

INTELLIGENT INVESTMENT PORTFOLIOS WRAP FEE
DISCLOSURE BROCHURE
March 1, 2024

This wrap fee program brochure provides information about the qualifications and business practices of SignalPoint Asset Management, LLC ("SignalPoint"). If you have any questions about the contents of this brochure, please contact us at (417) 869-9980. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority.

SignalPoint is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about SignalPoint also is available on the SEC's website at www.adviserinfo.sec.gov.



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Item 2 Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This Brochure contains no material changes since its last annual update dated March 1, 2023.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (417) 869-9980 or by email at: information@Signalpointinvest.com.

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Item 4 Services, Fees and Compensation

We provide portfolio management services through Institutional Intelligent Portfolios™ (the "IIP Program"), an automated, online investment management platform for use by independent investment advisors and sponsored by Schwab Performance Technologies. (the "Program" and "SPT", respectively). This program is also known as "Walnut Investing". Through the Walnut Investing Program, we offer you a range of investment strategies we have constructed and manage, each consisting of a portfolio of exchange traded funds ("ETFs") and a cash allocation. You may instruct us to exclude up to three ETFs from your portfolio. Your portfolio is held in a brokerage account at SPT's affiliate, Charles Schwab & Co, Inc. ("Schwab"). We are independent of and not owned by, affiliated with, or sponsored or supervised by SPT, Schwab or the affiliates (together "Schwab"). The IIP Program is described in the Schwab Performance Technologies Institutional Intelligent Portfolios™ Disclosure Brochure (the "IIP Program Disclosure Brochure") which is delivered to clients by SPT during the online enrollment process.

We, and not Schwab, are your investment advisor and primary point of contact with respect to the IIP Program. We are solely responsible, and Schwab is not responsible, for determining the appropriateness of the IIP Program for the client, choosing a suitable investment strategy and portfolio for your investment needs and goals, and managing that portfolio on an ongoing basis. SPT's role is limited to delivering the IIP Program Disclosure Brochure to clients and administering the Program so that it operates as described in the IIP Program Disclosure Brochure.

We have contracted with SPT to provide us with the technology platform and related trading and account management services for the IIP Program. The platform enables us to make the IIP Program available to clients online and includes a system that automates certain key parts of our investment process (the "System"). The System includes an online questionnaire that helps us determine your investment objectives and risk tolerance and select an appropriate investment strategy and portfolio. You should note that we will recommend a portfolio via the System in response to your answers to the online questionnaire. You may then indicate an interest in a portfolio that is one level less or more conservative or aggressive than the recommended portfolio, but we then make the final decision and select a portfolio based on all the information we have about you. The System also includes an automated rebalancing engine through which we manage your portfolio on an ongoing basis through automatic rebalancing and tax-loss harvesting (if you are eligible and elect to do so).

You do not pay fees to SPT in connection with the IIP Program. But we charge you a fee for our services as described below under *Item 5 Fees and Compensation*. Our fees are not set or supervised by Schwab. You do not pay brokerage commissions or any other fees to Schwab as part of the Program. Schwab does receive other revenues in connection with the IIP Program, as described in the IIP Program Disclosure Brochure.

We do not pay SPT fees for its services in the IIP Program so long as we maintain \$100 million in client assets in accounts at Schwab that are not enrolled in the IIP Program. If we do not meet this condition, then we pay SPT an annual fee of 0.10% (10 basis points) on the value of our clients' assets in the IIP Program. This fee arrangement gives us an incentive to recommend or require that our clients with accounts not enrolled in the IIP Program be maintained with Schwab.

Clients may be referred to SignalPoint by outside persons, such as registered representatives of broker-dealers, other investment advisors or a Solicitor, with whom the client has an established relationship. For more information on these dual advisory relationships, please see *Item 14 Client Referrals and Other Compensation*.

Fees typically are billed quarterly, in advance, and calculated based on the market value of each client account as of the last day of the prior quarter. Fees may be higher or lower than those charged by other advisors, and you may be able to obtain similar services elsewhere for a lower fee. If cash and/or securities are added or withdrawn from the account between billing periods, a proportionate fee or refund will be calculated and will be made based upon the effective advisory fee rate at the time of the addition or withdrawal. Investment companies (mutual funds, ETFs, etc.) in which a client's assets may be invested charge additional management fees and other expenses as described in the respective fund's prospectus. Any such charges, fees and commissions are exclusive of, and in addition to our advisory fee.

Clients typically grant us authority to deduct our advisory fees directly from the client's IIP account. Your custodian and/or broker-dealer will provide, at minimum, quarterly account statements directly to you that reflect all transactions in your account(s), including the amount of any advisory fee deducted. You are responsible for verifying the accuracy of the advisory fee calculation because your custodian will not determine whether the fee was properly calculated. We will not accept physical custody of clients' securities or cash. You will retain ownership of all securities and cash in your accounts.

Generally, you may terminate your investment advisory agreement with us upon 30 days written notice. You will receive a pro-rata refund of any advisory fees paid, but not yet earned, as of the date of termination.

Upon written receipt of notice to liquidate and terminate your agreement, we will, in an orderly and efficient manner, proceed with liquidation of your account. We will not charge for such redemption; however, you should be aware that certain mutual funds impose redemption fees as stated in each fund's prospectus in certain circumstances. You must keep in mind that the decision to liquidate securities may result in tax consequences that should be discussed with your tax advisor. Factors that may affect the orderly and efficient manner would be size and types of issues, liquidity of the markets, and market makers' abilities. Should the necessary markets be unavailable, and trading suspended, efforts to trade will be made as soon as possible following the markets' reopening. Due to the administrative processing time needed to terminate your investment advisory service and to liquidate your account, it may take several business days under normal market conditions to process your request. During this time, your account is subject to market risk. We are not responsible for market fluctuations of your account from time of written notice until complete liquidation. All efforts will be made to process the termination in an efficient and timely manner.

