



# BPC ADVISORS

**CRD#284429**  
Form ADV Part 3  
May 9<sup>th</sup>, 2024  
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## Item 1. Introduction

**BPC Advisors LLC**, is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for a retail investor (defined as a natural person, or the legal representative of such natural person, who seeks to receive or receives services primarily for personal, family, or household purposes) to understand the differences. Free and simple tools are available to research firms and financial professionals on the SEC's investment education website at [Investor.gov/CRS](http://Investor.gov/CRS) which provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2. Relationships and Services

*What investment services and advice can you provide me?*

### **Description of Services:**

We offer customized investment management solutions on a discretionary and non-discretionary basis. We work with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy.

Our philosophy is that the asset allocation decision is the most important step in portfolio construction. As such, we use a quantitative approach to determine the optimal mix of asset classes to create broadly diversified investment portfolios that typically include exposure to U.S. and international stocks, fixed income securities, real estate and cash. We typically utilize exchange-traded funds, market-tracking mutual funds, and index-based mutual funds.

We offer comprehensive financial planning and consulting services including but not limited to, investment planning, retirement planning, personal savings, education savings, and charitable giving based on the financial situation, goals, objectives and risk tolerance of a client.

**Monitoring:** We monitor investments at least quarterly,

and more frequently when there is an investment specific, market driven, political, or economic event that could impact investments. There are no material limitations on our monitoring services.

**Investment Authority:** We manage assets within certain managed accounts on a discretionary basis (executing securities transactions without having to obtain prior consent from you). However, you have the ability to revoke that authority.

Additionally, we manage assets within certain managed accounts on a nondiscretionary basis (we obtain permission prior to the sale or purchase of each security within the managed account).

**Limited Investment Offerings:** We do not offer any proprietary investment products.

### **Conversation Starters:**

*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?*

## Item 3. Fees, Costs, Conflicts, and Standard of Conduct

*What fees will I pay?*

### **Description of Principal Fees and Costs**

We charge the following fees:

<u>Assets Under Management</u>	<u>Annual Rate (%)</u>
Initial \$1,000,000	0.90%*
Next \$1,000,000	0.80%
Next \$3,000,000	0.60%
Over \$5,000,000	0.40%

\* Note: Assets under \$500k can have a maximum of 1% fee.

### **Financial Planning & Consulting Fees**

Comprehensive financial planning and consulting services, are only offered with discretionary investment management services (wealth management services). We have the ability to work on a specific project basis which can be quoted in advance (at a rate of \$250 per hour).

**Conflicts of Interest:** When we offer multiple services, there is an incentive to recommend other services offered by us, our employees, or associates because we may receive additional fees. The more assets that you have in your advisory account, the more you will pay in fees,

creating an incentive for us to encourage you to increase the amount of assets in your accounts.

**Description of Other Fees and Costs:** Client accounts may incur additional fees and charges, such as transaction costs, retirement plan administration fees, and other mutual fund annual expenses that are charged by broker-dealers, plan administrators or mutual fund companies that sell securities or provide additional services. These fees are in addition to and separate from advisory fees.

**Additional Information:** 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.

Additional information concerning our fees and costs, how the fees are calculated and our conflicts of interest, can be found at [ADV Part 2A](#).

### Conversation Starters:

*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?*

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

When we act as your investment adviser, we have to act in your best interest and not put our interests 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:

A conflict of interest is created whenever we or one of our associated persons recommend products or services to you for which we receive compensation.

*How do your financial professionals make money?*

Financial professionals are investment adviser representatives and receive a portion of fees generated by the client relationships being serviced including the amount of client assets.

**Conversation Starter:** *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?*

### Item 4. [Disciplinary History](#)

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

Do you or your financial professionals have a legal or disciplinary history? **No**

The website [Investor.gov/CRS](#) is a free and simple search tool to research advisors and financial professionals.

### Item 5. [Additional Information](#)

#### Conversation Starters:

*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?*

A retail client can find additional information about our services and receive a copy of this relationship summary by visiting our website [www.bpcadvisors.com](#) or contacting us at (315) 427-0512 if you have any questions or to request up-to-date information.

