## Form CRS – Client Relationship Summary | MPI Infinite Investors, LLC | September 2025

### Item 1. Introduction

MPI Infinite Investors, LLC ("MPI II") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ; it is essential for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2. Relationships and Services

**We do not require a minimum account size, though private placements may have offering minimums.**

***What investment services and advice can you provide me****?* We offer investment advisory services to individuals, families, pooled investment vehicles, and retirement plans. Our primary services include:

- Discretionary management of pooled investment vehicles formed under common control.
- Advisory services related to private placement opportunities and structured insurance-based strategies.
- Non-discretionary consulting services for retirement and pension plans.

We monitor your investments on at least an annual basis and more frequently as needed. We generally provide discretionary advice (making decisions to buy or sell investments on your behalf) for pooled vehicles, and non-discretionary consulting for retirement plans.

### *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?*

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

***What fees will I pay?*** Our fees vary depending on the service:

- For pooled investment vehicles, MPI II receives performance-based compensation ("carried interest"), typically 20% of profits after return of investor capital.
- Some vehicles may also charge a management fee, generally a fixed percentage of committed or invested assets.
- For retirement plan consulting, we charge flat or asset-based fees, as negotiated.

You will also pay costs charged by third parties, such as fund expenses, audit fees, custodial fees, or insurance product costs.
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 ensure you understand the fees and costs you are paying.

### *Conversation Starters:*

*Could you help me understand how these fees and costs might impact my investments?*

*If I give you $10,000 to invest, how much will be allocated to fees and costs, and how much will be invested on my behalf?*

***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 own interests 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, as they can affect the investment advice we provide to you.

**Examples of conflicts include:**

- Performance-based fees: Our carried interest gives us an incentive to recommend riskier investments because we share in profits.
- Co-investment: Principals of MPI II (including CEO Ken Kilday, Managing Partner Erin Ray, and Managing Member Curtis Ray) may invest alongside clients, creating alignment but also potential conflicts.
- Insurance-related strategies: Some retirement consulting solutions may be implemented through affiliates licensed as insurance agents.

### *Conversation Starters:*

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

*How do your financial professionals make money?*

*Our professionals may be compensated based on client assets, firm profits, and the success of pooled vehicles, primarily through salary or profit share. Some also receive a portion of performance-based fees from pooled vehicles. This creates incentives to grow assets under management and to achieve positive performance.*

## Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history? ☐ Yes ☒ **No**

Visit Investor.gov/CRS for a free and simple search tool to research MPI II and our financial professionals.

***Conversation Starters:***

*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 www.adviserinfo.sec.gov, or contact us at (480) 696-5672.

### *Conversation Starters:*

*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?*