



Investment  
Guidance

# Banach Wealth Management

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## Form ADV Part II Adviser Regulatory Disclosures

- Adviser Education
- Background
- Fees, Account Sizes
- BWM Strategies

Available on website Services page link

*Please contact us to serve you*

# Banach Wealth Management



**“Life includes changing opportunities and risks. We look for long term wealth enhancing opportunities and manage risks through uncertain waters to meet client wealth distribution goals.” - Joseph Banach**

**Registered Investment Advisor**



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## ***Banach Wealth Management Investment Advisory Services***

Client Education through our website <http://www.banachwealthmanagement.com> includes the following investment guidance topic categories.

- Investor behaviors and risk management
- Portfolio Management and Investment Strategies
- Market Commentaries - a basis for portfolio adjustments

Weekly website letters discuss these topics to support communication and meet client long-term investment goals.

## ***BWM provides two Investment Advisory Services***

### ***1. Company Savings Plan Guidance***

Employee savings plan evaluations and presentations

- Investment education & plan choice reviews
  - 401K, 403B, & Profit Sharing plans
- Employee presentations
  - overview investment principles, goals and risks
  - plan choices and company information website review
  - example portfolios explanation

### ***2. Family, Individual & Trust***

#### ***Advisory Service***

- Services tailored to stated goals, objectives, and constraints
- Conservative and moderately aggressive strategies
- Investment Advisory Agreement (IAA) form available
- Quarterly portfolio statements
- Adviser directs client to make portfolio changes.
- No adviser fund custody, no broker or plan affiliations.

### ***An Independent Advisory Service***