

Relationship Summary

Integrated Planning & Wealth Management, LLC 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. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include individuals and high-net-worth individuals (in addition to pension and profit sharing plans and small businesses). Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. We only offer advice with respect to certain types of investments, which generally include no-load mutual funds and/or exchange traded funds (“ETFs”), stocks, municipal securities, money market funds, and real estate investment trusts (“REITs”), and limited partnerships. Our financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We do not offer proprietary products. While we specialize in providing financial and retirement planning for optometric practice owners, clients need not be optometric practice owners in order to open and maintain an account with us. We generally work with optometric practice owners with a trailing 12-month revenue of \$850,000 or more, but reserve the right to reduce or waive this threshold at our sole and absolute discretion.

Regular monitoring of your account(s) is included as part of our standard investment management services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/286151), available at <https://adviserinfo.sec.gov/firm/brochure/286151>.

Conversation Starters

- “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?

Retail investors will generally incur the following fees charged by us: (i) an annual asset-based fee that generally ranges between 0.35% and 1.25% of assets designated to be under our management, and/or (ii) annual flat fees that generally range from \$1,800 and \$20,000. Asset-based fees are charged quarterly in arrears and based on the average daily balance of assets under our management during the applicable billing period. Flat fees are generally charged monthly in advance. Held-away assets designated to be under our management will generally be charged an annual fee equal to 0.75% of such assets, charged quarterly in arrears based on the average daily balance during the applicable billing period. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

Relationship Summary

Conversation Starter

“Help me understand how these 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 have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

The custodian(s) we recommend provide(s) us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to [Item 12 of our ADV Part 2A brochure](#).

Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

How do your financial professionals make money?

Our financial professionals are compensated via salary based on a percentage of revenue served. They are not compensated based on the sale of a particular product and do not earn commissions.

Do you or your financial professionals have a legal or disciplinary history?

No. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starter

“As a financial professional, do you have any disciplinary history? For what type of conduct?”

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting <https://integratedpwm.com/>, emailing clients@integratedpwm.com, or calling 317-706-4748.

Conversation Starter

“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?”