

June 30, 2020

Bryan Advisory Services, LLC ("BAS") is a Registered Investment Adviser ("RIA") with the Securities and Exchange Commission ("SEC"). BAS offers investment advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay for those services. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

If you want a financial professional to manage your investment portfolio, an advisory account may be the right choice for you. We offer investment advisory services through our financial professionals, who are Investment Adviser Representatives ("IAR"). If you open an advisory account you will pay an ongoing fee based on the assets under management at the end of the month or quarter, depending on the terms of your contract. We will offer you advice on a continuous and ongoing basis, discuss your individual needs, investment goals and design a strategy to achieve your goals. Your account(s) will be monitored on a regular basis. You may choose an account that allows us to buy and sell investments in your account without asking you in advance, (a discretionary account") or we may give you advice and you decide which investments to buy and sell, (a "non-discretionary account"). In this case, you as the retail investor make the ultimate decision regarding the purchase or sale of investment. We will meet with you, either in person or by another agreed-upon method, no less than annually to review your portfolio. Although we offer a wide variety of advisory products and services, our investment advice will cover a limited selection of investments and other firms may offer more or different choices. For more detailed and additional information regarding our services, please refer to our Form ADV Part 2A brochure.

As you consider what type of services may be right for you, ask your Financial Professional the following questions:

- Given my financial situation and investment objectives, should I choose a brokerage account or an investment advisory account? What are the differences? Is one more suited to my financial situation than the other, and if so why?
- How will you choose the investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean? Based on your licensing or other qualifications, are you limited to offering specific types of services or investments?
- How often will you monitor my account's performance and offer investment advice?

What fees will I pay?

The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. Some investments, such as mutual funds, impose additional fees which may reduce the value of your investment over time. Our fees are negotiable. The asset-based fee reduces the value of your account and will be deducted from your account. The amount you pay will depend on the services you receive and the amount of assets in your account. The more assets in the account, including cash, the more fees you will pay. We therefore, have an incentive to increase the assets in your account in order to increase our fees. You will pay our fee monthly or quarterly, depending on the terms of your contract, even if you do not buy or sell. You will pay a transaction fee when we buy or sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets, (called "custody"). You will pay fees whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments overtime. Please make sure you understand what fees and costs you are paying. Our investment advice will cover a limited selection of investments. Other firms may provide advice on a wider range of investments, some of which may have lower costs. The fees applicable to each type of advisory program are set forth in the advisory agreement and are summarized in our ADV Part 2A brochure.

As you consider the cost of our services, ask your Financial Professional the following question:

- 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?
- How much would I expect to pay per year for an advisory account? What would make the fees for the account increase or decrease?
- How are you compensated for providing services to 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 must act in your best interest and not put our interest ahead of yours. We are subject to a fiduciary duty that creates other obligations to you. At the same time, the way we make money creates some conflicts with your interests. All financial service companies have conflicts of interest. Most conflicts arise out of how we and our financial professionals are compensated. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you. Here are some examples to help you understand what this means:

- The greater the value of assets in your account, the more you will pay in fees, therefore, we have an incentive to encourage you to increase the amount of assets in your account. The fee you pay as a percentage of the assets managed may decline as the value of the assets increases.

As you consider the type of relationship you may wish to establish with us, ask your Financial Professional the following questions:

- How do you make money from providing services to me? Are you paid more if I buy one type of investment instead of another?
- How might your conflicts of interest affect me and how will you address them?
- In addition to paying fees for investment activities as described above, what other charges and costs do I pay you or third parties?

How do your financial professionals make money?

Clients are typically charged for our asset management services based on a percentage of the assets being managed. Your specific annual fee arrangement will be described in the written Investment Advisory Agreement entered into between BAS and you.

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

SEC rules provide that certain type of legal and disciplinary matters involving broker-dealers, RIAs and Financial Professionals must be reported through the Central Registration Depository ("CRD") system. Both BAS and some of our Financial Professionals have legal and disciplinary disclosures. For additional information about our Financial Professionals and services, visit Investor.gov, or Broker Check (BrokerCheck.FINRA.org), Form ADV Part 2B for your Financial Professional, our website www.bryaninvestmentgroup.com and your account agreement. For additional information on advisory services, see our Form ADV brochure on IARD, on Investor.gov, or on our website.

As you consider whether to establish a relationship with us, ask your Financial Professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct? What was the outcome of the matter disclosed?
- Where can I get more information about any disclosures regarding you or your firm?
- If I have questions about the handling of my account or how my Financial Professional is treating me, who should I contact at Bryan Advisory Services, LLC?

For additional information about our investment advisory services please contact us at 724-746-4004. You may request up-to date information about our firm and request a copy of the relationship summary. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.