

Form CRS Customer Relationship Summary

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[IMA Wealth, Inc.](#) ("IMA Wealth", "we", or "us") is registered with the [U.S. Securities and Exchange Commission \("SEC"\)](#) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at [Investor.gov/CRS](#). This site also provides educational materials about broker-dealers, investment advisers and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer investment advisory services to retail investors. These services include asset management and financial planning. As part of our asset management services, IMA Wealth will monitor your investments on an ongoing basis and customize a strategy based on your specific goals, investment objectives and risk tolerance. We advise clients about various types of securities, including but not limited to, exchange traded funds; stocks; bonds; mutual funds; money market funds; third-party money managers; sub-advisors and private fund advisors. In some instances, we may use the services of an unaffiliated third-party money manager when selecting investment strategies. For financial planning, the scope of our advice is agreed upon at the time we enter into an agreement and may include a review of your investment goals and objectives, personal financial situation, risk tolerance, and other relevant information.

IMA Wealth's standard asset management services include managing your account(s) with discretionary authority or selecting unaffiliated investment managers to do so. This means we are authorized by you to make investment recommendations for your account(s) and will buy and sell the securities we recommend to you with your funds for your account(s) without asking you in advance. Similarly, TCM has the authority to hire and fire unaffiliated investment managers on behalf of clients.

IMA Wealth does not limit its recommendations and services to proprietary products or specific types of securities. We impose a \$50,000 minimum asset size to open or maintain an advisory relationship, however, this amount is negotiable at our discretion. We do not impose a minimum annual advisory fee. Subadvisors may impose a minimum size of up to \$100,000 (or higher) to open or maintain an advisory relationship and impose a minimum annual program fee.

For more detailed information about our services, refer to our [Form ADV 2A](#) in particular, Item 4.

QUESTIONS YOU SHOULD ASK THE 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?***

WHAT FEES WILL I PAY?

We charge a percentage of assets under management for portfolio management services. These fees are typically assessed on a quarterly basis, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

Assets you have managed through a Subadvisor will be charged a separate fee payable to the Subadvisor, which is in addition to the advisory fees you pay us. Financial planning engagements are negotiated between you and your financial professional, with terms typically providing for an estimated fee (based on an hourly or fixed fee rate), a partial deposit in advance (typically 50%, subject to negotiation) and payment of balance upon completion. When you pay us only a fixed fee, it will not include fees for implementing recommendations made. This means we have an incentive to recommend additional advisory services to you for which additional fees are charged.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, cash management expenses, investment company expenses, and other product related fees.

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.

The fees for investment advisory services are described in further detail in our [Form ADV 2A](#), in particular, Item 5.

QUESTIONS YOU SHOULD ASK THE 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?***

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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 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 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 some examples to help you understand what this means.

We do not receive additional compensation from third parties when you purchase investments issued, managed, or sponsored by third parties.

We pay affiliates for referring retail investors to us. This is a conflict of interest because we have an incentive to pay referral fees so that the affiliate will refer retail investors to us that they might not otherwise refer to us.

We are also an insurance agency. This is a conflict of interest because we receive additional compensation for providing these other services to you. We have an incentive to recommend and provide these other services to you.

For more detailed information regarding conflicts of interest, please see our [Form ADV 2A](#), in particular, Item 10.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Financial professionals are compensated based on a percentage of advisory fees earned in investment advisory accounts, which you pay according to the terms of your Advisory Agreement. The revenue financial professionals receive will generally increase as the amount of assets in the advisory accounts increases; consequently, financial professionals are incentivized to increase assets in your advisory account based on the increase in compensation, rather than your investment needs.

Many financial professionals are separately licensed to sell life, health, annuity, long-term care, and disability products, and are appointed as agents by various insurance companies. These financial professionals will earn additional commission-based compensation in connection with client purchase of these insurance products, which is separate from, and in addition to, our advisory fees. This practice presents a conflict of interest because the financial professional has an incentive to recommend insurance products based on their interest in earning the additional compensation rather than based solely on your insurance needs.

The non-investment advisory fees earned by our professionals are described in further detail in our [Form ADV 2A](#), in particular, Item 10.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

IMA Wealth as a firm has no disciplinary history to report.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL

- ***As a financial professional, do you have any disciplinary history? If so, for what type of conduct?***

OTHER INFORMATION

Information about our advisory services is available in our [Form ADV 2A](#). You may obtain a copy of this Relationship Summary by emailing compliance@imawealth.com, by clicking this link: <https://adviserinfo.sec.gov/firm/112091>, or by calling us at (316) 266-6574.

QUESTIONS YOU SHOULD ASK THE FINANCIAL PROFESSIONAL

- ***Who is my primary contact person?***
- ***Is he or she a representative of an investment adviser?***
- ***Who can I talk to if I have concerns about how this person is treating me?***