B|W|F|A

Baltimore-Washington

FINANCIAL ADVISORS

Better **Solutions.**
Better **Service.**
Better **Results.**

APL Federal Credit Union

BWFA Offers Complimentary Consultations and Discounted Financial Plans for APL FCU Members

ABOUT BWFA

Fee FO Only®

- Founded in 1986 in Howard County, Maryland
- One of the oldest Fee–Only, Fiduciary Standard Registered Investment Advisors
- **Capabilities/Fields of Expertise:**
  - Investments
  - Financial Planning
  - Tax Services
  - Business Services (M&A)
  - Trust Services
- **Unique Attributes**
  - Comprehensive and Integrated Financial Services
  - Team Approach
  - Complete Transparency
  - Emphasis on Education and Communication
  - Lifestyle Firm
  - Family Wealth Office
- Providing thought leadership, reducing the complexity and guiding clients to make smart decisions based on competent, objective, and ethical advice.

Wealth Management Advice from an Award-Winning Firm

USA TODAY BEST FINANCIAL ADVISORY FIRMS 2024 IN COOPERATION WITH statista

Forbes TOP RIA FIRMS 2023 SHOOK® RESEARCH
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WINNER VOTED BEST OF HOWARD 2023 HOWARD MAGAZINE

OUR MISSION

At BWFA our mission is to provide superior financial advice and deliver the highest quality client experience.

Understanding our clients' needs and goals is the top priority at BWFA. We achieve this through consistent, two-way communication with every client. We don't believe in a one-size-fits-all approach; every client is unique, and we are prepared to adjust our strategies when new situations arise in our clients' lives.

At every level, BWFA's service meets the highest standard for honesty, confidentiality, and integrity.

These principles have motivated us since the company's inception more than 30 years ago, and they continue to provide the foundation for all that we do today. Our commitment to our clients is paramount.

I would personally like to thank you for taking a closer look at our firm and would appreciate the opportunity to work for you.

Robert Carpenter

President & CEO

Our Core Services

BWFA

INVESTMENT MANAGEMENT

- Custom portfolio management
- Asset allocation
- Performance monitoring
- Risk management analysis
- Independent research

FINANCIAL PLANNING

- Retirement
- Investments
- Estate Planning
- Cash/Liquidity
- Insurance
- Taxes
- Business Ownership
- Education Planning
- Social Security
- Medicare
- Life Events
- Required Minimum Distributions
- Healthcare

TAX SERVICES

- Stock option tax analysis
- Tax-free disposition of real estate
- Choice of business entity
- Responses to audits or letters
- Representation at audits
- Planning for large charitable donations
- Multi-year alternative minimum tax planning projects

MERGERS & ACQUISITIONS

- Business Valuations
- Exit Planning Advisory
- Sell-Side/Buy-Side M&A Advisory
- Corporate Finance
- Taking Inventory of Assets
- Analyzing your Financial Needs
- Understanding Your Options
- Prioritizing Your Financial Goals
- Monitoring






We invite you to experience the excellence that has built our reputation as a leading Registered Investment Advisor in the industry.

Schedule Your Complimentary Consultation Today!

CONTACT US

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- Investment Management
- Financial Planning
- Estate Planning
- Tax Services
- Mergers & Acquisitions
- Lifestyle