



CROSS BORDER PLANNING

## Form CRS Customer Relationship Summary, April 2024

i2 Wealth – Cross Border Planning (referred herein as “i2 Wealth” or the “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which 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, including financial planning services. When we provide you financial planning services, we will generally provide you a financial plan, taking into consideration cross border issues, if applicable. In addition, our advice may include an assessment of your financial situation and recommendations regarding asset allocation, retirement planning, insurance, estate, and gift planning. We may also recommend third-party investment advisors, insurance brokerage agencies, tax advisors, and/or other professionals if you want assistance implementing our recommendations. If desired, we can provide ongoing financial monitoring services or financial consulting services on specific areas, such as a retirement analysis or the determination of an asset allocation for a client. We do not provide investment management services or advice regarding specific securities.

We have no account minimum.

For additional information, please see our Form ADV Part 2A brochure (Items 4 and 7).

#### Conversation Starters – 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 these qualifications mean?*

### What fees will I pay?

When we provide you financial planning services, we generally charge a flat fee between \$10,000 to \$14,000 for a full-scale comprehensive financial plan if you are moving from the U.S. to Canada. If you are staying within the U.S., our flat fee will generally be between \$7,000 to \$10,000. If you desire a smaller, more narrowly focused financial plan, our fee will generally be between \$3,000 to \$5,000. These fee ranges may be higher if you have one or more businesses or trusts. 50% of these fixed fees are typically charged in advance, but never more than six months in advance.

When we provide you financial monitoring services, we will generally charge you a flat fee at an annual rate between \$3,000 and \$7,500. This fee will be charged to you monthly in advance. For financial consulting services, we generally charge you a fee at a rate between \$295 and \$395 per hour.

In cases where we refer you to a third-party money manager for implementation of your financial plan, we may be compensated by that investment advisor pursuant to a referral arrangement. Under such an arrangement, we will typically receive between 20% and 50% of the investment management fees you are charged by the third-party investment advisor.

All fees are negotiable.

**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 additional information, please see our Form ADV Part 2A brochure Item 5 and 14.

#### Conversation Starters – Ask Us

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

- As discussed above, if you wish assistance with implementing your financial plan, we may refer you to a third-party money manager in exchange for a portion of the advisory fees charged to you by this firm. Such a referral arrangement creates a conflict of interest that we have an incentive to refer you to the third-party money managers that provide us with a larger fee split. We will always act in your best interests, however, including when determining which third-party manager to recommend to you.
- We have referral arrangements with insurance brokerage agencies where we will typically receive a portion of the net commission that the insurance broker receives over the first year of the insurance contract. Our receipt of this compensation is a conflict of interest. However, we will always act in your best interest and you are under no obligation to purchase any insurance product from any insurance provider.
- We may recommend that you rollover your retirement plan or other retirement account into an IRA, or Roth IRA or other account which could potentially be managed by a third-party investment advisor from which we receive referral fees. Such a recommendation creates a conflict of interest because we may potentially increase our compensation if you wish to act upon this recommendation.

For more information about our conflicts of interest, please see our Form ADV Part 2A brochure (Items 4, 10 and 14).

### **Conversation Starters – Ask Us**

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

## How do your financial professionals make money?

The two owners of the Firm receive a base salary and dividends from the Firm, depending upon the Firm's profitability. Other than the receipt of service fees on the sale of insurance products, neither the Firm nor any owner or employee receive any transaction-based compensation, such as brokerage commissions or mutual fund sales charges.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### **Conversation Starters – Ask Us**

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

Additional information about our firm can be found at <https://adviserinfo.sec.gov/>. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at 514-234-4255.

### **Conversation Starters – 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?***