

Item 1 – Introduction

BKD Wealth Advisors, LLC (“BKD”, “we” or “us”) is registered with the Securities and Exchange Commission (“SEC”) as a Registered Investment Advisor (“RIA”). As an RIA, our services and compensation structure differs from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisors and investing.

Item 2 – Relationships and Services*What investment services and advice can you provide me?*

We provide investment advisory services, which generally consists of discretionary or nondiscretionary investment management, financial planning and consulting, and family office services, to individuals, trusts and estates (our “retail investors”). When a retail investor engages us to provide investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have investment authority. We may also allocate and/or recommend that a client allocate investment assets to one or more unaffiliated independent money managers. When engaged on a discretionary basis, we shall have the authority, without prior consultation with you (unless you impose restrictions), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. When engaged on a nondiscretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments. In either case, our investment authority over your account(s) shall continue until our engagement is terminated. Our family office services generally include discretionary investment management and sophisticated financial planning and consulting services, including topics such as family governance administration, wealth transfer/estate planning, risk management consulting, philanthropic strategies, technology services, financial statements, and accounting and tax services. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment. Depending on the specific service requested, clients may be subject to minimum annual fees which range from \$5,000 to \$50,000. BKD does not impose a minimum account size requirement on its retail investor clients. Questions to ask us:

- *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?*

For more information all of our services, please see Items 4 and 7 in our [BKDWA ADV](#) and our [BKD Family Office ADV](#).

Item 3 – Fees, Costs, Conflicts and Standard of Conduct*What fees will I pay?*

We provide our investment advisory services on a fee basis. 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 and shall generally range from 0.45 percent to 1.50 percent, depending on various factors, including the complexity of the client relationship, personal or familial relationships, assets placed under management, anticipated future additional assets, related accounts, portfolio style, account composition, and reports. Clients subject to BKD’s minimum annual fee may incur an annual AUM Fee that exceeds the percentages referenced here, but in no event shall exceed 2 percent. We typically deduct our AUM Fee from one or more of your investment accounts, in advance, on a quarterly 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. Standalone financial planning and consulting services can be rendered for hourly fees ranging from \$100 to \$500 per hour, as fixed fee engagements ranging from \$500 to \$30,000, or as asset-based fees ranging from 0.15 percent to 1.50 percent.

A copy of the BKD Wealth Advisors Part 2A is available at: <https://www.bkd.com/media/bkd-wealth-advisors-adv-part-2>

A copy of the BKD Family Office Part 2A is available at: <https://www.bkd.com/media/bkd-family-office-adv-part-2>

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Many custodians charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for mutual fund transactions, commissions may be charged for individual equity and fixed income transactions). In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses). Clients with assets allocated to independent money managers will also incur fees charged by any such engaged manager. 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. Questions to ask us:

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?

For more information about our fees, please see Item 5 in our [BKDWA ADV](#) and our [BKD Family Office ADV](#).

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: We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account. We may recommend the services of certain affiliated entities, including **BKD, LLP**, a certified public accounting firm and BKD Capital Advisors, LLC, a limited purpose broker-dealer. Questions to ask us:

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

For more information about our conflicts of interest, please review our [BKDWA ADV](#) and our [BKD Family Office ADV](#).

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and do not receive higher compensation when working with complex portfolios. Our financial professionals may also receive an annual bonus, which is generally based on client retention and net new revenues added during the fiscal year. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

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

No. We encourage you to visit www.investor.gov/CRS to research our firm and our financial professionals. Questions to ask us:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5 – Additional Information

Additional information is available on the SEC's website at www.adviserinfo.sec.gov. You may call Chief Compliance Officer at 417.831.7283 to request a current copy of our ADV Part 2A or this client relationship summary. Questions to ask us:

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?

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