

Item 1 – Cover Page**THEODORE “TED” C. ARMSTRONG**

BETO FINANCIAL GROUP, LLC

*DOING BUSINESS AS***BR WEALTH MANAGEMENT**

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June 5, 2023

This Form ADV Part 2B (“brochure supplement”) provides information about Ted Armstrong that supplements Beto Financial Group, LLC, *d/b/a* BR Wealth Management’s (“BRWM”) Form ADV Part 2A firm brochure (“firm brochure”). You should have received a copy of the firm brochure. Please contact BRWM at (208) 258-2540 if you did not receive a copy of the firm brochure or if you have any questions about the contents of this brochure supplement.

Additional information about Ted Armstrong is available on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Ted Armstrong is 2310508.

Item 2 – Educational Background and Business Experience**Name of Investment Advisor Representative and Year of Birth:**

Theodore “Ted” C. Armstrong (born 1957)

Education:

Boise State University, BBA Marketing; 1990

Insurance License: Accident & Health or Sickness, and Variable Annuity; 1993

Employment:

Investment Advisor Representative, Beto Financial Group, LLC, 06/2023 – Present

Registered Representative, Private Client Services, LLC, 06/2023 – Present

Registered Representative, Wells Fargo Clearing Services, LLC, 11/2016 – 06/2023

Registered Representative, Wells Fargo Advisors LLC, 05/2009 – 11/20

Financial Advisor, Wachovia Securities, LLC, 08/2006 – 05/2009

Representative, Salomon, Smith, Barney Inc., 07/1993 – 08/2006

Representative, Lehman Brothers Inc., 11/1992 – 07/1993

Membership Sales, Better Business Bureau of SW Idaho, 03/1992 – 11/1992

Account Representative, AVCO Financial Services, 09/1991 – 03/1992

Exams and Designations:

A listing of industry examinations successfully completed by Mr. Armstrong can be accessed at www.adviserinfo.sec.gov and <https://brokercheck.finra.org/>.

Item 3 – Disciplinary Information

Mr. Armstrong is required to disclose all material facts regarding any legal or disciplinary event that would be material to your evaluation of BRWM and his qualifications to serve as an investment advisor representative of the firm. Mr. Armstrong has no information to disclose under this item.

Item 4 – Other Business Activities

In addition to his role as an investment advisor representative of BRWM, Mr. Armstrong is also a registered representative of Private Client Services, LLC (“PCS”), an SEC registered broker-dealer and member FINRA/SIPC. While Mr. Armstrong primarily maintains this relationship for purposes of collecting trailing commissions on legacy sales of securities products to clients, it is possible that new securities business may be transacted with advisory clients for which he may receive commissions. For example, it is possible that certain clients may elect to enter a separate commission-based arrangement with Mr. Armstrong (but not BRWM firm directly) and PCS (a “Brokerage Arrangement”). You should understand that investments

made exclusively under a Brokerage Relationship may be separate from the advisory services provided to you by BRWM, and therefore, the firm does not have a fiduciary duty over such recommendations.

The foregoing arrangements create a conflict of interest insofar as the payment of commissions to Mr. Armstrong creates a financial incentive for him to sell securities to clients rather than recommending the purchase of such securities solely based on the client's best interests. Clients are advised that the fees paid to BRWM for investment advisory services are separate and distinct from the commissions that Mr. Armstrong may earn for selling securities products through PCS to clients.

In addition to his role as an investment advisor representative of BRWM, Mr. Armstrong is also individually licensed as an insurance agent and may receive commissions on the sale of insurance products or services to clients and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services. These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment.

The receipt of insurance-related commissions or fees by any individual associated with our firm presents a conflict of interest. As a fiduciary, Mr. Armstrong must act primarily for the benefit of our investment advisory clients. As such, Mr. Armstrong will only transact insurance-related business with clients when fully disclosed, suitable, and appropriate. Further, we must determine in good faith that any commissions or fees paid to our associated persons are appropriate. Clients are informed that they are under no obligation to use any individual associated with our firm for the purchase of any insurance products or services. Clients may use any insurance firm or insurance agent they choose for the purchase of these products and services. We encourage you to ask us about the conflicts of interest presented by the broker-dealer and insurance licensing of our associated persons.

Item 5 – Additional Compensation

Except as described in Item 4, Mr. Armstrong does not receive any additional compensation (or economic benefit) for providing investment advisory services to clients.

Item 6 – Supervision

Mr. Armstrong's activities are supervised by Brian E. Randolph, BRWM's Chief Compliance Officer. Mr. Randolph may be contacted by phone at the telephone number found on the cover page of this brochure supplement. Mr. Randolph, and other individuals as he may designate, regularly review client accounts to monitor for suitability of recommendations and compliance with BRWM's internal procedures, code of ethics, and applicable regulatory requirements. Mr. Randolph can be reached at (208) 258-2540.