

## Item 1. Introduction

# BeManaged

March 31<sup>st</sup>, 2021

## Customer Relationship Summary

BeManaged is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser.

*Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences.*

**Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.**

## Item 2. Relationships and Services

### ***What investment services and advice can you provide me?***

We offer to retail investors investment advisory services through our BeManaged managed account service. Through this service, BeManaged has discretionary management over the funds in your defined contribution retirement account(s) (401(k), IRA, 403(b), etc.). We make allocation decisions for you using the funds available. BeManaged is NOT a financial planner and therefore is unable to provide you with estate planning services.

**Monitoring:** We continuously monitor your account and will send 4-6 updates per year regarding your investment progress.

**Investment Authority:** Our discretionary authority over your account gives us the ability to make allocation changes among the funds available in the account. This authority does NOT give us the ability to make changes to personal information or withdraw/transfer money.

**Limited Investment Offerings:** The investment decisions we make is limited to the funds available in your defined contribution plan.

**Account Minimums and Other Requirements:** There are no account minimums to access the BeManaged service.

**For additional information,** please see our Form ADV, Part 2A brochure (specifically Items 4 and 7) available at [www.bemanged.com/compliance](http://www.bemanged.com/compliance).

**CONVERSATION STARTER:** Ask your financial professional:

- *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?*

### **Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

#### ***What fees will I pay?***

BeManaged charges a percent of your total assets under management across ALL of your retirement accounts.

The maximum charge over any twelve-month period is \$1,200, or less under negotiated arrangements with defined contribution plan sponsors. The fee is charged in advance and calculated based on the beginning account balance for the chargeable period. Our maximum charge is 0.225% quarterly, (0.90% annually) on that beginning balance.

*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 additional information,** please see our Form ADV Part 1A, Item 5.E available at <https://adviserinfo.sec.gov/>.

**CONVERSATION STARTER:** Ask your financial professional:

- *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. Because of the structure of our service, there are no conflicts of interest to disclose.

**CONVERSATION STARTER:** Ask your financial professional:

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

**For additional information**, please see our Form ADV, Part 2A brochure (specifically Item 11) available at [www.bemanged.com/compliance](http://www.bemanged.com/compliance).

***How do your financial professionals make money?***

All of our investment advisor representatives are paid a salary that is fixed regardless of the assets they manage. No employee is paid a sales commission or collects any fees outside of their salary.

**Item 4. Disciplinary History**

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

No.

*Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.*

**CONVERSATION STARTER:** Ask your financial professional:

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

**Item 5. Additional Information**

For additional information about our services, visit [www.BeManaged.com](http://www.BeManaged.com). If you would like additional, up-to-date information or a copy of this disclosure, please call (616) 871-0751.

**CONVERSATION STARTER:** Ask your financial professional:

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