

BOHMER KILCOYNE

WEALTH MANAGEMENT

BOHMER KILCOYNE WEALTH MANAGEMENT, LLC

FORM ADV PART 2A, APPENDIX 1

WRAP FEE PROGRAM BROCHURE

Item 1 – Cover Page

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This wrap fee program brochure provides information about the qualifications and business practices of Bohmer Kilcoyne Wealth Management, LLC. If you have any questions regarding the contents of this brochure, please contact us at (513) 942-9700 or jkilcoyne@bkwealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Bohmer Kilcoyne Wealth Management, LLC is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training. Additional information about Bohmer Kilcoyne Wealth Management, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

March 24, 2022

Item 2 – Material Changes

Form ADV Part 2A requires registered investment advisers to amend their wrap fee program brochure when information becomes materially inaccurate. If there are any material changes to an adviser's wrap fee program brochure, the adviser is required to notify you and provide you with a description of the material changes. The last annual update of this brochure was filed on March 8, 2021.

As part of this annual update, this Brochure was revised to reflect the following material changes:

Item 4—Services, Fees and Compensation—Was revised to include new language regarding Bohmer Kilcoyne Wealth Management's role as a fiduciary in regards to clients' retirement plan accounts and/or individual retirement accounts.

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Item 4 – Services, Fees and Compensation

Bohmer Kilcoyne Wealth Management, LLC (“Bohmer Kilcoyne Wealth Management” or the “Firm”) was registered with the Securities and Exchange Commission in 2013, and provides financial planning and portfolio management services to its clients. Bohmer Kilcoyne Wealth Management provides its advisory services through the “Bohmer Kilcoyne Wealth Management Wrap Fee Program”, or “Program”, which has been designed to simplify the payment of management fees and brokerage expenses. Michael S. Bohmer and John M. Kilcoyne are the two owners of Bohmer Kilcoyne.

Bohmer Kilcoyne Wealth Management provides investment management services as the sponsor and manager of the Program. The Program is offered as a wrap fee program, which provides clients with the ability to trade in certain investment products without incurring separate brokerage commissions or transaction charges. A wrap fee program is considered any arrangement under which clients receive investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and the execution of client transactions for a specified fee or fees not based upon transactions in their accounts.

At the beginning of a client relationship, Bohmer Kilcoyne Wealth Management meets with the client, gathers information, and performs research and analysis as necessary to develop the client’s investment plan. The investment plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by Bohmer Kilcoyne Wealth Management based on updates to the client’s financial or other circumstances.

To implement the client’s investment plan, Bohmer Kilcoyne Wealth Management will manage the client’s investment portfolio on a discretionary basis. As a discretionary investment adviser, Bohmer Kilcoyne Wealth Management will have the authority to supervise and direct the portfolio without prior consultation with the client.

Notwithstanding the foregoing, clients may impose certain written restrictions on Bohmer Kilcoyne Wealth Management in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client’s investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client’s account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of Bohmer Kilcoyne Wealth Management.

When Bohmer Kilcoyne Wealth Management provides investment advice to you regarding your retirement plan account or individual retirement account, Bohmer Kilcoyne Wealth Management is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way Bohmer Kilcoyne Wealth Management makes money creates some conflicts with your interests, so Bohmer Kilcoyne Wealth Management operates under a special rule that requires Bohmer Kilcoyne Wealth Management to act in your best interest and not put Firm interest ahead of yours.

The Program Fee

Fees paid by clients to participate in the Program generally include brokerage execution expenses (i.e., commissions, ticket charges, etc.) as well as the management fee paid to Bohmer Kilcoyne Wealth Management. Under the inclusive billing alternative, Bohmer Kilcoyne Wealth Management will assess

one client fee that captures the Portfolio Management and brokerage execution portions collectively. Bohmer Kilcoyne Wealth Management's annual fee for investment management services provided under the Program are based on the market value of the assets under management in each account and are calculated as follows:

<u>Assets Under Management</u>	<u>Annual Rate</u>
\$0 - \$99,999	1.40%
\$100,000 - \$249,999	1.30%
\$250,000- \$499,999	1.20%
\$500,000 - \$999,999	1.10%
\$1,000,000 - \$2,499,999	1.00%
Over \$2,500,000	0.90%

The fees are assessed on all assets under management by Bohmer Kilcoyne Wealth Management, including securities, cash and money market balances. Margin debit balances do not reduce the value of the assets under management. The above fees are negotiable and are generally charged quarterly in advance.

