

## Form CRS (Client Relationship Summary)

Dated: October 3, 2024

Investment Consulting Services, LLC ("ICS" or "Advisor") 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.

### Item 2: Relationship and Services

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

We offer investment advisory services to retail investors. Our services include financial planning, investment management, wealth management, and pension consulting services.

#### Monitoring:

Under our investment management, we provide continuous and regular supervisory and/or management services with respect to your account(s). We do not monitor the investments made as a result of a portfolio review and allocation, general consulting, or pension consulting services unless you have hired us for wealth management services. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm for financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

#### Investment Authority:

Our investment management services are offered on a discretionary basis. Discretionary authorization allows us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction.

#### Limited Investment Offerings:

We do not limit our advice to proprietary products, or a limited menu of products or types of investments.

#### Account Minimums and other Requirements:

In general, we require a minimum of \$500,000 to establish a relationship with us. At our discretion, we reserve the right to waive this minimum.

**For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.**

#### Ask your Adviser:

- ***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?***

### Item 3: Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

Our fees vary depending on the services you receive. Investment and wealth management fees are based upon a percentage of your assets. Financial planning fees are a fixed fee for the ongoing implementation and advice provided on that plan. Fees are paid monthly or quarterly in either advance or arrears. We provide portfolio review and allocation services for a percentage of assets in the portfolio. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. We provide consulting services for a fixed fee. The fee for pension consulting services varies depending on the type and scope of services. In all cases, the exact fee paid by the client is clearly listed in the advisory agreement signed by our firm and the client. Our fees are negotiable depending upon the complexity and scope of the service, your financial situation, and your objectives.

**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, please review Item 5 of our Form ADV Part 2A.**

***Ask your Adviser: 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. For example our primary source of compensation is through asset based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Other conflicts of interest result from other business activities we engage in and relationships we have with business partners, third parties, or other financial institutions. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

***Ask your Adviser: 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 salary based compensation, a percentage of advisory billings and/or bonuses based on the amount of client assets they bring to our firm. Financial professionals who have an ownership interest in the firm will also receive additional compensation in the form of distributions. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account and to increase our firm's profits.

**Item 4: Disciplinary History**

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

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

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

**Item 5: Additional Information**

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/summary/122064>, and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at (630) 928-1052.

***Ask your Adviser: 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?***