

Regulation Best Interest: Delivery of Disclosures

IPI Wealth Management, Inc.

Form CRS and Reg BI disclosure delivered through Tracker BI

- *New Account Opening – must be delivered at or before the time of recommendation*
 - a. No more than 30 days prior to signature on forms
 - b. Includes LPOA for new client
- Converting a Brokerage account to Advisory relationship
- Rollover of employer-sponsored plan or IRA-to-IRA transfer
- Adding Margin or Options to an existing account
- Additional purchases of Annuities or Alternative Investments
- Adding POA or 3rd party authorization to an existing account (deliver to POA)

Recommendation Analysis (9.2022)

- New Account Opening (combined with 2023 IAA and/or 2023 product disclosure form)
 - a. if several accounts are opened at same time for a client, one form can be used for all
- Adding Margin or Options to an existing account or making *significant changes* in investment strategies or money managers.

Investment Advisory Agreement (8.2021)

- Current agreement can be used if the following criteria are met
 - a. *all parties' information & signatures* are on the form that is dated **8.2021**
 - b. the form states “all future accounts”
 - c. *the form is COMPLETE*
- Investment Policy Statement may be used separately if accounts are to be invested with different strategies

Investment Advisory Agreement (8.2023)

- As of 12/1/2023 required for all new advisory relationships
 - a. this form includes the Rec Analysis (required) and Retirement account disclosure (if applicable)
- If no 2021 IAA is on file or *if the 2021 IAA is incomplete*
- Investment Policy Statement may be used separately if accounts are to be invested with different strategies

Brokerage to Advisory Conversion Analysis (8.2023)

- Converting a brokerage account into a new or existing advisory account (Rec Analysis included on form)
 - a. NOTE: Brokerage includes Direct Business

Retirement Account Disclosure combined with Recommendation Analysis (11.2023)

- Rolling or transferring any ERISA covered plan into a Traditional IRA or Roth IRA or into another Plan or when relationship changes on existing account (Brokerage to Advisory), **current statement required.**
- Includes, not limited to, IRA to IRA transfers, Roth Conversions, 60-day Rollovers, Change of Financial Professional

Annuity Suitability & Disclosure (8.2023) & Alternative Investment Disclosure (8.2023)

- all new purchases, additional purchases of \$10,000 or more, and death claims
- Types of Advisory annuities: Variable, Fixed Index-linked, Registered Index-Linked
- See IPI Annuity Guidelines for more details

Important note:

We reserve the right to require new client signatures if signature dates are more than 90 days prior to submission on any form.

Regulation Best Interest: Delivery of Disclosures

Investment Planners, Inc.

Form CRS and Reg BI disclosure delivered through Tracker BI

- *New Account Opening – must be delivered at or before the time of recommendation*
 - a. No more than 30 days prior to signature on forms
 - b. includes ownership changes & change of Financial Professional (B-D) requests
- Rollover of employer-sponsored plan or IRA-to-IRA transfer
- Additional purchases of Annuities or Alternative Investments
- Adding Margin or Options to an existing account
- Adding POA or 3rd party authorization to an existing account (deliver to POA)

Recommendation Analysis (9.2022)

- Any solicited trades, and if trading outside current strategy, investment objective, or into a different asset class
- Adding Margin or Options to an existing account

New Account Form (11.2021)

- Do not use going forward

New Account Form (8.2023)

- Must be used to open all new brokerage accounts 12/1/2023 or later (includes direct business)
 - a. includes the Rec Analysis (required) and Retirement Account Disclosure (if applicable)
 - b. if several accounts are opened at the same time, may be used for any/all signer(s)
- Must be used for Financial Professional (B-D) requests

Retirement Account Disclosure combined with Recommendation Analysis (11.2023)

- Rolling or transferring any ERISA covered plan into a Traditional IRA or Roth IRA or into another Plan or when relationship changes on existing account (Brokerage to Advisory), **current statement required**
- Includes, not limited to, IRA to IRA transfers, Roth Conversions, 60-day Rollovers, Change of Financial Professional (B-D)

Annuity Suitability & Disclosure (8.2023) & Alternative Investment Disclosure (8.2023)

- All new purchases, additional purchases of \$10,000 or more, and death claims for annuities
- Types of annuities: Variable, Index-linked, Registered Index-Linked
- See IPI Annuity Guidelines for more details

Variable Life Disclosure (8.2023)

- All new purchases of Variable and Indexed life policies
- See IPI Insurance Guide for more details

Mutual Fund/529 Plan Disclosure (8.2023)

- New account opening (direct business)
- Additional deposits to existing account if the newest version of disclosure is not on file
- 529 Plans: change in owner or custodian on existing account

Other product-specific disclosures include (not limited to) and should be signed at or before the time of the transaction:

- Spot Bitcoin Disclosure
- Leverage & Inverse ETF Disclosure
- Penny Stock Disclosure
- UIT Disclosure
- Equity-Linked CD Disclosure
- Mutual Fund Switch Letter
- Concentrated Strategies Acknowledgement