

Item 1 – Introduction: Is an investment advisory account right for you?

Accredited Investor Services, LLC DBA AIS Planning is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that it is important for you to understand the 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.

Item 2 – What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our principal services include Financial Planning (holistic and/or project specific) and Ongoing Investment Management (including the selection of sub-advisers and third-party investment advisers to provide direct investment management services). Our initial onboarding process starts with an analysis of the client's financial situation and needs and the formulation of an action plan. Through this process, we strive to gain an understanding of who you are and what you care about, so we may advise and act in ways that meet your unique needs and objectives. As part of our standard investment management services, we provide continuous and regular supervisory and/or management services with respect to your account(s). Our investment management services are offered on a discretionary basis. Discretionary authorization allows us to determine the specific securities, and the number of securities, to be purchased or sold for your account without your approval prior to each transaction. Investment management services are provided in conjunction with a sub adviser. We use model portfolios developed by us, the sub adviser and/or other registered investment advisers. These other investment advisers are responsible for the research and security selection, we are responsible for the supervision of the account, selection of portfolio models and direct interaction with the client. The sub adviser is also responsible for day-to-day trading, billing calculation and other back-office operations. We do not offer proprietary products or limit our advice to a limited menu of products or types of investments. As part of our standard investment management services, we monitor client accounts continuously and we reach out to clients to request they schedule a formal review on an annual basis. We require a minimum annual fee of at least \$2,500 per client inclusive of all Management Fees, Fixed Fees, and Onboarding Fees. However, AIS Planning reserves the right to waive or lower this minimum.

Our financial planning advice cover various topics such as net worth and cash flow assessment and coaching, emergency account and cash flow planning, debt analysis and reduction strategy, behavioral risk analysis, retirement savings review, insurance review and assessment, education planning, funding, and monitoring, retirement income planning and coordination, estate and beneficiary planning (in coordination with the client's attorney), tax planning (in coordination with the client's tax accountant), outside asset review, advice, and monitoring, and wealth transfer strategies. We do not monitor the investments made as a result of a financial plan unless you have hired us for investment management services.

For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/brochure/148821>

Conversation Starters. Ask your 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?*

Item 3 – What fees will I pay?

We are primarily compensated by a percentage of assets under our management and fixed fees (including onboarding fees). Our fees vary depending on the services you receive. For investment management services, we charge an annual fee of up to 1.00% of assets under management. The fees paid to the sub-adviser and portfolio model provider(s) is separate from and in addition to our fees. These fees are disclosed to the client during the account opening process. Investment management fees are billed and payable quarterly or monthly, in arrears, based on the account balance at the end of the billing period as indicated in each client's service agreement. Other fee payment arrangements can be negotiated on a case-by-case basis. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. When we provide planning services, we charge a negotiable fixed fee that ranges from \$200/month for lower net worth/less complex clients to \$15,000/quarter for higher net worth/more complex clients. When we recommend the services of a third-party investment manager, we share in the fee paid to such manager.

For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link:
<https://adviserinfo.sec.gov/firm/brochure/148821>

Description of Other Fees and Costs: The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds, exchange traded funds, unit investment trusts and variable annuities). These fees are described in each fund's prospectus. These fees will generally include

a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also charge your account for custodial fees or other special service fees and charges. We do not share in any portion of these fees imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealer or custodian, our firm, and others. **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 about fees charged by third parties, please refer to Item 5 of Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/148821>

Conversation Starter. Ask your 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?*

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 investment advice we provide you. Here are some examples to help you understand what this means:

- All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management.
- We have an incentive to recommend one third-party investment manager over another with whom we have a less favorable compensation arrangements.
- We engage in other business activities, such as insurance sales; and, we have relationships with third party service providers, including other financial institutions such as our sub-adviser, SEI Investments Management Corporation and custodian, SEI Trust Company, which results in inherent conflicts of interest.

Conversation Starter. Ask your financial professional—

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/brochure/148821>

How do your financial professionals make money?

Our financial professionals receive salary-based compensation, a percentage of advisory billings and/or bonuses based on the amount of client assets they bring to our firm. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account. Additionally, financial professionals who have an ownership interest in our firm share in the profits generated by our firm. Some of our financial professionals are also insurance agents. This creates a conflict of interest because these persons will receive additional commission-based compensation in connection with the sale of insurance products. You are not required to purchase insurance from our financial professionals.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No.

For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS).

Conversation Starter. Ask your financial professional—

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

Item 5 – Additional Information

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/148821> and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at (320) 252-6552 or at meet@aisplanning.com.

Conversation Starters. Ask your financial professional—

- ❖ *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?*