

Customer Relationship Summary

Helping you make an informed decision

Form CRS

Introduction Investors Research Corporation dba IRC Wealth (“IRC”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing.

Terms to know

- A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
- An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

What investment services and advice can you provide me?

IRC offers financial planning, which may be provided as a stand-alone service, or coupled with ongoing portfolio management. Financial planning will be based on your particular needs, but generally includes advice that addresses one or more areas of a your financial situation such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design. Most clients also select portfolio management services, in which we give continuous advice based on the client’s individual needs. Portfolio management includes selecting appropriate investments, implementing the plan, and monitoring progress based on the financial goals and objectives established in the financial plan. Portfolio management accounts are reviewed on an ongoing basis. No less than annually, IRC reviews accounts and meets (either in person or via telephone) with clients concerning their investment portfolio. Meetings may be held more frequently at the client’s request. If financial planning is selected as a stand-alone service, we do not commit to provide on-going monitoring of your assets after the financial plan is delivered.

Conversation Starter

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?

IRC provides its clients with discretionary and non-discretionary account management services tailored to each client’s individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client’s stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. Discretionary authority is provided as part of the Client Agreement. The minimum account size is \$250,000.00 but may be negotiated in certain instances.

Additional information about services provided can be found on the company’s website at: www.IRCWealth.com and on IRC’s ADV Disclosure Brochure (Form ADV Part 2A Brochure, Items 4, 7, 13 and 16) at: www.ircwealth.com/adv-brochure.

What fees will I pay?

When financial planning and portfolio management is coupled, IRC charges an asset-based percentage fee, billed quarterly in arrears of service. Fees will be debited from your account each quarter, as instructed in your advisory agreement. The fees charged to you can vary from fees charged to other clients based on the amount of assets managed by your advisor, a renegotiated fee schedule, or the time and complexity needed to meet your needs.

Conversation Starter

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?

If you choose financial planning as a stand-alone service, we will charge a fixed fee per session, depending on the nature and complexity of your needs. All fees will be disclosed and agreed upon in the investment advisory services agreement before we start.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by Schwab & Co., Inc., a FINRA registered broker-dealer, member SIPC; prime broker fees, deferred

sales charges, odd-lot differentials, transfer fees, wire transfer fees, electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund's prospectus.

The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. 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 make sure you understand what fees and costs you are paying.

Additional information about services provided can be found on the company's website in your investment advisory services agreement and on IRC's ADV Disclosure Brochure (Form ADV Part 2A Brochure, Item 5) at: www.ircwealth.com/adv-brochure.

What are your legal obligations to me when acting as my investment adviser? How else does the 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 interest 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 is an example to help you understand what this means.

Conversation Starter

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

IRC requires portfolio management clients to open a brokerage account through Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC. Schwab provides products and services to IRC, such as educational events. This is a conflict because IRC does not have to pay separately for certain services.

Additional information about conflicts can be found on IRC's ADV Disclosure Brochure (Form ADV Part 2A Brochure, Item 12 at: www.ircwealth.com/adv-brochure).

How do your financial professionals make money?

Employees of IRC are salaried, full-time professionals. In addition to salary, employees can earn bonuses based on clients they refer to IRC. Employees are eligible for additional bonuses based on the total assets that managed by IRC. The principal owner of the firm is also an investment advisor and is compensated based on the overall profitability of IRC. A significant portion of profitability is based on a percentage of the fees charged on managed assets.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research the Firm and our financial professionals.

Conversation Starter

As a financial professional, do you have any disciplinary history? For what type of conduct?

Where can I find additional information?

Additional information about IRC can be found on the company's website at: www.IRCWealth.com and on IRC's ADV Disclosure Brochure (Form ADV Part 2A Brochure) at: www.ircwealth.com/adv-brochure.

You can always ask your financial advisor for more information and request a copy of this relationship summary at (404) 968-9348.

Conversation Starter

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?

For more information:

- Call us at (404) 968-9348
- Go to www.IRCWealth.com
- Learn more at Investor.gov/CRS