Fees paid to Bohmer Kilcoyne Wealth Management are exclusive of and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). Clients will pay certain fees in addition to the fees of the Program, such as margin interest, check fees, trade-away fees, odd lot differentials and other similar types of fees. Program fees which Bohmer Kilcoyne Wealth Management does not pay to third parties in connection with transaction and execution expenses are retained by Bohmer Kilcoyne Wealth Management. Because of this, Bohmer Kilcoyne Wealth Management may have a disincentive to trade securities in the accounts of clients in the Program.

The client should review all fees charged by funds, Bohmer Kilcoyne Wealth Management and others to fully understand the total amount of fees paid by the client for investment and financial-related services. Clients participating in the Program may pay higher or lower fees than clients purchasing such services separately, depending on the cost of services if provided separately and the level of trading in a particular client's account. Bohmer Kilcoyne Wealth Management has agreed with the account custodians/broker-dealers that the Program fee that is charged will not be more than the fees that Bohmer Kilcoyne Wealth Management pays the specific custodian/broker-dealer plus the stand alone investment advisory fee Bohmer Kilcoyne Wealth Management would otherwise charge clients, specifically Bohmer Kilcoyne Wealth Management does not mark up the custodian/broker-dealer fees.

Compensation for Recommending the Program

The Firm does not have any arrangements where it receives an economic benefit from a third party for recommending the Program.

Item 5 – Account Requirements and Types of Clients

Bohmer Kilcoyne Wealth Management serves individuals, high net worth individuals, pension and profit-sharing plans, corporations, trust, estates and charitable organizations. Bohmer Kilcoyne Wealth Management does not generally impose a minimum portfolio value or a minimum fee for the Program.

Item 6 – Portfolio Manager Selection and Evaluation

The Program was designed to simplify for clients the payment of management fees and brokerage expenses. The Program does not select advisers in addition to Bohmer Kilcoyne Wealth Management, which is the only portfolio manager for the Program.

Advisory Business

Portfolio Management Services

As described above in Item 4, Bohmer Kilcoyne Wealth Management provides investment management services as the sponsor and manager of the Program. At the beginning of a client relationship, Bohmer Kilcoyne Wealth Management meets with the client, gathers information, and performs research and analysis as necessary to develop the client's investment plan. The investment plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by Bohmer Kilcoyne Wealth Management based on updates to the client's financial or other circumstances.

To implement the client's investment plan, Bohmer Kilcoyne Wealth Management will manage the client's investment portfolio on a discretionary basis. As a discretionary investment adviser, Bohmer Kilcoyne Wealth Management will have the authority to supervise and direct the portfolio without prior consultation with the client.

Notwithstanding the foregoing, clients may impose certain written restrictions on Bohmer Kilcoyne Wealth Management in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolio. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of Bohmer Kilcoyne Wealth Management.

Financial Planning Services

Bohmer Kilcoyne Wealth Management offers limited financial planning services to those clients in need of such service in conjunction with Portfolio Management services. Bohmer Kilcoyne Wealth Management's limited financial planning services normally address areas such as general cash flow planning, retirement planning, and insurance analysis. The goal of this service is to assess the financial circumstances of the client to more effectively develop the client's investment plan. Financial Planning is not offered as a stand-alone service or for a separate fee, but is typically provided in conjunction with the Portfolio Management Services.

Performance Based Fees and Side-By-Side Management

Bohmer Kilcoyne Wealth Management does not have any performance-based fee arrangements. "Side by Side Management" refers to a situation in which the same firm manages accounts that are billed based on

a percentage of assets under management and at the same time the firm manages other accounts for which fees are assessed on a performance fee basis. Because Bohmer Kilcoyne Wealth Management has no performance-based fee accounts, it has no side-by-side management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

In accordance with the client's investment plan, Bohmer Kilcoyne Wealth Management will primarily invest in mutual funds, ETFs, common stock and individual bonds as appropriate.

