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Customer Relationship Summary – April 12, 2022

Introduction

BEAM Wealth Advisors, Inc. ("BEAM") is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at ***Investor.gov/CRS***, which also provides educational materials about investment advisers, broker-dealers, and investing.

Relationships and Services *"What investment services and advice can you provide me?"*

We provide investment advisory services to retail investors, including investment and wealth management, digital services program (client-initiated, client self-serviced account), retirement plan consulting, consulting and planning services, financial planning, and selection of 3rd party managers. For investment and wealth management clients, we offer both fee plus transaction and/or no transaction fees and wrap fee accounts, both of which we monitor and manage as part of an ongoing process. For digital services clients, we offer fee accounts plus no transaction fees. As part of our standard services, each investment adviser representative ("IAR") reviews their client accounts regularly and meets with clients at their request. Factors that trigger reviews include contributions or withdrawals, year-end tax planning, market moving events, issuer specific events, and/or changes in your risk/return objectives. For financial planning and consulting/planning clients, we conduct reviews on an "as needed" basis triggered by the client's request. We may also suggest financial planning and consulting/planning reviews when triggered by a change in your financial situation and/or investment needs.

Most investment and wealth management services and digital services programs are offered on a discretionary basis. This gives your IAR or an investment manager the authority to buy and sell securities, either absolutely or subject to certain restrictions. Certain accounts may be setup on a non-discretionary basis. Our advisory services programs also have account/investment minimums, which are further detailed in our Form ADV Brochure. Our investment advice only covers investments that are allowed according to the terms of each advisory program, and other firms could provide advice on a wider range of choices, some of which might have lower costs.

Additional Information: Please visit our website (www.beamwealth.com) to view our Form ADV Brochure (Items 4 and 7 of our disclosure brochures: https://www.beamwealth.com/brochures

Conversation Starters

- 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?

Fees, Costs, Conflicts, and Standard of Conduct *"What fees will I pay?"*

For most advisory services, you will pay an ongoing recurring fee based on the value of cash and investments in your advisory account. The more assets there are in your advisory account, the more you will pay in fees, and the Firm may therefore have an incentive to encourage you to increase the assets in your account. The amount paid to BEAM and your IAR does not vary based on the type of investments we select on your behalf or recommend to you. The asset-based fee reduces the value of your account and will be deducted from your account. However, you may receive a discount in fees based on the volume of assets under management with BEAM.

For non-wrap fee programs, there are asset-based fees for investment advice, but may also have separate transaction fees. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. For financial planning and consulting/planning, the fees will be agreed upon between you and your IAR.

Some fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The fees may be charged in advance or in arrears and will be detailed in your investment advisory agreement. For additional details on how fees are calculated, refer to your investment advisory agreement and the applicable disclosures specific to your advisory account.

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Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please review our brochure (Item 5) at https://www.beamwealth.com/brochures for more details.

Conversation Starters

- Help me understand how these fees and costs might affect my investments.
- If I give you $100,000 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?"

When we act as your investment adviser, 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. IARs of BEAM may also be registered with Purshe Kaplan Sterling Investments and licensed insurance agents. In this capacity, they have the ability to receive commissions for those products sold. BEAM does not sell proprietary products or participant in revenue sharing with our custodians. BEAM's custodians (Fidelity, and Schwab) may fund business consulting or professional services to BEAM and our IARs and also provide products and services to assist BEAM in managing and administering client accounts. These arrangements and additional information about other conflicts of interest are discussed in more detail in our Brochures: https://www.beamwealth.com/brochures

"How else does your firm make money and what conflicts of interest do you have?"

We only generate revenues from our asset management and financial planning services as described above.

Conversation Starter

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

"How do your financial professionals make money?"

Our IARs are compensated through the receipt of a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR does not vary based on the type of investments that are recommended. However, as described above, several of our IARs are also registered representatives of a broker-dealer and some are also independent insurance agents. When acting in these capacities, they will earn commissions. In addition, some of our IARs that are dually licensed are incented to join and remain with the broker-dealer through, bonus payments, repayable and forgivable loans, and other benefits more fully described in our brochures: https://www.beamwealth.com/brochures

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

Yes. BEAM Wealth Advisors, Inc. does not have any legal or disciplinary history. Certain IARs registered with BEAM have legal or disciplinary history. Please visit ***Investor.gov/CRS***, for a free and simple search tool to research us and our IAR's.

Conversation Starters

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

Additional Information: For additional information about our services, please visit Investor.Gov, Broker/Check, or our website (www.beamwealth.com), and, if applicable, your investment advisory or planning agreement. For additional information, see our Disclosure Brochures on IAPD, on Investor.gov, or on our website (https://www.beamwealth.com/brochures), and any brochure supplement your IAR provides. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling BEAM Wealth Advisors, Inc. at (800) 256-5221. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call (301) 590-6500. If you have a problem with your investments, account or IAR, contact us in writing at either address listed on the top of this page.

Conversation Starters

- 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?
- How does your relationship with Purshe Kaplan Sterling Investments benefit me?