

IGenerations Private Wealth Management, LLC

Firm Brochure

Brochure Date: July 12, 2012

IGenerations Private Wealth Management, LLC

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This Brochure provides information about the qualifications and business practices of IGenerations Private Wealth management, LLC. If you have any questions about the contents of this brochure, please contact us at (866)846-2718 or direct at (248)495-3852. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Material Changes

There are no “amendments” or updates to this brochure at this time.

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Advisory Business

IGenerations Private Wealth Management, LLC (IPWM), is a Michigan based firm founded in Michigan through its sister company Green Circle Advisors, Incorporated. Operated as an “S” corporation for more than thirteen years, we specialized in assisting client’s with Investments, Life Insurance, Health Insurance, Long Term Care and Supplemental Insurance. IPWM, LLC, its parent company, will center on the full Estate Planning picture. Our principal owner is John Badalamenti, President and Owner of more than 25% of IPWM. Mr. Badalamenti holds a Series “7” (Stockbroker’s) license through FINRA, a Series “66” (Uniform Combined State Law) license through the NASAA and a “Life & Health” license. IPWM currently works with client’s in ten different states.

IPWM manages client’s assets by focusing in all areas of estate and financial planning. Our investment advice is not only limited to certain types of investments, but to those specific investments that “suit” each individual client’s needs. A detailed “needs analysis” is completed with each and every client to help us tailor a unique investment plan suited for them. During these “fact finding” meetings, a client may request what securities they may or may not have an interest in. IPWM does not manage assets on a discretionary basis but on a non-discretionary basis. Total assets managed on a non-discretionary basis “as of” second quarter, June 2012, is \$24,000,000. Our goal is to preserve capital while offering the chance to grow client’s assets in their portfolio. Tax efficiency, liquidity, and future income is a main priority. During the market meltdown of 2008-2009, IPWM did an excellent job of protecting portfolios from substantial loss.

Fees and Compensation

Compensation for advisory services is based on the amount of assets under management. The fee schedule as a percentage of assets managed is as follows:

<u>Portfolio Assets</u>	<u>Account Management Fee</u>
\$0 - \$500,000	1.25% annually
\$500,001 – \$1,000,000	1.00% annually
\$1,000,001 - \$2,000,000	0.85% annually
\$2,000,001 - \$5,000,000	0.75% annually
\$5,000,001 & greater	Negotiable

***Minimum annual fee of \$1,000 (may be waived for accounts under \$50,000).**

Fees are non-negotiable with the exception of accounts in excess of five million dollars. Fees for management are paid quarterly, based on an annual fee. Generally, they are deducted from client's assets each quarter and in some instances clients may be billed for services incurred. Other fees may include - custodial fees, mutual fund expenses such as 12b-1 fees, retirement plan fees, etc. See brokerage section for more details on this.

IPWM may accept compensation from certain companies for the sale of other investment products such as insurance products, etc. This may present a conflict of interest and could represent an incentive to sell the investment product for compensation rather than for a client's needs. We address this by performing a thorough needs analysis and disclosing to the client the reason the product is being used for their specific situation. The client still has an option at their discretion to purchase said investments elsewhere. As stated above, the products recommended generally are insurance related such as Life insurance, Long Term Care Insurance, or Fixed Annuities. IPWM does not receive commissions or markups for the purchase or sale of securities in addition to advisory fees charged for management of those securities in a portfolio. Examples would be stocks, bonds, or mutual funds.

Performance Based Fees and Side-by-Side Management

IPWM receives no Performance Based Fees for any gains or appreciation of assets in a client's portfolio.

Types of Clients

IPWM provides our management services primarily to individuals. We do assist several small businesses, corporations and other organizations. The largest percentage of our client's though come from the "baby boomers", and "retirees" groups. Our clients have a need for financial security with the possibility of long term growth for their future. Safety of principal and Income are the strongest points for their retirement. Their key concern is not "outliving" their income!

***We do not discriminate to dollar requirements for opening an account with us. We are glad to work with anyone, no matter what amount of money in their account.**

Methods of Analysis, Investment Strategies and Risk of Loss

IPWM uses what we term a “client reality test” in forming the plan for each individual or group. In other words, we listen intently to what the client needs for the next year, five years, ten and through their lifetime. If their loved ones will be provided for, proper choice of investments to pass on to beneficiaries will be an important part of the plan also. The detailed information from our reality test will give us the tools that allow us to tailor a plan that provides peace of mind to his or her future. Getting to that future date will have some bumps. IPWM discloses to our clients that investing in certain securities can involve risk of loss that they must prepare for. No matter how thorough our needs analysis may be, in some cases, risks are a concern. Our strategy for a young crowd can incur more risk of loss since a larger percentage of assets will or could be in securities such as stocks, bonds, and or mutual funds. For our older crowd, or retirees, a much more conservative approach has been used. Risk of loss may still occur, yet we present a plan that includes products that place an emphasis on “protection” of principal such as government securities, insured bonds, or annuities. Whether the strategy is conservative, moderate or aggressive, it is what the client expresses to us that guides our planning decisions.

Disciplinary Information

There are no legal or disciplinary events to be disclosed. Neither IGenerations, any persons involved, any management person(s) or principal owners has been involved in any disciplinary event. The client, at their request, will be provided with the means to check the background of any IPWM owner or associate. Besides being involved with groups such as the ‘BBB’ and “The National Ethics Bureau”, clients may check status of an associate through state and federal regulatory authorities.

Other Financial Industry Activities and Affiliations

IPWM has no other Financial Industry Activities and Affiliations to disclose at this time.

Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

Item 11 is not applicable. IPWM does not buy nor sell securities which we have a material financial interest in nor do we buy or sell securities at the same time we may recommend them to a client.

Brokerage Practices

IPWM works exclusively on a fee basis for advisory services for all transactions related to securities. We do not use the services of Broker-Dealers for trading in securities nor do we recommend Broker-Dealer's for client transactions. Securities such as stocks, bonds, mutual funds, are transacted commission or markup/markdown free. IPWM receives no "soft dollar benefits" or free products & services from Broker-Dealer's in connection with client securities transactions. This allows us to focus on clients needs or interest first and foremost rather than our own in return for any favor.

Review of Accounts

Client accounts are reviewed annually by all principal owners. An annual review meeting is then scheduled to review all client portfolio's held by IPWM . If a client wishes or has a concern to review sooner or more than once annually, the request is honored at any time. We do not provide separate reports outside of quarterly or annual statements. These statements are used as a comparison to the previous annual report during the review process. All reports are in hardcopy or written form for review.

Client Referrals and Other Compensation

IPWM neither compensates nor receives compensation for any client referrals from any person or third party. We do not receive any compensation or gifts for providing investment advice to our client's from a non-client or third party for our services.

Custody

IPWM does not have custody of client funds or securities. Accounts are held by a qualified custodian and statements are provided by the same. Accounts may now and again be held direct with mutual fund companies or insurance companies.

Investment Discretion

We do not manage security accounts on a “discretionary basis”. We do not assume this authority nor sign any “power of attorney’s”.

Voting Client Securities

IPWM does not have authority to vote client securities. Clients will receive proxies from the qualified custodian of their accounts. We may be contacted with any questions regarding any voting.