In making selections of individual stocks for client portfolios, Bohmer Kilcoyne Wealth Management may use any of the following types of analysis:

Fundamental Analysis – involves review of the business and financial information about an issuer. Without limitation, the following factors generally will be considered:

- Financial strength ratios;
- Price-to-earnings ratios;
- Dividend yields; and
- Growth rate-to-price earnings ratios.

Bohmer Kilcoyne Wealth Management will incorporate other methods of analysis, such as:

Charting Analysis – involves gathering and processing price and volume information for a particular security. Bohmer Kilcoyne Wealth Management's charting analysis includes, without limitation, graphing charts, and estimations of future price movements based on perceived patterns and trends.

Technical Analysis – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

Cyclical Analysis – is a type of technical analysis that involves evaluating recurring price patterns and trends.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, as applicable and without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. Bohmer Kilcoyne Wealth Management will generally evaluate and select individual bonds or bond funds based on a number of factors including, without limitation, rating, yield and duration.

Investment Strategies

Bohmer Kilcoyne Wealth Management's strategic approach is to invest each portfolio in accordance with the investment plan that has been developed specifically for each client. This means that the following strategies may be used in varying combinations over time for a given client, depending upon the client's individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Margin Transactions – a securities transaction in which an investor borrows money to purchase a security, in which case the security serves as collateral on the loan.

Options Trading/Writing: a securities transaction that involves buying or selling (writing) an option. If you write an option, and the buyer exercises the option, you are obligated to purchase or deliver a specified number of shares at a specified price at the exercise of the option regardless of the market value of the security at expiration of the option. Buying an option gives you the right to purchase or sell a specified number of shares at a specified price until the date of expiration of the option regardless of the market value of the security at expiration of the option.

Risk of Loss

While Bohmer Kilcoyne Wealth Management seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money. Investing in securities involves a significant risk of loss, which clients should be prepared to bear.

Below is a description of several of the principal risks that client investment portfolios face.

Management Risks. While Bohmer Kilcoyne Wealth Management manages client investment portfolios based on Bohmer Kilcoyne Wealth Management's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that Bohmer Kilcoyne Wealth Management allocates client assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that Bohmer Kilcoyne Wealth Management's specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, Bohmer Kilcoyne Wealth Management may invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

Risks Related to Alternative Investment Vehicles. From time to time and as appropriate, Bohmer Kilcoyne Wealth Management may invest a portion of a client's portfolio in alternative investment vehicles. The value of client portfolios will be based in part on the value of alternative investment vehicles in which they are invested, the success of each which will depend heavily upon the efforts of their respective managers. When the investment objectives and strategies of a manager are out of favor in the market or a manager makes unsuccessful investment decisions, the alternative investment vehicles managed by the manager may lose money. A client account may lose a substantial percentage of its value if the investment objectives and strategies of many or most of the alternative investment vehicles in which it is invested are out of favor at the same time, or many or most of the managers make unsuccessful investment decisions at the same time.

Equity Market Risks. Bohmer Kilcoyne Wealth Management will generally invest portions of client assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are

nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

Fixed Income Risks. Bohmer Kilcoyne Wealth Management may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

Foreign Securities Risks. Bohmer Kilcoyne Wealth Management may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

Margin Risk. Bohmer Kilcoyne Wealth Management does not use margin as an investment strategy. However, clients may elect to borrow funds against their investment portfolio. When securities are purchased, they may be paid for in full or the client may borrow part of the purchase price from the account custodian. If a client borrows part of the purchase price, the client is engaging in margin transactions and there is risk involved with this. The securities held in a margin account are collateral for the custodian that loaned the client money. If those securities decline in value, then the value of the collateral supporting the client's loan also declines. As a result, the brokerage firm is required to take action in order to maintain the necessary level of equity in the client's account. The brokerage firm may issue a margin call and/or sell other assets in the client's account to accomplish this. It is important that clients fully understand the risks involved in trading securities on margin, including but not limited to:

- It is possible to lose more funds than is deposited into a margin account;
- The account custodian can force the sale of assets in the account;
- The account custodian can sell assets in the account without contacting the client first;
- The account holder is not entitled to choose which assets in a margin account may be sold to meet a margin call;
- The account custodian can increase its "house" maintenance margin requirements at any time without advance written notice; and
- The accountholder is not entitled to an extension of time on a margin call.

