

*This brochure supplement provides information about Todd Robert Carmack that supplements the BWM Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Todd Robert Carmack if you did not receive BWM Advisory, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Todd Robert Carmack is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **BWM Advisory, LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Todd Robert Carmack**

Personal CRD Number: 6370199  
Investment Adviser Representative

BWM Advisory, LLC  
8655 E Via de Ventura Ste. G200  
Scottsdale, AZ 85254  
(800) 779-4183  
[tcarmack@bedrockia.com](mailto:tcarmack@bedrockia.com)

UPDATED: 1/20/2015

## Item 2: Educational Background and Business Experience

**Name:** Todd Robert Carmack      **Born:** 1969

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Hotel, Restaurant and institutional management, Iowa State University - 1994

#### **Business Background:**

10/2014 - Present	Investment Advisor Representative BWM Advisory, LLC
04/2014 - 11/2014	Investment Advisor Representative BFC Planning, Inc.
11/2012 - 04/2014	Agent Federal Employee Benefit Counselor
02/1998 - 06/2013	Agent AFC Group

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Todd Robert Carmack is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. BWM Advisory, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory

clients. Clients are in no way required to implement the plan through any representative of BWM Advisory, LLC in their capacity as a licensed insurance agent.

### **Item 5: Additional Compensation**

Todd Robert Carmack does not receive any economic benefit from any person, company, or organization, other than BWM Advisory, LLC in exchange for providing clients advisory services through BWM Advisory, LLC.

### **Item 6: Supervision**

As a representative of BWM Advisory, LLC, Todd Robert Carmack works closely with supervisor Jeff Boettcher, and all advice provided to clients is reviewed by this supervisor prior to implementation. Jeff Boettcher can be reached at (480) 336-2511. Todd Robert Carmack adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Arizona state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Todd Robert Carmack has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Todd Robert Carmack has **NOT** been the subject of a bankruptcy petition in the past ten years.