

(Part 2A of Form ADV: Firm *Brochure*)

Item 1 Cover Page

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This brochure provides information about the qualifications and business practices of Brycast. If you have any questions about the contents of this brochure, please contact us at 512-293-4170 or Norman@Brycast.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Brycast is also available on the SEC's website at, [www.adviserinfo.sec.gov/IAPD/Content/Search/iapd\\_Search.aspx](http://www.adviserinfo.sec.gov/IAPD/Content/Search/iapd_Search.aspx)

Item 2 Material Changes

None

*Item 3 – Table of Contents:*

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*Item 4 – Advisory Business:*

Brycast was formed in 2011, and provides financial planning advice as well as income tax preparation service. Norman Bujanos is the owner of Brycast. He has an MA from the University of Texas at Austin, BS from the University of Houston, and is currently working to complete the requirements for the CFP® certification. He completed the CFP® education requirement through the University of Texas at Austin CFP® program. Mr. Bujanos does not currently maintain the CFP® certification.

Brycast offers the following services:

- 1) Income Tax Preparation
- 2) Financial Planning
- 3) Investment Advice

For income tax preparation, Brycast uses the latest professional tax preparation software. We can electronically file your return to help insure an accurate and safe filing to the IRS. Additionally, Mr. Bujanos is an Enrolled Agent, admitted to practice before the Internal Revenue Service.

Financial planning is the process of formulating, implementing and monitoring financial goals. This process also identifies risks that may undermine achieving those goals, and helps to bring into focus unrealistic goals. Creating a **comprehensive financial plan** involves formulating financial goals with the client, collecting financial statements such as bank, brokerage, and retirement accounts. Also, collecting insurance policies, estate documents, and prior year tax returns is required. The investment advice portion of the financial plan is tailored to the client. The client can impose restrictions on investing in certain securities, or certain types of securities. All of this information is analyzed and used to develop a document, called a financial plan. The financial plan document contains a review of the client's current financial situation. For example, balance sheet, income/expense sheet, investment assets (stocks, bonds, real estate, etc.), retirement assets, insurance coverage, list of estate documents and income tax expenses. Additionally, a financial plan document identifies the inadequacies in these areas and states the changes necessary to achieve the client's goals within the client's time horizon. The plan is presented to the client, and adjusted, if necessary. Ideally, a financial plan should be reviewed and adjusted at least annually. Brycast does not review any financial plans, unless requested to do so by the client.

Financial planning services may also be tailored to the client's needs by requesting a **partial financial plan**. A client may request individual services such as the following:

- 1) Goal setting for retirement, education funding, or important purchases.
- 2) Money management through creating a budget, income/expense and balance sheets.
- 3) Review of estate documents such as wills, trusts, TOD/POD accounts, life insurance contracts.
- 4) Income tax planning to help you take advantage of tax credits and deductions.
- 5) Risk management advice to help you protect your assets from lawsuits and also protect your family in the case of a premature death.
- 6) Investment advice tailored to the individual investor. The client can impose restrictions in purchasing certain securities or certain security types. Also, the investor's goals, risk tolerance, age, time horizon, and industry preferences are considered when selecting either individual stocks or constructing portfolios. Brycast limits its advice to securities sold in the US exchange markets, such as NYSE and NASDAQ and the US Treasury.

We offer advice for purchasing stocks, bonds, put and call options, and US treasury securities. Brycast will construct a portfolio for its clients, if requested.

- 7) We offer advice in retirement planning that helps you determine how much income you will need in retirement as well as an understanding of the different investment vehicles available to you either through your employer or financial institutions.

Brycast does not participate in wrap fee programs.

Occasionally, Brycast will publish newsletters. These newsletters will be posted on its website, [www.brycast.com](http://www.brycast.com).

*Item 5 – Fees and Compensation:*

Fees are not negotiable.

Financial Planning - The initial consult for up to one hour is free. The minimum fee for creating a comprehensive financial plan is \$600, while the maximum fee is \$3000. An estimate for the cost of a financial plan will be provided to the client before the plan is started. The minimum fee is due before the financial plan is started, when the Investment Advisory Contract is signed. The remaining balance is due when the client and Brycast have discussed the financial plan and agree it is complete. The contract may be cancelled by the client within 5 days, with written notice. However, the client is responsible for all fees earned as of the date the notice of termination was received. The first 4 hours are billed at the rate of \$150 per hour. After 4 hours, the hourly rate decreases to \$125. The fee total maximum is \$3000. If a client cancels the contract within the first 4 billing hours, the client is refunded the difference of \$600 minus the number of hours billed at the \$150 per hour rate. If a client cancels the contract after the first 4 billing hours, he is responsible for the number of billing hours up to 4, at the rate of \$150 per hour, plus the number of hours over 4 hours at the rate of \$125 per hour.

If a client wants a partial financial plan (described in Item 4), the initial consult for up to one hour is free. After 1 hour, the fee is \$150 per hour. If the partial financial plan is not complete after 3 billing hours, the client will be contacted and asked if Brycast should continue or not. The client is responsible for the number of hours billed. Payment is due either when Brycast and the client discuss the plan and agree it is complete, or when the client terminates the contract.

Investment Advice – Treated as a partial financial plan, and billed as such.