Derivatives Risk: Bohmer Kilcoyne Wealth Management may, for certain clients that qualify as "accredited investors" and for whom it is appropriate, invest portions of the client assets in private placement funds that invest in derivative financial instruments ("derivatives") including, without limitation, futures, options, interest rate swaps, forward currency contracts and credit derivatives such as credit default swaps. A small investment in derivatives could have a potentially large impact on an investor's performance. The use of derivatives involves risks different from, or possibly greater than, the risks associated with investing directly in the underlying assets. These risks include: (1) counterparty risk; (2) interest rate risk; (3) basis risk; (4) settlement risk; (5) legal risk; (6) operational risk; and (7) market risk. Counterparty risk is the

risk that one of the Fund's counterparties might default on its obligation to pay or perform generally on its obligations. Interest rate risk is the general risk associated with movements in interest rates. Basis risk is the risk associated with the relative movements in two (related) rates or prices. Settlement risk is the risk that a settlement in a transfer system does not take place as expected. Legal risk is the risk that a transaction proves unenforceable in law or because it has been inadequately documented. Operational risk is the risk of unexpected losses arising from deficiencies in a firm's management information, support and control systems and procedures. Market risk is the risk of potential adverse changes in the value of financial instruments resulting from changes in market prices, such as interest, commodity and currency rate movements. In addition, derivatives can be highly volatile, illiquid and difficult to value.

Options Risk. A small investment in options could have a potentially large impact on an investor's performance. The use of options involves risks different from, or possibly greater than, the risks associated with investing directly in the underlying assets. Derivatives can be highly volatile, illiquid and difficult to value, and there is the risk that a hedging technique will fail if changes in the value of a derivative held by an investor do not correlate with the securities being hedged.

Cybersecurity Risk. The computer systems, networks and devices used by Bohmer Kilcoyne Wealth Management and service providers to Bohmer Kilcoyne Wealth Management and our clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various protections utilized, systems, networks or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach. Cybersecurity breaches can include unauthorized access to systems, networks or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow or otherwise disrupt operations, business processes or website access or functionality. Cybersecurity breaches may cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by Bohmer Kilcoyne Wealth Management and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or other compliance costs; as well as the inadvertent release of confidential information. Similar adverse consequences could result from cybersecurity breaches affecting issues of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers and other financial institutions; and other parties. In addition, substantial costs may be incurred by those entities in order to prevent any cybersecurity breaches in the future.

Voting Client Securities

As a policy and in accordance with Bohmer Kilcoyne Wealth Management's client agreement, Bohmer Kilcoyne Wealth Management does not vote proxies related to securities held in client accounts. The custodian of the account will normally provide proxy materials directly to the client. Clients may contact Bohmer Kilcoyne Wealth Management with questions relating to proxy procedures and proposals; however, Bohmer Kilcoyne Wealth Management generally does not research particular proxy proposals. In addition, Bohmer Kilcoyne Wealth Management does not advise or act for clients with respect to any legal matters, including bankruptcies and class actions, for the securities held in clients' accounts.

Item 7 – Client Information Provided to Portfolio Managers

Bohmer Kilcoyne Wealth Management is the only portfolio manager under the Bohmer Kilcoyne Wealth Management Wrap Program. No information is shared with any other portfolio manager.

Item 8 – Client Contact with Portfolio Managers

Bohmer Kilcoyne Wealth Management is the only portfolio manager under the Bohmer Kilcoyne Wealth Management Wrap Program. No restrictions are placed on client's ability to contact or consult with Bohmer Kilcoyne Wealth Management.

Item 9 – Additional Information

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of Bohmer Kilcoyne Wealth Management or the integrity of Bohmer Kilcoyne Wealth Management's management. Bohmer Kilcoyne Wealth Management has no disciplinary events to report.

