

Bulman Wealth Group Relationship Summary

Bulman Wealth Group ('BWG') is an Investment Advisor registered with the Securities and Exchange Commission. 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 advisors, and investing.

Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services to retail investors, high-net-worth individuals, businesses, and pension and profit-sharing plans. Unless otherwise agreed upon, our firm manages assets on a discretionary basis meaning we are authorized to implement trading recommendations or other actions in your account without your prior approval. Further, we will have discretion to retain (or remove) third-party managers to manage all or parts of your portfolio subject to our oversight.

As your investment advisor, we will help identify specific money managers, mutual funds, and index managers consistent with your investment objectives and risk tolerances. Based on your situation (return/risk profile) and account size, we will adjust your investment portfolio appropriately. Our firm actively manages and continuously monitors investor accounts by using a combination of individual securities, funds, ETFs, and third-party managers seeking to achieve higher returns with less risk in both rising and falling markets.

BWG does not have a minimum account value to open an account.

For more information about our services, please refer to Item 4 of our Firm ADV Part 2A ("Firm Brochure").

Conversation Starters. 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?

Our fees for investment management range based on your assets under management but are not to exceed 1.75% annually. This fee is collected monthly in arrears and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees. Included in our advisory fee is the fee for third-party manager and/or platform fees.

In addition to our advisory fee, you may also be responsible for custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

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 item 5 of our Firm Brochure.**

Conversation Starters. 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?*

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 is an example to help you understand what this means:

- Some financial professionals at our firm sell insurance products and receive commissions for the sales of products, therefore they have a conflict of interest when they recommend insurance policies to be purchased.

For additional information, please see Item 10 of our Firm Brochure.

Conversation Starters. 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 financial professionals are compensated with a percentage of the fees collected for their advisory services or recommendations to their clients.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please contact us via phone at (916) 458-8199 or email to ask@bulmanwealth.com.

Conversation Starters. Ask your financial professional –

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