

Welcome.

Welcome to clarity. To confidence. To a better way forward.

The BAM ALLIANCE is built for you — a community of investors and advisors who've discovered a better way to take control of financial futures and achieve life's most important goals.

WHO WE ARE

We are a community of more than 130 independent wealth management firms located throughout the United States — united in belief and in practice that there is a better, more effective, and more resilient way for investors and their families to safeguard their financial futures and realize their dreams.

We believe in delivering unbiased, transparent, evidence-based advice.

We believe every investor is unique — requiring custom, comprehensive wealth management solutions.

We believe that doing what's best and doing what's right should be one and the same.

Our principles and approach stand in sharp contrast to many in the financial services industry who prefer to play a rigged Wall Street game — often putting their own interests ahead of their clients'.

That's not how it works at the BAM ALLIANCE.

We believe that, by putting our clients' interests first, we achieve more together.

What we started in 1997 has grown significantly over the years as investors have sought refuge from the turbulence of the financial markets and the traditional practices of many Wall Street firms. Attracted to our unbiased advice, our evidence-based approach to low-cost investing and our ability to deliver on the promise of true wealth management, more than 22,500 investors have become clients of independent BAM ALLIANCE wealth management firms across the country, representing \$33 billion of collective assets under management or administration.*



THE BAM ALLIANCE[®]
Delivering on the Promise of True Wealth Management

WHAT WE DO

The BAM ALLIANCE exists for one simple purpose: to give investors the assurance, peace of mind, and restful nights that come with having a customized plan that covers every aspect of their financial lives.

It begins with relationship. Independent wealth advisors who are part of the BAM ALLIANCE have a tremendous advantage in the extensive amount of time they're able to devote working intimately with their clients, getting to know their most important values, goals, and relationships. That deep knowledge forms the foundation — the blueprint — for that client's individualized plan.

Once we understand what each client wants to achieve, we then focus on the most effective way to get there. This is where the "science of investing" comes into play. At the heart of our approach is what decades of unbiased, peer-reviewed research and evidence have shown to be the best way to build long-term wealth. By investing in low-cost, broadly diversified funds and financial instruments and taking only the risk that is necessary and appropriate, our clients are able to effectively capture the returns the markets provide.

You see, at the BAM ALLIANCE, we don't believe in finding needles. We believe in owning the haystack.

Of course, managing investments represents only a part of the picture. With wide-ranging experience and expertise in estate planning, tax planning, retirement planning, charitable planning, risk management and a host of other areas, clients of BAM ALLIANCE member firms appreciate how their wealth advisor is able to serve as the "quarterback" of their broader financial team.

Ultimately, what we deliver to our clients is freedom — the freedom to tune out and turn off the non-stop, 24/7 financial news roller coaster and focus instead on what's most important to them — their families, their health, their career, and achieving their highest aspirations.

HOW WE'RE DIFFERENT

Ask any of our 17,000+ clients what makes us different and you'll likely hear a few consistent themes.

At the top of the list is the feeling of confidence that comes from knowing how every decision is made solely on how it serves our clients' near- and long-term interests. Unlike the vast majority of those in the financial services industry, every wealth advisor who is part of the BAM ALLIANCE adheres to the highest legal and ethical standard of practice — the fiduciary standard — ensuring that the only advice we give is what serves our clients' best interests. At the BAM ALLIANCE, "putting our clients first" is not a catchy tagline. It's how we operate. It's our reason for being.

Related to this important idea is the fact that, at the BAM ALLIANCE we believe in "eating our own cooking." We advise our clients as we advise ourselves: investing in ways that enable broad diversity, low costs, and appropriate levels of risk. Years of peer-reviewed research demonstrate this to be the most effective way to capture the best returns the markets provide.

Our unique approach — what we call the "science of investing" — is one that prizes evidence over emotion and values decades of academic research over and above the empty, often wildly fluctuating opinions that dominate the financial news cycles.

Another point of differentiation is the feeling of assurance — the "restful nights" — our clients enjoy knowing they now have a customized wealth management plan designed to integrate and enhance every aspect of their financial lives. It's what we mean when we talk about "True Wealth Management" — a holistic, all-encompassing approach that goes well beyond just investment advice and incorporates all facets of our clients' financial lives from tax planning to estate planning to risk management to retirement funding to charitable giving and beyond. By understanding and aligning these critical components of financial health, investors and their families substantially improve the odds of reaching their most important goals.

Ultimately, what sets us apart is what brings us together: a passion for evidence, a devotion to transparency, and the promise to put our clients' interests first with everything we do.

The BAM ALLIANCE is an organization of more than 140 independent wealth management firms located throughout the United States including Alaska, Hawaii and Puerto Rico. Established in 1997, member firms of the BAM ALLIANCE currently serve more than 22,500 clients and their families, representing \$33 billion of collective assets under management or administration.*

Detailed information regarding the BAM ALLIANCE's unique approach to wealth management along with an array of published articles, educational materials and links to live events throughout the country may be found at www.TheBAMAlliance.com.

*as of March 31, 2018