Other Financial Industry Activities and Affiliations

LPL Financial LLC

Certain of Bohmer Kilcoyne Wealth Management's employees are also Registered Representatives of LPL Financial LLC, a FINRA and SIPC member, and registered broker/dealer. As such, they are entitled to receive commissions or other remuneration on the sale of insurance as well as other products. To protect client interests, Bohmer Kilcoyne Wealth Management's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to these individuals and also pay an advisory fee to Bohmer Kilcoyne Wealth Management on the same pool of assets. These fees are exclusive of each other. Those employees of Bohmer Kilcoyne Wealth Management who are also Registered Representatives of LPL Financial do not receive commissions or otherwise act as Registered Representatives in regards to client assets for which Bohmer Kilcoyne Wealth Management provides Portfolio Management services. Services as Registered Representatives of LPL Financial are provided only to those clients, or non-clients, who have specifically entered into a brokerage agreement with LPL Financial.

As a result of this relationship, LPL Financial LLC may have access to certain confidential information (e.g., financial information, investment objectives, transactions, and holdings) about Bohmer Kilcoyne Wealth Management clients, even if the client does not establish any account through LPL Financial LLC. If you would like a copy of LPL Financial LLC's privacy notice, please contact John Kilcoyne.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics and Personal Trading

Bohmer Kilcoyne Wealth Management has adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. Bohmer Kilcoyne Wealth Management's Code has several goals. First, the Code is designed to assist Bohmer Kilcoyne Wealth Management in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, Bohmer Kilcoyne Wealth Management owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires persons associated with Bohmer Kilcoyne Wealth Management (managers, officers and employees) to act with honesty, good faith

and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for Bohmer Kilcoyne Wealth Management's associated persons. Under the Code's Professional Standards, Bohmer Kilcoyne Wealth Management expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, Bohmer Kilcoyne Wealth Management associated persons are not to take inappropriate advantage of their positions in relation to Bohmer Kilcoyne Wealth Management clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time Bohmer Kilcoyne Wealth Management's associated persons may invest in the same securities recommended to clients. Under its Code, Bohmer Kilcoyne Wealth Management has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

Participation or Interest in Client Transactions

Because associated persons may invest in the same securities as those held in client accounts, Bohmer Kilcoyne Wealth Management has established a policy requiring its associated persons to pre-clear transactions in some types of securities with the Chief Compliance Officer. The goal of this policy is to avoid any conflicts of interest that arise in these situations. Some types of securities, such as CDs, treasury obligations and open-end mutual funds are exempt from this pre-clearance requirement. However, in the event of other identified potential trading conflicts of interest, Bohmer Kilcoyne Wealth Management's goal is to place client interests first.

Consistent with the foregoing, Bohmer Kilcoyne Wealth Management maintains policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with client transactions.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with Bohmer Kilcoyne Wealth Management's written policy.

Bohmer Kilcoyne Wealth Management will provide a copy of the Code of Ethics to any client or prospective client upon request.

Review of Accounts

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by Bohmer Kilcoyne Wealth Management. These factors generally include, but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions. One or more Investment Adviser Representatives and/or a firm principal review all accounts.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid

from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, Bohmer Kilcoyne Wealth Management may provide at least a quarterly report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at the request of the client.

Client Referrals and Other Compensation

Client Referrals

Bohmer Kilcoyne Wealth Management does not receive benefits from third parties for providing investment advice to clients. In addition, Bohmer Kilcoyne Wealth Management does not have referral arrangements with non-supervised person solicitors.

Other Compensation

LPL Financial LLC

See above for information regarding certain of Bohmer Kilcoyne Wealth Management's employees serving also as Registered Representatives of LPL.

Benefits Received from LPL Custodial Platform

Bohmer Kilcoyne Wealth Management participates in the LPL Strategic Wealth Management Custodial Platform II ("LPL") program. Bohmer Kilcoyne Wealth Management will recommend that clients establish brokerage accounts with LPL to maintain custody of clients' assets and to effect trades for their accounts.

