

**BOHMER KILCOYNE WEALTH MANAGEMENT, LLC**  
**JUNE 19, 2020**

**Item 1. Introduction.**

Bohmer Kilcoyne Wealth Management, LLC (“BKWM”) is registered with the United States 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

**Item 2: What investment services and advice can you provide to me?**

BKWM provides investment management services to retail investors. Financial planning may also be included as part of our investment management services. Investment management services are made available on a wrap fee program basis. We tailor your investment management services to match the client’s financial and other circumstances and at the beginning of a client relationship we meet with the client to develop the client’s investment plan. Client 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 client’s portfolio, or at any time review is deemed necessary by us. We provide investment management services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be effected. We do not limit the provision of investment management services to proprietary products. In addition, we generally do not limit the types of investments we utilize for clients, but consistently utilize mutual funds, exchange traded funds, common stock and individual bonds. We do not impose account minimums for new clients. Regardless, we reserve the right to accept or decline a potential client for any reason in our sole discretion.

Some of our financial professionals are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your financial professional may offer you brokerage services through LPL or investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your financial professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your financial professional. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

For additional information, please refer to [Item 4 - Services Fees and Compensation](#), [Item 5 - Account Requirements](#) and [Item 6 – Portfolio Manager Selection and Evaluation](#) in our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

**Questions to Ask Us:**

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose the investments that you recommend to me?*

*What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

**Item 3 (part 1): What fees will I pay?**

For investment management services we charged an asset based wrap program fee, which is billed on a quarterly basis. For an asset based fee, the more assets that are in a client’s advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. Asset based wrap program fees will include most transaction costs and fees to a broker-dealer or bank that has custody of the client’s assets, and therefore are often higher than a typical asset-based advisory fee.

In addition to our asset based wrap program fee you will be responsible for other fees and expenses, such as fees/expenses charged by any subadvisor, mutual fund, exchange traded fund, separate account manager and any taxes or fees required by federal or state law, as well as commission and transaction fees for any transactions executed away from the program broker-dealer.

You will pay fees and costs whether you make or loss 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, see [Item 4 Services, Fees and Compensation](#) of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

**Question to Ask Us:**

*Help me to 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?*

**Item 3 (part 2): 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, we receive various benefits and services from custodians that we may recommend to you. For additional information, please refer to our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#), specifically, [Item 9 Additional Information](#).

**Question to Ask Us:**

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

**Item 3 (part 3): How do your financial professionals make money?**

Our financial professionals are paid a percentage of the revenue earned by the firm on the client assets managed and/or serviced by the specific financial professional. In addition, certain of our financial professionals also receive a salary as compensation for assistance with various operational and administrative duties. Certain of our financial professionals serve as registered representatives of an unaffiliated broker-dealer (LPL). In this capacity they earn commissions and other fees on insurance as well as other products sold through LPL. While no commissions are earned by these financial professionals relative to any of our client investment advisory services accounts, this presents a conflict of interest because these financial professionals in their role as registered representatives for LPL are incentivized to make recommendations based on the compensation received rather than on a client's needs. For additional information regarding our financial professionals' activities as registered representatives of LPL please refer to our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#), specifically, [Item 9 Additional Information](#).

**Item 4: Do you or your financial professionals have a legal or disciplinary history?**

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Item 5: Additional Information**

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact 513-942-9700.

**Questions to Ask Us:**

*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 a person is treating me?*