Invest Capital Partners, Co. Form CRS

Item 1 Introduction

01/06/2025

Invest Capital Partners, Co. is registered with the Securities and Exchange Commission as an Investment Adviser. Our principal office is located at 550 S. Main St, Springboro, Ohio 45066.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at Investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.

Item 2 Relationships and Services

What investment services and advice can you provide me?

Our firm offers the following principal investment advisory services to retail investors.

Our firm provides discretionary and non-discretionary trading. If you invest on a non-discretionary basis you make the ultimate decision regarding the purchase or sale of investments and we will need your approval to place trades each time. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch.

- Portfolio management—monitored continuously as part of our standard service.
- Investment recommendations—monitored continuously as part of our standard service.
- Personal investment strategies—monitored continuously as part of our standard service.
- Buying and selling securities—monitored continuously as part of our standard service. Buying and selling of securities on a non-discretionary basis will be monitored continuously, however the client must make the final decision on whether to buy or sell.
- Retirement planning—monitored annually as part of our standard service.
- Financial planning—monitored continuously as part of our standard service.
- Estate planning—monitored annually as part of our standard service.
- Limited investment offerings—our firm does not monitor your accounts. Our firm does not offer direct participation programs, private placements, non-traded REITs or non-traded BCDs. We may on a case by case basis facilitate holding these products at the direction of the client.

Minimum Investment: Our firm does not have a minimum dollar amount for initial account/relationship size. We do reserve the right to decide whether to work with a client, or open an account, based on existing relationships, the potential for future business development, or other considerations deemed appropriate by the firm. **For additional information, please see www.MWM.Financial or https://www.adviserinfo.sec.gov/IAPD/default.aspx for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).**

Conversation starters. *Ask your financial professional:*

– 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?

Item 3 Fees, Costs, Conflicts and Standard of Conflict

What fees will I pay?

Our fees can be assessed at time of transaction and monthly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges hourly fees or fixed fees, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation.

There are no other fees or costs related to our services.

Additional Information:
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. For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at https://mwm.financial/coming-soon or https://www.adviserinfo.sec.gov/IAPD/default.aspx.

Conversation starters. *Ask your financial professional:*

– 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?

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 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 with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are examples to help you understand what this means.

- Our firm makes money by offering our services to you, we do not earn additional money on selling specific products to you.

Conversation starters. *Ask your financial professional:*

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

Additional information:
For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at www.MWM.Financial or https://www.adviserinfo.sec.gov/IAPD/default.aspx.

How do your financial professionals make money?

- Our financial professional make money by charging you a fee for their services.
- Our firm earns revenue from our financial professionals when they manage accounts, invest for their clients and make certain recommendations.

Item 4 Disciplinary History

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

Our firm has no disciplinary history. For information about our firm or your financial professional, including their disclosure history, you can visit Investor.gov/CRS for a free and simple search tool.

Conversation Starters. *Ask your financial professional:*

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

Item 5 Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.MWM.Financial; emailing at will.bach@MWM.Financial or calling us at 937-557-3200.

Conversation starters. *Ask your financial professional:*

– 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?