CUSO Financial Services, LP ("CFS") of San Diego, CA. CFS is a FINRA-member broker/dealer and an SEC registered investment adviser. CFS is not legally affiliated with BCU Wealth Advisors, LLC. You can implement securities transactions with certain persons associated with our firm as Registered Representatives of CFS. CFS will charge brokerage commissions to effect these securities transactions. You are encouraged to learn more about CFS by reviewing CFS's relationship summary and having a discussion with your financial professional. Furthermore, some of our financial professionals in their individual capacities, are licensed insurance agents with various insurance companies. This presents a conflict of interest because financial professionals can recommend investment products and insurance products based on the compensation they will receive from selling such products, rather than the client's needs. We do not allow financial professionals to earn a commission on products included within our advisory accounts.

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

We have entered into solicitation relationships with other entities or persons, as is allowed by the Investment Advisers Act and jurisdictional statute, for the purpose of referring potential clients to engage our firm for its investment strategies or advisory services. Our firm meets all solicitor disclosure requirements and such compensation is paid pursuant to a written agreement with the solicitor. The cost of any such fees will be borne entirely by the Adviser and not by any affected client.

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

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, and 12, or Item 9 of our Wrap Brochure and Digital Wealth Management Wrap Brochure, which are available online at: <https://adviserinfo.sec.gov/firm/summary/164173>.

How do your financial professionals make money?

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its advisory or consulting services. In addition, they are compensated with commissions on the sale of certain brokerage and insurance products. This presents a conflict of interest because our professionals can recommend the purchase of products where they would receive commissions or other compensation.

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

Yes, some of our financial professionals do have a legal or disciplinary history. No, our firm does not have a legal or disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #164173. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (847) 932-8007.

- *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?*