Item 5 Account Requirements and Types of Clients

Clients eligible to enroll in the Walnut Investing program include individuals, IRAs and revocable living trusts. Clients that are organizations (such as corporations and partnerships) or government entities, and clients that are subject to the Employee Retirement Income Security Act of 1974, are not eligible for the IIP Program. The IIP Program Disclosure Brochure describes related minimum required account balances for maintenance of the account, automatic rebalancing, and tax-loss harvesting.

Item 6 Portfolio Manager Selection and Evaluation

We use a variety of investment strategies in managing client accounts. Although we seek to reduce risk in our portfolios, investing in securities involves risk of loss of principal and you should be prepared to bear such loss.

Institutional Intelligent Portfolios™ Program

The IIP Program Disclosure Brochure includes a discussion of various risks associated with the Walnut Investing Program, including the risks of investing in ETFs, as well as risks related to the underlying securities in which ETFs invest. In addition, the IIP Program Disclosure Brochure also discusses market/systemic risks, asset allocation/strategy/diversification risks, investment strategy risks, trading/liquidity risks, and large investment risks.

Performance-Based Fees and Side-By Side Management

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Voting Client Securities

As a matter of firm policy and practice, we do not have any authority to and do not vote proxies on behalf of advisory clients. The custodian of the account will normally provide proxy materials directly to you. You retain the responsibility for receiving and voting proxies for securities maintained in your portfolios. We may provide advice to clients regarding the clients' voting of proxies; however, it is in your sole discretion and at your sole expense to decide whether and how to vote such proxies.

Some of the holdings purchased in your accounts may become involved in class action lawsuits. Because we do not offer clients legal advice, we do not advise clients on whether to participate in the lawsuit. Upon request, we will assist a client in completing the forms necessary to participate in a class action lawsuit involving a security held in an account advised by SignalPoint.

Item 7 Client Information Provided to Portfolio Managers

When you open an account with Schwab to participate in the IIP Program, you will provide your information to Schwab. If you have any updates to the information you provide, these updates must also be provided to Schwab.

Item 8 Client Contact with Portfolio Managers

We serve as both sponsor and portfolio manager of the Program, and there are no restrictions placed on your ability to consult with us or our investment adviser representative who is primarily responsible for the management of your accounts.

Item 9 Additional Information

Disciplinary Information

SignalPoint, along with Messrs. Handy, Orzel, Walker and Timson entered into an agreement with the SEC on July 2, 2014, pursuant to which the SEC issued an Order finding that SignalPoint and Handy, Orzel, Walker and Timson did not disclose Handy, Walker and Timson's control and participation in the management of SignalPoint and related conflicts of interest to clients. Pursuant to the agreement and without the SignalPoint parties admitting or denying the allegations, the SEC issued censures, a cease-and-desist order, and monetary fines.

Arising from the same facts as the SEC Order is based on, Messrs. Handy, Timson and Walker entered into an agreement with the Financial Industry Regulatory Authority (FINRA) on March 2, 2015. FINRA alleged that they did not disclose outside business activity and private securities transactions to their previous broker-dealer in their formation and control of SignalPoint. Without admitting or denying the allegations, Messrs. Handy, Timson and Walker agreed to a suspension from membership in FINRA for a period of eighteen (18) months and a monetary fine that has been deferred.

Other Financial Industry Activities and Affiliations

We have solicitor arrangements with individuals that refer clients to us where certain individuals or entities acting as solicitors may receive compensation on an ongoing basis. For further information on Solicitor fees, see the subsection titled "Client Referrals and Other Compensation," below.

Code of Ethics

We have adopted a Code of Ethics applicable to our supervised persons describing our high standard of business conduct and fiduciary duty to our clients. The Code of Ethics includes provisions relating to the confidentiality of client information, prohibition on insider trading, prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All our supervised persons must acknowledge the terms of the Code of Ethics annually, or as amended.

We effect transactions both on national securities exchanges and in over the counter, or OTC, transactions on an agency basis consistent with OTC requirements and our duty of best execution. OTC transactions may be placed directly with market makers who act as principals for their own account and include mark-ups in price charged for the securities or with broker-dealers who act as agents and charge brokerage commissions for effecting the transactions.

From time to time, our employees may purchase securities for their own personal accounts, which are also purchased on behalf of clients. In such cases, our employees will not affect transactions for their personal accounts that are contrary to recommendations being made to clients.

Review of Accounts

Portfolios are reviewed at least annually by the assigned advisor, to ensure all portfolios are being managed in compliance with the client's stated goals and objectives.

We will contact you at least annually to determine whether there have been any changes in your financial situation or investment objectives, or whether you wish to impose reasonable restrictions on the management of the account or modify an existing restriction.

Our portfolio management personnel, who are knowledgeable about the management of the client's portfolio, will be available on a reasonable basis to meet with the client at the client's request.

Client Referrals and Other Compensation

From time to time, we enter into written agreements with certain individuals and entities who will act as promoters. The individual or entity who introduces the client account will receive a portion of the total fee paid to us for managing the account. Unless the promoter is an officer, director, or employee of SignalPoint, he or she will provide each client with certain disclosure documents which, among other things, set forth the amount of the fee paid by SignalPoint in connection with the client referral.

Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about the adviser's financial condition. We have no financial commitment that impairs its ability to meet contractual and fiduciary commitments to Program clients and have not been the subject of a bankruptcy proceeding.