

Form CRS

Boston Retirement Advisors Form CRS Customer Relationship Summary 06.30.20

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| <p>Introduction</p> | <p>Beck Bode Wealth Management, LLC d/b/a Boston Retirement 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 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>What investment services and advice can you provide me?</p> | <p>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, subject to certain limitations such as investment mandates, required minimum distributions, and other required events. 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 their account(s). We also offer non-discretionary services, wherein the client makes the ultimate decision regarding the purchase or sale of investments.</p> <p>For additional information, please see our Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).</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>What fees will I pay?</p> | <p>Client fees may be based on a percentage of the assets under management, on an hourly basis, or on a flat rate basis, as negotiated between the client and our representative. If based on a percentage of assets under management, our annual fee will not exceed 3.00%. We do not sponsor wrap-fee programs at this time. 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 refer to the Form ADV, Part 2A brochure.</p> <p>Questions to ask your Adviser:</p> <ul style="list-style-type: none"> - 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>What are your legal obligations to me when providing recommendations? How else does your firm make</p> | <p>When we act as your investment adviser, we have to act as a fiduciary 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. Beck Bode participates in the institutional advisor program (the “Program”) offered by TD Ameritrade. TD Ameritrade offers to independent</p> |

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| <p>money and what conflicts of interest do you have?</p> | <p>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. As part of its fiduciary duties to clients, 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.</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. Investment professionals employed by the Firm are not compensated on a transaction basis.</p> |
| <p>Do you or your financial professionals have legal or disciplinary history?</p> | <p>No</p> <p>Questions to ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?</p> |
| <p>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:</p> <ul style="list-style-type: none"> - 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? |