While there is no direct link between the investment advice Bohmer Kilcoyne Wealth Management provides and participation in the LPL program, Bohmer Kilcoyne Wealth Management receives certain economic benefits from the LPL program. These benefits may include software and other technology that provides access to client account data (such as trade confirmations and account statements), facilitates trade execution (and allocation of aggregated orders for multiple client accounts), provides research, pricing information and other market data, facilitates the payment of Bohmer Kilcoyne Wealth Management's fees from its clients' accounts, and assists with back-office functions, recordkeeping and client reporting. Many of these services may be used to service all or a substantial number of Bohmer Kilcoyne Wealth Management's accounts, including accounts not held at LPL. LPL may also make available to Bohmer Kilcoyne Wealth Management other services intended to help Bohmer Kilcoyne Wealth Management manage and further develop its business. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, LPL may make available, arrange and/or pay for these types of services to be rendered to Bohmer Kilcoyne Wealth Management by independent third parties. LPL may discount or waive fees it would otherwise charge for some of these services, pay all or a part of the fees of a third-party providing these services to Bohmer Kilcoyne Wealth Management, and/or LPL may pay for travel expenses relating to participation in such training. Finally, participation in the LPL program provides Bohmer Kilcoyne Wealth Management with access to mutual funds which normally require significantly higher minimum initial investments or are normally available only to institutional investors.

The benefits received through participation in the LPL program do not necessarily depend upon the proportion of transactions directed to LPL. The benefits are received by Bohmer Kilcoyne Wealth Management, in part because of commission revenue generated for LPL by Bohmer Kilcoyne Wealth Management's clients. This means that the investment activity in client accounts is beneficial to Bohmer Kilcoyne Wealth Management, because LPL does not assess a fee to Bohmer Kilcoyne Wealth Management for these services. This creates an incentive for Bohmer Kilcoyne Wealth Management to continue to recommend LPL to its clients. While it may be possible to obtain similar custodial, execution and other services elsewhere at a lower cost, Bohmer Kilcoyne Wealth Management believes that LPL provides an excellent combination of these services. These services are not soft dollar arrangements, but are part of the institutional platform offered by LPL.

Financial Information

Bohmer Kilcoyne Wealth Management does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure with respect to this item.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

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CRD# 2790985

of

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www.BKWealth.com

March 8, 2021

This brochure supplement provides information about Michael Bohmer (“Mike”), and supplements the Bohmer Kilcoyne Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Bohmer Kilcoyne Wealth Management at (513) 942-9700 if you did not receive Bohmer Kilcoyne Wealth Management’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Mike is available on the SEC’s website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Michael Sullivan Bohmer (year of birth 1972) is an Investment Adviser Representative of Bohmer Kilcoyne Wealth Management. Prior to joining Bohmer Kilcoyne Wealth Management, Mike was an Investment Adviser Representative of LPL Financial, LLC from 2001 to 2013. Mike continues to serve as a Registered Representative of LPL Financial Corporation, a broker-dealer, where he has been employed since 2001. Mike's previous industry experience includes working as a Financial Planner with Donahue Securities, Inc. and serving as a Registered Representative with Metlife Securities, Inc.

Mike earned his Bachelors in Economics from the University of Notre Dame in 1995.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however Mike has no such disciplinary information to report.

Item 4 - Other Business Activities

Mike is also a Registered Representative of LPL Financial ("LPL"), an SEC registered broker/dealer and member of FINRA and SIPC. As Registered Representative, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, Bohmer Kilcoyne Wealth Management's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Mike and also pay an advisory fee to Bohmer Kilcoyne Wealth Management on assets held in the same account. These fees are exclusive of each other. Mike does not receive commissions or otherwise act as a Registered Representative in regards to client assets for which Mike/Bohmer Kilcoyne Wealth Management provides Portfolio Management services. Mike provides services as a Registered Representatives of LPL Financial only to those clients, or non-clients, who have specifically entered into a brokerage agreement with LPL Financial.

Item 5 - Additional Compensation

Other than as stated above, Mike has no other income or compensation to disclose.

