

I. Introduction

i-Cthru ® inc., (i-Cthru) 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 these 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.

II. What investment services and advice can you provide me?

- i-Cthru offers investment advisory services to individuals, couples, trusts and families who seek investment services primarily for personal or family purposes, with a particular focus on high net worth families and their entities and trusts.
- We offer wealth management services along with advice and assistance with estate planning, tax planning, real estate investments, business ventures, philanthropy and private foundations.
- For our investment services, we gather information regarding your goals, investment objectives, and risk tolerance through personal discussions with you. Your particular situation is taken into account to create and manage an investment portfolio within which we make investments among different asset classes. These may include equities, fixed income, mutual funds, exchange traded funds, hedged strategies, private equity, real estate, and alternative investments depending on their suitability with your goals and risk tolerance.
- As a fiduciary, we are bound by law to act in your, the client's, best interest. Unlike banks and brokerage firms, we do not sell insurance or financial products that charge a commission resulting in additional costs.
- The frequency of account reviews depends on several factors, including market conditions and your requests, but reviews occur no less than quarterly.
- We primarily provide investment advisory services on a discretionary basis, although we may also provide non-discretionary services if you wish. For our discretionary accounts, we do not need to speak with you before making investment changes. You will sign an investment management agreement giving us this authority until either you or we terminate that agreement. For our non discretionary accounts, you make the ultimate decision regarding the purchase or sale of investments.
- We usually require a minimum of \$500,000 from retail clients to open an account with i-Cthru.

Additional Information about our advisory services can be found in our [Firm's ADV brochure](#) (items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).



Conversation Starter: “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?”

III. Fees, Cost, Conflicts, And Standard Of Conduct

What fees will I pay?

Most of our clients pay us investment advisory fees as a percentage of assets under management. These fees are paid monthly directly through your brokerage account, as calculated by our broker. In some situations, we are paid fixed fees, performance-based fees, hourly charges, or a percentage of assets under advisement. Investment advisory fees are negotiable. Some clients will pay higher or lower rates than those shown in our current fee schedule depending on the complexity and nature of the services provided or other circumstances.

Our advisory fee is typically not the only fee clients will pay. For example, you will pay brokerage fees to third parties when we buy or sell investments in your account. You also may pay fees to third-party managers who we select.

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.

Additional information about our fees can be found in our [Form ADV Part 2A Firm Brochure](#).

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.

- We charge an investment advisory fee based on the assets we manage. We may therefore have an incentive to recommend adding assets to an account that we manage that increases the fee you pay us.
- We may buy or sell the same investments as in your account in our corporate or personal accounts.

For additional information about our firm's potential conflicts of interest, please see Items 6, 10 and 11 of our [Form ADV Part 2A Firm Brochure](#).

Conversation Starter: *"How might your conflicts of interest affect me, and how will you address them?"*

How do your financial professionals make money?

To this day, all financial professionals at i-Cthru are shareholders of our firm and therefore benefit from the overall profits of the firm and may have an incentive to make recommendations to you that increase the firm's profitability.

IV. Disciplinary History

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

i-Cthru has not been subject to any disciplinary events by regulators nor is it a party to any legal events material to client evaluation of our advisory business. You can visit [Invest.gov/CRS](https://www.invest.gov/CRS) for free and simple search tools to research us and our financial professionals.

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

VI. Additional Information

If you would like additional information about our firm, our advisory services, or the other services we provide to our clients, you can find it on our website (www.i-cthru.com) or in our [Form ADV Part 2A Firm Brochure](#). For more information, you may also contact us by phone (646-450-4308) or request a copy of the relationship summary by email info@i-cthru.com.

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?”
