



## **Intrinsic Wealth Counsel, Inc.**

### **Form CRS - Client Relationship Summary (Form ADV - Part 3)**

**Item 1: Introduction.** **Intrinsic Wealth Counsel, Inc.** is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Please be aware that brokerage and investment advisory services and fees differ and 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 provide financial life planning and investment advisory services on a discretionary basis to individuals, pension and profit-sharing plans, trusts, estates, and corporations or business entities other than listed above. The minimum account(s) size for services is \$500,000. This minimum may be waived in certain situations.

Our ideal client is an individual or couple seeking a long-term personal financial life planning and investment advisory relationship. The individual or couple is ready, willing and able to take control over their financial lives and recognizes the need to outsource to qualified professionals so that he, she or they can focus on what they enjoy and do best.

We tailor each client's portfolio to the objectives of that particular client as developed in their financial plans. We monitor and review accounts continuously. We provide quarterly reporting as well as an online portal to view investments, returns, etc. at any time. Clients actively engaged in the financial planning process also have a financial planning portal for live and continuous updates of their life plans.

For additional information about our financial life planning and investment advisory services, please refer to our website [www.IntrinsicWealthCounsel.com](http://www.IntrinsicWealthCounsel.com) as well as Pages 4, 8 and 14 of our Form ADV - Part 2A brochure at the following link: [IWC Form ADV - Part 2A & 2B](#)

#### *Conversation Starters . . .*

- “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 licenses, education, and other qualifications? What do these qualifications mean?”

#### **Item 3: What fees will I pay?**

We are fee-only. We are primarily compensated by a percentage of assets under management fee. In limited situations we charge retainer, hourly, or project-based fees. We bill on a quarterly basis in arrears. We have a tiered fee schedule, with lower rates at different AUM breakpoints. You can see our detailed fee schedule on our website and in our Form ADV.

We neither pay nor accept referral fees from any institution or any other professional. We hold no licensure that allows us to earn a commission on the sale of any financial product. The more assets in your advisory account, the more fees we will earn. Therefore, we have an incentive to grow your accounts as well as encourage you to increase the assets in your accounts.

The fees you pay to our firm for financial planning and investment advisory services are separate and distinct from the fees and expenses charged by investment companies (i.e. mutual funds, exchange traded funds, etc.). These fees generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities, which are costs imposed by the broker-dealer or custodian that executes the trade.

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.

*Conversation starter . . .* “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?”

**Item 3: What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment advisor*, 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 is an example to help you understand what this means: Intrinsic Wealth Counsel has a conflict of interest in recommending that you transfer more assets or add new assets to accounts we manage, as we could then earn more fees. We do not sell proprietary products for which we receive compensation. We do not receive payment from third parties for any recommendations or referrals. We do not participate in revenue sharing arrangements, and we do not participate in principal trading.

*Conversation starter . . .* “How might your conflicts of interest affect me, and how will you address them?”

For additional information, please refer to Page 11 of our Form ADV - Part 2A brochure at the following link: [IWC Form ADV - Part 2A & 2B](#)

**Item 3: How do your financial professionals make money?**

All our team members’ compensation is not directly dependent on the amount of client assets they service nor the time and complexity required to meet a client’s needs. None of our team members receive non-cash compensation.

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

No. You can search for information on our firm and our financial professionals with a free and simple search tool at [www.Investor.gov/CRS](http://www.Investor.gov/CRS)

*Conversation starter . . .* “As a financial professional, do you have any disciplinary history? For what type of conduct?”

**Item 5: Additional Information.** For additional information about our financial planning and investment advisory services, and to request a copy of our Form CRS, please visit our website:

[www.IntrinsicWealthCounsel.com](http://www.IntrinsicWealthCounsel.com) or call our offices at 1-866-LIF-GOAL (1-866-543-4625).

*Conversation starter . . .* “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”