Item 6 - Supervision

As co-owners of Bohmer Kilcoyne Wealth Management, Mike and John M. Kilcoyne are responsible for providing supervisory and oversight. Mike's and John's telephone numbers are provided in this Appendix A. In addition, Kevin S. Woodard serves as the Chief Compliance Officer of Bohmer Kilcoyne Wealth Management. Kevin can be reached at (513) 977-8646.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

John Michael Kilcoyne, CPA, CFP®

CRD# 3221909

of

Bohmer Kilcoyne Wealth Management, LLC

9360 Montgomery Road

Cincinnati, OH 45242

(513) 942-9700

www.BKWealth.com

March 8, 2021

This brochure supplement provides information about John Kilcoyne, and supplements the Bohmer Kilcoyne Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Bohmer Kilcoyne Wealth Management at (513) 942-9700 if you did not receive Bohmer Kilcoyne Wealth Management's brochure, or if you have any questions about the contents of this supplement.

Additional information about John is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

John Michael Kilcoyne (year of birth 1972) is an Investment Adviser Representative of Bohmer Kilcoyne Wealth Management. Prior to joining Bohmer Kilcoyne Wealth Management, John was an Investment Adviser Representative with LPL Financial, LLC from 2001 to 2013. John continues to serve as a Registered Representative of LPL Financial Corporation, a broker-dealer, where he has been employed since 2001.

John earned his bachelor's degree in Accounting from the University of Notre Dame in 1995. He became a CPA* in 1996 and a CERTIFIED FINANCIAL PLANNER™ professional** in 2002.

*A CPA is a Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year of public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

** The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however John has no such disciplinary information to report.

Item 4 - Other Business Activities

John is also a Registered Representative of LPL Financial ("LPL"), an SEC registered broker/dealer and member of FINRA and SIPC. As Registered Representative, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, Bohmer Kilcoyne Wealth Management's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to John and also pay an advisory fee to Bohmer Kilcoyne Wealth Management on assets held in the same account. These fees are exclusive of each other. John does not receive commissions or otherwise act as a Registered Representative in regards to client assets for which John/Bohmer Kilcoyne Wealth Management provides Portfolio Management services. John provides services as a Registered Representatives of LPL Financial only to those clients, or non-clients, who have specifically entered into a brokerage agreement with LPL Financial.

Item 5 - Additional Compensation

Other than as stated above, John has no other income or compensation to disclose.

Item 6 - Supervision

As co-owners of Bohmer Kilcoyne Wealth Management, John and Michael S. Bohmer are responsible for providing supervisory oversight. John's and Mike's telephone numbers are provided in this Appendix A. In addition, Kevin S. Woodard serves as the Chief Compliance Officer of Bohmer Kilcoyne Wealth Management. Kevin can be reached at (513) 977-8646.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Bethany Bohmer Huffman, CIMA®

CRD# 5640182

of

Bohmer Kilcoyne Wealth Management, LLC

9360 Montgomery Road

Cincinnati, OH 45242

(513) 942-9700

www.BKWealth.com

March 8, 2021

This brochure supplement provides information about Bethany Bohmer Huffman, and supplements the Bohmer Kilcoyne Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Bohmer Kilcoyne Wealth Management at (513) 942-9700 if you did not receive Bohmer Kilcoyne Wealth Management's brochure, or if you have any questions about the contents of this supplement.

Additional information about Bethany is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Bethany Bohmer Huffman (year of birth 1980) is an Investment Adviser Representative of Bohmer Kilcoyne Wealth Management. Prior to joining Bohmer Kilcoyne Wealth Management, Bethany was an Investment Adviser Representative of LPL Financial, LLC from 2009 to 2013. Bethany continues to serve as a Registered Representative of LPL Financial Corporation, a broker-dealer, where she has been employed since 2009. Her prior experience includes serving as a Financial Analyst with Spotality from 2008 -2009.

Bethany earned her Bachelor of Science in Finance from Butler University in 2003. Bethany holds the *Certified Investment Management Analyst® Certification, administered by the Investment Management Consultants Association® and taught in conjunction with the Yale School of Management.

