

# BMSS WESSON FORM CRS RELATIONSHIP SUMMARY DISCLOSURE

*BMSS Wesson Wealth Solutions, LLC ("BMSS Wesson") is an investment advisor registered with the U.S. Securities and Exchange Commission.*

*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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.*

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

BMSS Wesson provides investment advice and financial planning services to individuals, businesses, families, estates and trusts. Our investment advisors will work with you to understand your goals, objectives and circumstances. Based upon that information, we will develop an individual investment plan and a recommended investment portfolio and strategy. As a part of our standard investment portfolio management services, we monitor investment portfolios daily for trading needs and evaluate the potential need for investment strategy changes on at least a monthly basis. For specific accounts and with your consent, we will engage outside advisors to manage a portion of your portfolio where the outside advisor has expertise in a particular area.

We manage advisory accounts on a discretionary or non-discretionary basis, as agreed with you. For discretionary accounts, we will implement transactions without seeking your prior consent. For non-discretionary accounts, we will seek your prior consent for every contemplated transaction. Our minimum account size is generally \$250,000.

BMSS Wesson also offers tax planning and estate planning.

**Additional information about BMSS Wesson and our financial advisors is available at [adviserinfo.sec.gov](https://adviserinfo.sec.gov). Please see Items 4 and 7 of our [Form ADV Part 2A Disclosure Brochure](#) for more detailed information about our services.** Our

affiliate EverSource Wealth Advisors, LLC is also a registered investment advisor which provides investment advisory services.

### CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- 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?

## What fees will I pay?

You will pay BMSS Wesson a fee for investment advisory services which is a percentage of the value of the assets we manage for you and which includes financial planning. While the percentage asset management fee is subject to negotiation, it is always at or less than 1.5% per year, calculated and debited from your account quarterly. In addition, our fee is "tiered", meaning the percentage used to calculate the fee decreases as the amount of assets you ask us to manage is increased. In general, we are paid more when you ask us to manage more assets. This arrangement gives us an incentive to recommend you place more assets with us.

### CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- 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?

In some cases, you will have the option of paying a flat fee for investment advisory services. Tax planning, estate planning and any other consulting services are charged on an hourly or flat fee basis. You may also pay fees charged by your account custodian, such as account fees and broker commissions, expense ratios and commissions charged by mutual funds and exchange-traded funds, and any fees charged by third-party managers retained with your consent. These charges are in addition to our fee, and we do not receive any portion of these charges.

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.

**Please see our [Form ADV Part 2A](#) Items 5.A., B., C. and D. for more detailed information about our fees and costs.**

## What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 investment advice we provide you. Here are some examples to help you understand what this means.

Examples of Ways We Make Money and Conflicts of Interest:

- Fees for additional services. You pay us more for any services we provide in addition to investment advisory services, such as estate planning, which gives us an incentive to recommend those services to you.
- Referrals. Because BMSS Wesson is wholly-owned by BMSS, LLC, referrals to that CPA firm and sister companies Payroll & Benefit Solutions and Abacus Technologies indirectly benefit BMSS Wesson. This gives us an incentive to recommend you use the services of these related companies.

**Please see our [Form ADV Part 2A](#) for more detailed information about how we make money and our conflicts of interest.**

### CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

## How do your financial professionals make money?

Our investment advisors are paid based upon a percentage of the revenue we receive from you, after deducting any agreed-upon expenses. This compensation arrangement creates an incentive for the advisor to recommend that you bring more assets to BMSS Wesson for management and engage BMSS Wesson for additional services.

## Do you or your financial professionals have legal or disciplinary history?

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

### CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

### CONVERSATION STARTER QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

**For more information about our services, please visit [www.bmsswesson.com](http://www.bmsswesson.com) or see our [Form ADV Part 2 Disclosure Brochure](#). For up to date information or to request a copy of this relationship summary, call (205) 982-5515 or email [info@bmsswesson.com](mailto:info@bmsswesson.com).**