

Item 1: Introduction

Your IA, LLC (“Your IA” or “we”) is a fee-only investment adviser. We received SEC approval for our registration as an investment adviser with the expectation to be eligible for registration based on assets under management within 120 days. Investment advisory services and brokerage services differ, as do investment advisory and brokerage fees. It is important that investors understand the difference. This document gives you a summary of the types of services we offer and our fees. Please visit www.investor.gov/CRS for free and simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services**What investment services and advice can you provide me?**

Your IA primarily offers two services to retail clients: (1) investment advisory services (which are implemented through third-party platforms and strategies) and (2) financial planning. Clients may select discretionary investment advisory services, which enables us to buy and sell securities and even engage third-party managers without requiring prior approval from the client. Clients can impose limits or restrictions on what we can do. Alternatively, clients may select non-discretionary services, which requires client approval before we implement investment decisions. We also offer financial planning services, like business or retirement planning, insurance needs analysis, and estate planning. Financial planning services are available as a standalone service or with investment advisory services.

As part of our standard services, we typically monitor client accounts on an ongoing basis, and review accounts at least quarterly. We do not have a minimum account size. Please also see our Form ADV Part 2A, specifically Items 4 and 7 for additional information.

***Here are few conversation starters. Ask us:** (a) Given my financial situation, should I choose an investment advisory service? Why or why not? (b) How will you choose investments to recommend to me? (c) 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?**

We charge fees for investment advisory and financial planning services, which may include hourly and/or fixed fees, as well as fees based on assets under management. Fees for investment advisory services are based on the amount assets under our management and depend on the size of the portfolio and the scope of services. We also charge a technology access fee. Fees for financial planning services are determined on an hourly and/or fixed fee basis and depend on the scope and complexity of the services.

When fees are based on the amount of your assets under our management, the more assets you have under management with us, the more you will pay in fees. As a result, we have an incentive to encourage you to increase your assets under management with us. In addition to fees paid to us, you will likely pay custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees. You will pay fees and costs whether you make or lose money on your investments, which 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. Please see our Form ADV Part 2A, specifically Items 5.A through 5.D.

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 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 because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

In addition to our investment management and financial planning services, our financial professionals can also be insurance agents and may recommend insurance products and receive commissions and other forms of compensation for those services.

How do your financial professionals make money?

Our financial professionals receive cash compensation from the fees we receive from you. The amount of compensation is determined by several factors, which can include the amount of client assets they service, the time and complexity required to meet our clients' needs, and the revenue we earn from their advisory services or recommendations.

Here are few conversation starters. Ask us: (a) *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?* (b) *How might your conflicts of interest affect me and how will you address them?*

Item 4: Disciplinary History

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

No.

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Here are few conversation starters. Ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Item 5: Additional Information

For additional information on our advisory services, see our Form ADV Part 2A available at <https://adviserinfo.sec.gov/firm/summary/338535> and any individual supplement your financial professional provides to you. If you have any questions, need additional information, or want another copy of this Customer Relationship Summary, then please contact us at 800-823-0489.

Here are few conversation starters. Ask us: (a) *Who is my primary contact person?* (b) *Is he or she a representative of an investment adviser or broker-dealer?* (c) *Who can I talk to if I have concerns about how this person is treating me?*