* A CIMA is a Certified Investment Management Analyst. The CIMA is administered by the Investment Management Consultants Association®. All candidates must have three years of financial service experience, and a satisfactory record of ethical conduct, as determined by IMCA's Admissions Committee. The candidates are required to complete a classroom program provided by an IMCA registered education provider, and pass a qualification and certification examination. CIMA professionals are required to complete continuing education requirements of 40 hours every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however Bethany has no such disciplinary information to report.

Item 4 - Other Business Activities

Bethany is also a Registered Representative of LPL Financial (“LPL”), an SEC registered broker/dealer and member of FINRA and SIPC. As Registered Representative, she is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, Bohmer Kilcoyne Wealth Management’s policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Bethany and also pay an advisory fee to Bohmer Kilcoyne Wealth Management on assets held in the same account. These fees are exclusive of each other. Bethany does not receive commissions or otherwise act as a Registered Representative in regards to client assets for which Bethany/Bohmer Kilcoyne Wealth Management provides Portfolio Management services. Bethany provides services as a Registered Representatives of LPL Financial only to those clients, or non-clients, who have specifically entered into a brokerage agreement with LPL Financial.

Item 5 - Additional Compensation

Other than as stated above, Bethany has no other income or compensation to disclose.

Item 6 - Supervision

As co-owners of Bohmer Kilcoyne Wealth Management, Michael S. Bohmer and John M. Kilcoyne are responsible for providing supervisory oversight of Bethany. This oversight includes the review of accounts. Mike’s and John’s telephone numbers are provided in this Appendix A. In addition, Kevin S. Woodard serves as the Chief Compliance Officer of Bohmer Kilcoyne Wealth Management. Kevin can be reached at (513) 977-8646.

Brochure Supplement

Form ADV Part 2B

Item 1 - Cover Page

Mary Kathryn Herrington, CFP®

CRD# 4582994

of

Bohmer Kilcoyne Wealth Management, LLC

9360 Montgomery Road

Cincinnati, OH 45242

(513) 942-9700

www.BKWealth.com

March 8, 2021

This brochure supplement provides information about Mary Herrington, and supplements the Bohmer Kilcoyne Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Bohmer Kilcoyne Wealth Management at (513) 942-9700 if you did not receive Bohmer Kilcoyne Wealth Management's brochure, or if you have any questions about the contents of this supplement.

Additional information about Mary is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mary Kathryn Herrington (year of birth 1968) is an Investment Adviser Representative of Bohmer Kilcoyne Wealth Management. Prior to joining Bohmer Kilcoyne Wealth Management, Mary was an Investment Adviser Representative of LPL Financial, LLC from 2010 to 2013. Mary continues to serve as a Registered Representative of LPL Financial Corporation, a broker-dealer, where she has been employed since 2010.

Mary earned her Bachelor of Arts in Economics from University of Notre Dame in 1990. Mary has also been a CERTIFIED FINANCIAL PLANNER™ professional* since 2011.

* The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 - Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser; however Mary has no such disciplinary information to report.

Item 4 - Other Business Activities

Mary is also a Registered Representative of LPL Financial ("LPL"), an SEC registered broker/dealer and member of FINRA and SIPC. As Registered Representative, she is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, Bohmer Kilcoyne Wealth Management's policy is to disclose all forms of compensation before any such transaction is executed. Clients will not pay both a commission to Mary and also pay an advisory fee to Bohmer Kilcoyne Wealth Management on assets held in the same account. These fees are exclusive of each other. Mary does not receive commissions or otherwise act as a Registered Representative in regards to client assets for which Mary/Bohmer Kilcoyne Wealth Management provides Portfolio Management services. Mary provides services as a Registered Representatives of LPL Financial only to those clients, or non-clients, who have specifically entered into a brokerage agreement with LPL Financial.

Item 5 - Additional Compensation

Other than as stated above, Mary has no other income or compensation to disclose.

Item 6 - Supervision

As co-owners of Bohmer Kilcoyne Wealth Management, Michael S. Bohmer and John M. Kilcoyne are responsible for providing supervisory oversight of Mary. This oversight includes the review of accounts. Mike's and John's telephone numbers are provided in this Appendix A. In addition, Kevin S. Woodard serves as the Chief Compliance Officer of Bohmer Kilcoyne Wealth Management. Kevin can be reached at (513) 977-8646.

