

BG Investment Advisory Services INC.

A wholly-owned subsidiary of Beene Garter LLC

Helping you plan for your evolution.

BG Investment Advisory Services, Inc. (BGIAS) serves as a registered investment advisory to individuals, businesses, trusts and qualified retirement plans. We help you evaluate your financial situation and establish realistic goals.

Our time-tested investment approach helps you avoid the common mistakes made by most investors by providing the discipline and focus necessary to navigate through market uncertainty.

The BGIAS team will help you develop a plan to make your financial vision a reality for your family or business.

Services:

At BG Investment Advisory Services, Inc. our skilled professionals provide services in all aspects of financial planning, estate planning, insurance, and tax planning. You can trust our experience to provide the results you require with the utmost in personal service and attention.

- Personal financial planning
- Investment management
- Education planning
- Retirement planning
- Estate planning
- Risk management and insurance
- Qualified plan investments

What Makes BGIAS Different?

- Our comprehensive approach to wealth management combines personal financial planning with sound investment advisory services.
- We do not earn commissions or use proprietary products. Our team of specialists offers all of our services to you through an objective, fee-based structure.
- We believe in a disciplined, academic investment philosophy based on the Nobel prize-winning Modern Portfolio Theory.
- You have access to Dimensional Fund Advisors, Inc., the world's leading provider of institutional no-load passive asset class mutual funds.

- Our advisors focus on tax-efficiency. You get valuable tax and estate planning with less stress at the end of the fiscal year.
- We offer periodic portfolio re-balancing, regular communications and, best of all, personal meetings with your financial advisor.

Affiliated Partners

BG Investment Advisory Services, Inc. has access to resources, technologies and cost efficiencies typically only available to very large companies. Our affiliated partners listed below allow us to offer you world-class investment advice while providing local, personalized service.

Dimensional Fund Advisors, Inc. BG Investment Advisory Services has access to funds offered by Dimensional Fund Advisors, Inc. (DFA). DFA funds are only available to large institutional customers and to investment firms that are approved by DFA.

Modern Portfolio Management, Inc. Utilizing the 1990 Nobel Prize winning strategy of Modern Portfolio Theory, Modern Portfolio Management, Inc. focuses on educating their clients about investment strategies while helping them maintain the necessary discipline to ensure long-term success.

Schwab Institutional BG Investment Advisory Services uses Schwab Institutional as the custodian of our clients' investments. Schwab ranks among the largest brokerage firms in the nation. Working with Schwab gives our clients access to high-quality, cost effective custody, trading, research and back-office support.

For more information on our service offerings, please visit our website at www.bgias.com.



Wealth Management Services

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