

Introduction

InvesTrust Consulting, LLC (“ITC”) is registered with the Securities and Exchange Commission as an investment advisor. Investment advisory services and fees differ from those of a broker-dealer, and it is important for you to understand the difference in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which provides educational materials about broker-dealers, investment advisors and investing.

What investment services and advice can you provide me?

We are an investment advisor and provide advisory services. Our advisory services include: Investment consulting, asset management services, retirement plan consulting services, macro-economic analysis, custom services such as investment manager research and selection and on a limited basis, bookkeeping.

- We tailor our services to meet the specific goals, objectives, risk tolerance, time horizon, investment restrictions and other factors that affect the investment advice you receive.
- We will offer you advice on a regular basis. We will discuss your investment goals, develop a strategy to achieve your investment goals, and regularly monitor the investments in your account. We will meet with you in person or by phone, at least quarterly, to discuss your portfolio.
- You can choose an account that allows us to direct your custodian to buy and sell investments in your account without asking you in advance (a “**discretionary account**”) or we may give you advice and you decide what investments to buy and sell (a “**non-discretionary account**”).
- Our investment advice is not limited to any specific product or service unless the investment is restricted by the provider based on account size. While some investment vehicles may require a minimum investment, we do not have a minimum account size requirement for our services. You may impose restrictions on the investments in your account. You retain ultimate discretion over all decisions and are free to accept or reject any of our recommendations.

For additional information about our advisory services, please see Item 4 of our [Form ADV, Part 2A Brochure](#) located at <https://investtrustwealthmanagement.com/consulting> under legal and privacy notices.

What fees will I pay?

We charge an **asset-based fee** for advisory services based on the market value of your portfolio at the end of each billing period. Our fees are calculated and payable monthly or quarterly, in arrears, meaning we bill the client after the billing period and not in advance. For example: A \$5,000,000 account would be billed as follows: Market value at the end of the quarter December 31st of \$5,000,000 @ 0.40%= \$20,000/4= \$5,000 quarterly fee billed in March. Clients are billed directly. We do not debit client accounts. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Depending on the scope of services requested, we may charge a pre-determined fixed fee or an hourly fee instead of an asset-based fee. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees.

- We are a fee only advisor. This means the amount paid to our firm does not vary based on the type of investments in your account. The asset-based fee reduces the value of your account and is either deducted from your account by your custodian or paid by you separately.
- Some investments (such as mutual funds, ETFs and third-party managers) impose additional investment-related fees that will reduce the value of your investment over time. You may also pay transaction fees to a broker-dealer when you buy or sell investments or to a bank that will hold your assets, called a custodian. You will pay fees whether you make or lose money on your investments.

Fees and costs will reduce the 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 about our fees, please see Item 5 of our [Form ADV Part 2A Brochure](#) located at <https://investtrustwealthmanagement.com/consulting> under legal and privacy notices.

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we must 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 of interest. 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:

As a fee-only advisor, a conflict of interest may exist any time we recommend that you keep your assets under our advisement rather than remove your assets from our firm. Examples could include recommending you move your assets from another advisor into an account managed by our firm.

ITC is under common control with InvesTrust; a special purpose bank, and InvesTrust Retirement Specialists; a TPA/record-keeper. If we recommend our affiliates over non-affiliated service providers, this creates a conflict of interest.

For additional information about of conflicts of interest, please see Items 10 of our *Form ADV, Part 2A Brochure* located at <https://investtrustwealthmanagement.com/consulting> under legal and privacy notices.

How do your financial professionals make money?

Our firm professionals are paid a base salary and an opportunity for additional compensation based on firm profitability. Our firm professionals do not receive commissions based on the investments in your account.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and firm professionals.

Additional Information

Please visit our website <https://investtrustwealthmanagement.com/consulting> or call (405) 843-7046 for more information or to request a copy of our latest *Client Relationship Summary* or other information.

KEY QUESTIONS TO ASK US:

- ✓ 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 those qualifications mean?
- ✓ Help me understand how these fees and costs may 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?
- ✓ How might your conflicts of interest affect me, and how will you address them?
- ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?
- ✓ 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?