Brycast does not receive any commissions from outside parties. Clients have the option to purchase recommended investment products from brokers or agents that are not affiliated with Brycast.

*Item 6 – Performance-based Fees and Side-By-Side Management:*  
Brycast does not charge performance based fees.

*Item 7 – Type of Clients:*

Brycast does not solicit clients based off a minimum net worth. Any individual or small business owner who would like financial advice or would like to have their income taxes prepared is welcome as a client.



*Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss:*

Brycast uses fundamental analysis to evaluate individual company stocks. This type of analysis tries to determine the intrinsic value of a stock by reviewing the overall economy, industry conditions, financial conditions, and company management. We use widely available resources for research such as Morningstar, Reuters, Edgar Online, etc.

Brycast's investment strategy is to purchase stocks with the intent to hold the stock for one year, or longer. Brycast believes that there is enough volatility in the stock market to warrant a one year evaluation period for a stock.

Investment in securities involves risk of loss. If you invest all of your money in a single stock, it is possible that you would lose all of your money if the company went bankrupt. A well diversified portfolio helps to reduce risk, but not eliminate it. Brycast believes that a well diversified portfolio maximizes the return and minimizes the risk. With this in mind, each client's portfolio should contain different asset classes, such as stocks, bonds, money market funds, index funds, etc.

*Item 9 – Disciplinary Information:*

Brycast has never had any disciplinary events against it.

*Item 10 – Other Financial Industry Activities and Affiliations:*

Neither Brycast nor Mr. Bujanos have any material relationships with any related financial industry participants.

Neither Brycast nor Mr. Bujanos are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither Brycast nor Mr. Bujanos are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Neither Brycast nor Mr. Bujanos select other investment advisers for its clients.

*Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading:*

The following is a brief description of Brycast's code of ethics:

**Integrity** – Brycast places its clients' interests ahead of its own. That is, we have a fiduciary responsibility to our clients.

**Objectivity** – Brycast continually strives to be honest and impartial in its recommendations of investments and strategies.

**Competence** - Continuing education is important at Brycast. We subscribe to trade journals and periodicals as well as staying current with material tax code changes.

**Confidentiality** – Brycast does not disclose any client information without the clients' prior consent. Exceptions exist if disclosure relates to proper legal process.

**Diligence** – Brycast provides reasonable and prompt responses to its clients' requests.

**Fairness** – We treat all clients with the same high level of respect and equality. All conflicts of interest are disclosed to clients.

**Professionalism** – Brycast tries hard to provide the best service to its clients. We realize that you work hard for your money and we want you to feel that your money is well spent with us.

A complete copy of Brycast's code of ethics is available upon request.

Brycast or a related person, may own securities that it recommends to its clients. If this is the case, Brycast will disclose this fact to the client at the time of the recommendation.

*Item 12 – Brokerage Practices:*

Brycast may recommend brokers to clients. Brokers are selected based on our own experiences in having dealt with them, and whether or not the broker is seen as a good fit for our clients.

Recommended brokers are limited to discount brokers such as Charles Schwab and E\*TRADE because of the reasonableness of their commissions, typically less than \$10 per trade. Ultimately, the client chooses his broker. Brycast does not receive any compensation in any form from recommended brokers. Additionally, the following:

- 1) Brycast does not receive research or other soft dollar benefits
- 2) Brycast does not receive brokerage for client referrals
- 3) Brycast does not require directed brokerage

*Item 13 – Review of Accounts:*

Financial plans and client's accounts are not reviewed by Brycast after the financial plan or investment is completed and accepted by the client.

However, the client may request a review of his account or financial plan at any time. The client is encouraged to contact Brycast to schedule a review if a year has passed since the last review, or a material change occurs in the client's life.

If Brycast is asked to review a client's financial plan or account, Brycast will provide a written report, unless it is directed by the client to provide an oral report. The report will contain answers to questions posed by the client, as well as recommended changes, if required.

*Item 14 – Client Referrals and Other Compensation:*

Brycast will disclose to clients any referral arrangements that it has where it receives an economic benefit or where there is a conflict of interest.

Brycast does not directly or indirectly compensate any person who is not its supervised person for client referrals.

*Item 15 – Custody:*

Brycast does not maintain custody of its customer accounts.



*Item 16 – Investment Discretion:*

Brycast does not have discretionary authority over its clients' accounts.

*Item 17 – Voting Client Securities:*

Brycast does not have, nor will it accept authority to vote its clients' securities.

*Item 18 – Financial Information:*

Brycast does not require a prepayment of \$500 or more per client, six months or more in advance.

*Item 19 :*

Brycast's principal executive officer is Norman Bujanos. He has an MA in Physics from the University of Texas at Austin, BS in Physics from the University of Houston, Central Campus. He recently completed the CFP® education requirement through the University of Texas at Austin CFP® program, and is currently working to complete the remaining requirements for the CFP® certification. Mr. Bujanos does not currently maintain the CFP® certification. His business background is engineering in the semiconductor industry for over 19 years. He has done volunteer income tax preparation for two tax seasons through the IRS Volunteer Income Tax Assistance program (VITA), testing to the Advanced Certification.

In addition to providing investment advice, Brycast also does income tax preparation for its clients. Initially, Brycast expects to prepare income tax returns most of the time.

Mr. Bujanos' CRD number is 5868952.