

## **IPI Wealth Management, Inc** **Client Relationship Summary**

February 1, 2021

IPI Wealth Management, Inc (referred to as “IPIWM”, “Us”, “We”, or “Our”) is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and Financial Professionals at <https://www.investor.gov/CRS> which also provides information tailored to educate retail investors about Financial Professionals.

### **What investment services and advice can you provide me?**

IPIWM offers the following principal investment advisory services to retail investors. IPIWM provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. We monitor your account(s) and your investments on a quarterly basis to ensure your account aligns with your investment goals. Our investment advisory services include:

- Financial planning
- Wrap fee programs
- Retirement planning
- Portfolio management
- Buying and selling securities
- Investment recommendations
- Personal investment strategies

Account size minimums may be set by a third-party asset manager recommended by your Investment Adviser. It is important to review the disclosure documentation provided for the third-party asset manager. If you do not use a third-party asset manager, the minimum account size may vary as it is established by your Financial Professional.

**For more information about minimum investment amounts, please review Form ADV 2A brochure (Types of Clients) at <https://adviserinfo.sec.gov/firm/brochure/111872>.**

### **Conversation Starter. We encourage you to ask your Financial Professional:**

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### **What fees will I pay?**

You will pay a fee for services based upon the type of service you receive. This can include asset-based fees, fixed fees, hourly fees, set-up fee fees and program fees. Any fees paid and the frequency charged will be agreed upon by you when contracting with IPIWM for investment advisory services.

- Asset-based fee – is a percentage of all assets in your account, charged on an ongoing basis
- Fixed fee – is a set amount, charged either one-time or on an ongoing basis
- Hourly fee – is a set amount and based on the aggregate number of hours of service provided
- Set-up fee – is a set amount, charged one time
- Program fee – is an inclusive or wrap fee including an asset-based fee for services, custodial and trading fees, strategist fees (if applicable) and set-up fee (if applicable, charged on an ongoing basis).

If you pay an asset-based fee, the more assets there are in your account, the more you will pay in fees. This gives us an incentive to encourage you to increase the assets in your accounts. If you pay a wrap fee, this fee can be higher than a typical asset-based fee because it includes the custodial and trading fees for your account. If you pay an hourly fee, this gives up an incentive to incur more time providing services to you.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more information about fees and costs, please review Form ADV, Part 2A brochure (Fees & Compensation) at <https://adviserinfo.sec.gov/firm/brochure/111872>.

**Conversation Starter. We encourage you to ask your Financial Professional:**

- *Help me understand how fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money often conflicts with your interests. You should understand and ask us how these conflicts affect the investment advice we provide. Here are examples to help you understand what this means.

- Our firm receives third-party payments for certain products it offers as well as certain share classes and therefore has a financial incentive when recommending. These payments will impact the value of your investment over time.
- Our firm receives revenue from other parties and has a financial incentive to offer products where the firm benefits. This arrangement will impact the value of your investment over time.
- Our firm engages in principal trading which can lead to price manipulation or the sale of unwanted securities to you, through mark ups for a buy transaction and mark downs for a sales transaction.

For more information about conflicts of interest, please review Form ADV, Part 2A brochure at <https://adviserinfo.sec.gov/firm/brochure/111872>.

**Conversation Starter. We encourage you to ask your Financial Professional:**

- *How might your conflicts of interest affect me, and how will you address them?*

**How do your Financial Professionals make money?**

Our Financial Professionals receive fees for the investment advisory services they provide. These fees are one-time and/or ongoing and are based on a fixed rate and/or as a percentage of assets in your account. Fixed rate fees are agreed upon by you and the financial professional and are based on the time and complexity it takes to meet your needs.

**Do you or your Financial Professionals have legal or disciplinary history?**

Yes.

Visit <http://www.investor.gov/CRS> for a free and simple search tool to research us and our Financial Professionals.

**Conversation Starter. We encourage you to ask your Financial Professional:**

- *As a Financial Professional, do you have any disciplinary history? For what type of conduct?*

**Additional Information**

You can find additional information about our services, request a copy of the relationship summary, or view fees and disclosures by visiting <https://www.investment-planners.com/>, emailing [compliance@investment-planners.com](mailto:compliance@investment-planners.com) or calling 217-425-6340.

**Conversation Starter. We encourage you to ask your Financial Professional:**

- *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*