

Total Investment Management Client Relationship Summary March 15, 2024

Introduction

Total Investment Management (“TIM”) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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 adviser, and investing.

What investment services and advice can you provide me?

We provide both financial planning and investment management services. Depending on the location of your account and the level of service desired by you, these services may be bundled together for a single fee.

Financial Planning and Consulting Services. We will work with you to develop a written financial plan, covering such topics as retirement, insurance, taxes, estate planning, and any other areas that you might be concerned about with regard to your financial situation.

Investment Management Services. We manage your assets on a **discretionary** basis under the three different service options below. You may impose reasonable restrictions on the management of your account provided the conditions do not materially impact the performance of a portfolio strategy or prove overly burdensome to our management efforts. For additional information about our services, please refer to **Item 4 of TIM’s Firm Brochure Item 4 located at <https://adviserinfo.sec.gov/firm/brochure/108818>.**

- **TIM Basic** allows us to manage your employer-sponsored retirement plans (e.g. 401k accounts). This program offers one actively traded investment model portfolio, which generally consists of mutual funds and exchange-traded funds (“ETFs”). You will also receive weekly commentary and webcasts targeted at aviation professionals designed to enhance your understanding of financial markets and services.
- **TIM Portfolio** is a more comprehensive program designed for clients who can deduct advisory fees directly from their employer-sponsored accounts. The program is also available for other types of accounts, including IRAs, trusts, individual and joint accounts, etc. You will be invested in one of our five model portfolios depending on your age, risk tolerance, and investment objectives, and receive an annual checkup.
- **TIM Premier** is our most comprehensive option. This program is like the TIM Portfolio program, but financial planning services are included as part of the fee and TIM may incorporate other types of securities into *TIM Premier* client accounts if appropriate. In addition to receiving a scheduled annual call to review your financial plan, you will also receive scheduled quarterly check-in calls.

Conversation Starters. 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?

Depending upon the service you select, you will either be charged a *flat financial planning fee*, a *flat annual ongoing management fee* or be charged an *ongoing management fee based upon the assets under management* in accordance with the fee schedule contained in your agreement. Asset-based fees are charged quarterly in advance based on the total assets under management on the last day of the previous quarter. These fees are “asset-based” meaning that the fee is calculated as a percentage of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us. This means that the more assets you invest in your account, the more you will pay in fees, and therefore **we have an incentive to encourage you to increase your advisory account assets.**

- Financial Planning clients pay a fixed fee of \$2,250 per financial plan, and/or \$500 for a review;
- TIM Basic clients pay a *flat* annual fee of \$625 (pilots) or \$315 (flight attendants and ground personnel);
- TIM Portfolio clients pay an annual asset-based fee of 0.25%;

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- TIM Premier clients pay a maximum asset-based fee of 1.30%, with fees decreasing as asset levels increase.

In addition to the fee(s) above, you will be responsible for certain charges imposed by the custodian and/or broker, including transaction fees, custodian fees (e.g., wire fees), and internal fees related to mutual funds. **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 additional information about our fees, please see refer to Items 4, 5, and 7 of our Firm Brochure at <https://adviserinfo.sec.gov/firm/brochure/108818>**

Conversation Starters. Ask your financial professional –

- *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 must 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 our 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.

- Members of our firm have a proprietary interest in RESQ Investment Partners, LLC (“RESQ”), who serves as investment adviser for RESQ Funds. We therefore have a conflict of interest in investing your assets into the RESQ Funds and generating compensation for our affiliate. As a result, we require 1) require disclosed consent to utilize RESQ Funds in portfolios; and 2) exclude RESQ positions from management fees.
- Some professionals at our firm are licensed insurance agents and receive commission for the sale of those products, therefore we have a conflict of interest when we recommend these products.
- We are under common control with Taxes Plus, Inc and therefore have a conflict when recommending the use of the firm’s accounting services.

For additional information regarding how we make money and our conflicts of interest, please refer to Item 10 of our Firm Brochure located at <https://adviserinfo.sec.gov/firm/brochure/108818>

Conversation Starters. 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 are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention, referrals, and because the firm’s salaries are derived, from revenue the firm earns from the financial professional’s advisory services or recommendations.

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

No for our firm. Yes for our financial professionals. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. Ask your financial professional –

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

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call Todd Foster at 800-962-1180. To report a problem to the SEC, visit Investor.gov or call the SEC’s investor assistance line at (800) 732-0330.

Conversation Starters. Ask your financial professional –

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

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