



customer relationship summary March 2023

intellicients investment solutions inc (“intellicients”) has been registered with the Securities and Exchange Commission as an investment advisory firm since 1996. Investment advisory services and fees differ from those offered through a brokerage firm and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

what investment services and advice can you provide me?

intellicients consultants work with you to understand your individual investment objectives, liquidity and cash flow needs, time horizon and risk tolerance, as well as any other factors pertinent to your specific financial situation. After analysis of the relevant information, your consultant will assist you in developing an appropriate strategy for managing your assets and financial affairs.

You may open one of two types of advisory relationships:

(1) an individual wealth management account that provides investment management and financial planning services. You will pay an annual **asset-based** fee that is billed monthly or quarterly in arrears based on the value of the advisory account. Financial Planning is offered on a fixed fee basis, billed at a maximum of \$500/hour.; OR, (2) an intellivest™ account, our wrap fee program for individual wealth management. You will pay an annual **asset-based wrap fee** that is billed monthly in advance. Intellivest™ provides you with the ability to trade in specific investment products while not taking on separate brokerage commissions or transaction charges.

intellicients assists you in developing an appropriate strategy for managing your assets and financial affairs by managing assets on a **discretionary** basis (allowing us to buy or sell investments without asking you in advance) or **non-discretionary** basis (you decide what investment to buy and sell). intellicients seeks to ensure that your portfolio is managed in a manner consistent with your specific investment profile. intellicients consults with you on an initial and ongoing basis (at least annually) to determine your specific risk tolerance, time horizon, liquidity constraints and other factors relevant to the management of your portfolio. Client accounts are generally reviewed quarterly, but no less often than annually, by the investment consultant responsible for the client relationship. More detailed information about our services is available in our Form ADV 2A and our Form ADV Wrap Brochure.

Ask us: 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?

Fees and costs affect the value of your account over time. You will pay fees and costs whether you make or lose money on your investments. Please make sure that you understand what fees and costs you are paying. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in the advisory account, the more you will pay us. The amount paid to our firm and your financial professional does not vary based on the type of investment we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.

intellivest™ accounts are administered through a **wrap fee program**. In a **wrap fee program**, you will pay ongoing, in advance fees, including a monthly **asset-based fee** based on the value of the advisory account that also covers

brokerage charges, transaction fees and other servicing costs for assets held at our preferred custodian. Although transaction fees are usually included in the wrap program fee, sometimes you will pay an additional transaction fee for investments bought and sold outside our preferred custodian. Some investments may also impose additional fees that will reduce the value of your investment over time, such as mutual funds.

Ask us: 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 conflicts of interest because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

- We have an incentive to increase the assets in your account in order to increase our fees. You will pay the quarterly asset-based fee even if we do not buy or sell.
- We have an incentive to limit our trading activities in your intelligest™ account. Paying for a wrap fee program could cost more than separately paying for advice and for transactions if there are infrequent trades in your account.

We benefit from the advisory services we offer you. Additional information about these conflicts are provided in our Form ADV 2A Brochure and our Form ADV Wrap Brochure.

Ask us: How might your conflicts of interest affect me, and how will you address them?

how do your financial professionals make money?

Our financial professionals are compensated in cash based on the advisory fees or on commissions. Advisory fees are set based on the services provided and the asset levels in your account. Some of our firm's financial professionals are registered representatives of an unaffiliated broker-dealer, and they may offer you brokerage services through the unaffiliated broker-dealer or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and the broker-dealer charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. Insurance commissions are based on the policy premium charged by the insurance carrier. The source of this compensation could potentially create a conflict of interest if the advisor does not select the most cost-effective policy for your insurance needs. Any premiums are set by the carrier and not by the advisor.

do you or your financial professional have legal or disciplinary history?

No, our financial professionals do not have legal and disciplinary events. Visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

Ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

for additional information on our investment advisory services, please see our Form ADV 2A, Form ADV Wrap Brochure and this document. Call us at (800) 880-4015 to request physical copies of this information and/or a copy of this Customer Relationship Summary.

Ask us: 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?