

## Introduction

Our firm, Midwest Financial Partners Investments, is an investment adviser registered with the Securities and Exchange Commission. We feel it is important for you to understand how advisory, brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

## What investment services and advice can you provide me?

We are a registered investment adviser offering investment advisory services to retail investors for an ongoing asset-based fee. Our advisory services include Comprehensive Portfolio Management. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments monitored at least weekly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer advice on a regular basis and contact you at least annually to discuss your portfolio.

Financial planning is included in our Comprehensive Portfolio Management service for no additional fee.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or only buy and sell investments in your account after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/173790>.*

## Questions to Ask Us:

- 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 those qualifications mean?

## What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our tiered fee schedule ranges from 1.26% to 0.75% depending on the value of the investments in your account. Clients with accounts custodied at Fidelity Brokerage Services are assessed a flat fee of 0.30%. Bond ladders and dedicated bond accounts will be charged a fixed rate of 0.40% or the initially assessed fixed fee rate. Dedicated CD accounts will be charged a fixed rate of 0.40%. Our firm will charge an annual advisory fee of up to 0.60% per account managed through Pontera, which is used to manage certain accounts held at a custodian that is not directly accessible by our firm. Our fees may be negotiable. The amount you pay will depend on the amount of assets in your account. The more assets you have in your advisory account, the more you will pay us. However, your marginal rate (meaning, the fee paid on each additional dollar), goes down as your assets go up. We therefore have a common incentive to increase the assets in your advisory account in order to increase our fees.

Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

The custodian that holds your assets charges you an asset-based fee which is in addition to our firm's fees.

Some investments, such as mutual funds, index funds and exchange traded funds, charge additional fees that will reduce the value of your investments over time.

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 our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/173790>.*

**Questions to Ask Us:**

- Help me understand how these fees and costs may 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 have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money create 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 some examples to help you understand what this means:*

An affiliated company serves as a trustee, provides bill pay services or acts as an agent for clients. Our financial professionals have an incentive to recommend that you use the affiliated company's services in order to increase their compensation.

*Additional information about our conflicts of interest is located in Items 10 and 15 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/173790>.*

**Questions to Ask Us:**

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

**How do your financial professionals make money?**

Our financial professionals are compensated based on the revenue our firm earns from their advisory services and the amount of client assets they service.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #173790. You may also contact our firm at (320) 251-3752 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- 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?