

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 to all parties, no more than **30 days** from prior delivery
- Rollover of employer-sponsored plan or IRA-to-IRA transfer
- Adding Margin or Options to an existing account
- Adding POA or 3rd party authorization to an existing account (deliver to POA)

Recommendation Analysis (6.2022)

- New Account Opening
 - a. if several accounts are opened at same time for a client, one form can be used for all
- Rollover or IRA-to-IRA transfer
- Converting a brokerage account into a new or existing advisory account
- Adding Margin or Options to an existing account

Investment Advisory Agreement (8.2021)

- As of 8/31/21, required for all new clients and new accounts for existing clients
- Current agreement can be used if the following are met
 - a. *all parties'* signatures are on the form that is dated **8.2021**
 - b. the form does not specify a certain account only, rather it states for “all future accounts”
- Investment Policy Statement may be used separately if accounts will be invested with different strategies

Brokerage to Advisory Conversion Analysis (5.2022)

- Converting a brokerage account to a new or existing advisory account
 - a. NOTE: Brokerage includes Direct Business

Retirement Account Disclosure (6.2022)

- Rolling or transferring any ERISA covered plan into a Traditional IRA or Roth IRA, include current statement

Annuity Suitability & Disclosure (6.2021) & Alternative Investment Disclosure (8.2021)

- New purchases and additional purchases of \$10,000 or more

Investment Planners, Inc.

Form CRS and Reg BI disclosure delivered through Tracker BI

- New Account Opening – must be delivered to all parties, no more than **30 days** from prior delivery
 - a. includes ownership changes & change of dealer 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 (6.2022)

- New Account opening (includes ownership changes & change of dealer requests)
 - a. if several accounts are opened at one time for a client, one form can be used for all
- Rollover or IRA-to-IRA transfer
- If trading outside specified strategy, investment objective, or into a different asset class
- Adding Margin or Options to an existing account

Retirement Account Disclosure (6.2022)

- Rolling or transferring any ERISA covered plan into a Traditional IRA or Roth IRA, include current statement

Annuity Suitability & Disclosure (6.2021) & Alternative Investment Disclosure (8.2021)

- New purchases and additional purchases of \$10,000 or more

Mutual Fund/529 Plan Disclosure (3.2021)

- New Account Opening (direct business)
- Additional deposits to existing account if disclosure has not been signed within past 12 months