



Bush Wealth Management (“we”, “us” or “our”) is registered with the U.S. Securities Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

### **What Investment Services and Advice Can You Provide Me?**

We provide investment advisory services, including discretionary investment management and financial planning services to retail investors on a fee basis.

When a retail investor engages us to provide discretionary investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have discretionary authority as part of our investment management service. Furthermore, we shall have the authority, without prior consultation with you (unless you impose restrictions in writing on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. We may also select a third-party manager to manage a portion of your investment assets in accordance with your investment objectives. Our discretionary authority over your account(s) is granted by the Investment Advisory Agreement you sign with our firm and shall continue until our engagement is terminated.

We offer investment management and financial planning services as part of our standard investment advisory engagement. However, we may be engaged to provide financial planning services on a separate fee basis. When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service. We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment.

For more detailed information about our Advisory Business and the Types of Clients we generally service, please See Items 4 and 7, respectively in our [ADV Part 2A](#).

### **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?*

### **What Fees Will I Pay?**

When engaged to provide investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable but does not generally exceed 2.00%. We do not require a minimum annual fee or asset level for our advisory services.

We typically deduct our AUM Fee from one or more of your accounts, in arrears, on a monthly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage, which creates a conflict of interest.

We offer our Financial Planning services on a fixed fee basis, generally between \$1,000 and \$15,000, or on an hourly rate basis from \$200 to \$400 per hour.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). If we recommend a third-party manager to you, you will

also incur a management fee charged by the third-party manager in addition to our ongoing AUM Fee. 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 more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [ADV Part 2A](#).

#### **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?*

### **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?**

When we act as your investment adviser, 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. We may recommend a particular custodian to custody your assets and receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account while a portion benefits our firm. This creates a conflict of interest as we have an incentive to recommend this custodian in order to continue receiving these benefits. For more detailed information about our conflicts of interest, please review Items 4, 10, 11 12, and 14 of our [ADV Part 2A](#).

#### **Conversation Starter:**

- *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 on a salary basis. However, certain of our financial professionals, based upon their individual professional ability and firm revenue, may receive a

performance bonus from time-to-time. Our financial professionals who are owners will also receive a percentage of firm revenue as distributions. This presents a conflict of interest as our financial professionals have an incentive to bring in new assets in order to increase the firm's revenue and potentially receive bonuses or distributions. You should discuss your financial professional's compensation directly with your financial professional.

We are separately licensed as an insurance agency, and some of our financial professionals are licensed insurance agents. We will earn commissions on insurance products recommended to you in these separate capacities. This presents a conflict of interest as we have an incentive to recommend insurance products based on the receipt of this compensation. These products may be available through different channels, and as a client you have no obligation to purchase these products through our firm. For more detailed information about this conflict of interest, please review Items 4 and 10 of our [ADV Part 2A](#).

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

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

#### **Conversation Starter:**

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

**For more information about our investment advisory services or to request the most current version of this relationship summary, please go to [BushWealthManagement.com/formcrs](http://BushWealthManagement.com/formcrs). You may also contact our Chief Compliance Officer at any time to request a current copy of our ADV Part 2A or our relationship summary. Our Chief Compliance Officer may be reached by phone: (229) 247-1474.**

#### **Conversation Starters:**

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



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**Bush Wealth Management  
Summary of Material Changes**

Please note the following changes since the previous version of our Form CRS, dated April 1, 2021:

- We revised the description of how our financial professionals make money to reflect that our financial professionals who are owners will receive a percentage of firm revenue as distributions.