

Beck Bode and Boston Retirement Advisors Form CRS Customer Relationship Summary 10.19.2022

<p>Item 1: Introduction</p>	<p>Beck Bode Wealth Management, LLC (Beck Bode) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Beck Bode also conducts business as Boston Retirement Advisors, LLC. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.</p>
<p>Item 2: Relationship and Services</p>	<p>What investment services and advice can you provide me? We offer investment advisory services, including portfolio management, financial planning, and consulting services to retail investors, institutional investors, and collective investment trusts. We do not require account minimums for investment at this time. We accept discretionary authority over client assets in most circumstances in accordance with the client’s investment advisory agreement, subject to certain limitations such as investment mandates, required minimum distributions, and other required events. We monitor retail client accounts on an ongoing basis as a standard service, relative to the portfolio investments that have been made at our discretion. We do not offer proprietary products. Our investment advice is generally limited to mutual funds, fixed income securities, equities, and ETFs. While we do not accept custody of client assets, we work with qualified custodians. We have limited custody in instances where we deduct client fees directly from client account(s). We also offer non-discretionary services, wherein the client makes the ultimate decision regarding the purchase or sale of investments. For additional information, please see our Form ADV, Part 2A Beck Bode and Form ADV, Part 2A Brochure, Boston Retirement Advisors</p> <p>Questions to ask your Adviser:</p> <ul style="list-style-type: none"> - Given my financial situation, should I choose to work with an investment adviser? 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?
<p>Item 3: Fees, Costs, Conflicts, and Standards of Conduct</p>	<p>What fees will I pay? Client fees may be based on a percentage of the assets under management, as negotiated between the client and our representative. If based on a percentage of assets under management, our fee will not exceed 3% and are assessed quarterly, in advance. We do not sponsor wrap-fee programs or charge performance-based fees at this time.</p> <p>Other Fees and Costs We charge a fixed fee as negotiated with the client ranging from \$1500 - \$12,000 for financial planning services. We may also receive fixed fees for pension consulting services. Ongoing investment advisory and investment option consulting fees will not exceed 3% but may be charged concurrently for each such service. All such fees will be assessed at a frequency and timing as negotiated by the Plan client. Pension consulting services are not available to retail clients. When acting as a sub-adviser to unaffiliated third-party advisers, such fees are negotiable and vary by client. If applicable to your account, the respective custodian may charge you directly for other fees in addition to brokerage commissions, including: (1) account maintenance fees such as custody, trade confirmation processing, corporate actions, and transfer fees; (2) cash management fees such as cash sweep, checking, and wire fees; and (3) investment specific fees such as those for administration of alternative investments or for foreign securities. Please review the Fee Schedule for your custodian for more information to determine if any such fees are applicable to you and your accounts. Certain investments carry their own costs, including ETFs and Mutual Funds, and should be reviewed in the investment’s prospectus. You should understand that any such fees are not charged by us if your investment is in an account. You may also incur fees charged by the particular investment product in which you are invested. We do not receive a portion of any such fees listed in this section at this time. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will</p>

	<p>reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.</p> <p>For additional information, please refer to the Form ADV, Part 2A Brochure Beck Bode and Form ADV, Part 2A Brochure, Boston Retirement Advisors.</p> <p>Questions to ask your Adviser: 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?</p>
	<p>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? <i>When we act as your investment adviser</i>, 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 recommendation(s) we provide you. Here are some examples to help you understand what this means. Beck Bode participates in the institutional advisor program (the “Program”) offered by TD Ameritrade. TD Ameritrade offers to independent investment advisor services which include custody of securities, trade execution, clearance, and settlement of transactions. Beck Bode receives some benefits from TD Ameritrade through its participation in the Program. As part of the Program, Beck Bode may recommend TD Ameritrade to clients for custody and brokerage services. Beck Bode endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by Beck Bode or its related persons in and of itself creates a conflict of interest and may indirectly influence the Beck Bode’s choice of TD Ameritrade for custody and brokerage services. The Firm permits Employee personal trading, and records and preclearance maintained as required under the Advisers Act. Our policies seek to prevent Employees from making competing transactions, trading against, or front-running client investments.</p> <p>Questions to ask your Adviser: 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 and Form ADV, Part 2A Brochure, Boston Retirement Advisors.</p>
	<p>How do your financial professionals make money?</p> <p>Investment professionals are compensated both in the form of bi-weekly distributions of an annualized salary from the Firm, as well as a discretionary annual bonus based on criteria such as merit, employee performance, market performance, etc. Professionals receive compensation for earning new client business or expanding current relationships in the form of discretionary quarterly bonuses, which incentivizes them to recommend that you add additional assets to your account or open additional accounts. Investment professionals employed by the Firm are not compensated on a transaction basis. Investment professionals may receive noncash compensation in the form of reimbursements or payments for conference and due diligence meeting attendance where travel-related costs, expenses, meals and entertainment are paid for or subsidized by the sponsor. This creates a conflict as it may incentivize professionals to do business with specific products or service providers.</p>
<p>Item 4: Disciplinary History</p>	<p>Do you or your financial professionals have legal or disciplinary history?</p> <p>No. Please visit Investor.gov/CRS for a free and simple search tool to research you and your financial professionals.</p> <p>Questions to ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Item 5: Additional Information</p>	<p>For additional information about our services, visit our website www.beckbode.com, or contact our Chief Compliance Officer, Benjamin Beck, at 617.209.2224 or benjamin.beck@beckbodewealth.com. If you would like additional, up-to-date information or a copy of this disclosure, please call 617.209.2224.</p> <p>Questions to ask your Adviser: 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 and my investments?</p>