Investment Planners, Inc.

Member FINRA/SIPC

IPI Wealth Management

Join IPI

IPI CEOs Welcome

When David P. Koshinski, CEO of Investment Planners, laid out his vision more than 25 years ago, he planned to grow IPI using Integrity, Performance and Innovation.

As IPI references Integrity, Performance and Innovation, Mr. Koshinski states that this foundation “Is more than just a name – It is how we do business.”

Starting with six advisors in 1987, IPI now has advisors in 16 states and IPI Wealth Management, the RIA, was named one of the Top 10 Fastest Growing Firms by Financial Advisor Magazine in 2008.

The growth of Investment Planners has not happened by chance. History has shown that advisors from across the country have joined IPI to become a part of the innovation that has branded IPI as a pioneer in the financial industry.

At IPI, we welcome a challenge. We strive each day to raise our levels of service, and we embrace new goals while creating avenues to service a community of diverse and sophisticated advisors.

In addition, IPI realizes that Innovation alone is not enough to guarantee Performance. Our superior customer service, tools to assist growth and business development, practice management instruction, and products and services focused around a philosophy of Strategic Lifestyle and Wealth Management have created partnerships and referrals that continue to generate growth and national recognition.

Our advisors are the best in the industry. Together we are family… creating a partnership that is increasingly awarded the title of being one of the best… that is how we do business.

Meet the President of IPI

Bayard Closser brings over 30 years of industry experience as a unifying leader who specializes in strengthening the growth and profitability of organizations using a strong focus, industry experience and integrity.

David Koshinski, CEO of Investment Planners and IPI Wealth Management stated, “We are excited to have Bayard as our next President. His experience and vision combines the knowledge of where we have been with where we want to be in the future.”

As a brief view of his background, Bayard joined Vertical Capital in 2010 and served as the President of Vertical Capital Markets Group. He also served as the President of Vertical Capital Asset Management, the President of Vertical Capital Income Fund and was the Chairman of the Board of Trustees of Vertical Capital Income Fund.

At Vertical Capital, Bayard was responsible for all business, sales and marketing activities of Vertical Funds. His experience includes senior management roles at two of the biggest names in the business, ING and Fidelity, and his expertise is in all aspects of sales management including wholesaling, marketing, product design and strategic planning. Earlier in his career, he served as national sales manager for the Brinson Funds, which were founded by Gary P. Brinson, a co-author of a major study on the role of asset allocation in portfolio variation.

He earned a bachelor’s degree in finance from the University of Nebraska–Lincoln and currently serves on the Dean’s Advisory Board for the School of Finance. Bayard has a wife, Susan, and three children. He is a sports enthusiast and enjoys running, cycling and participating in triathlons in his free time.

IPI Corporate Culture

OUR MISSION

Helping people achieve significance and peace of mind

OUR VALUES

Integrity
High Moral Character - Consistency of Commitment

Performance
Achieving Goals for Clients

Innovation
Philosophy - Execution

OUR COMPETENCY

Delivering Client Focused Financial Strategies

OUR PHILOSOPHY

Honor God in All That We Do
Create an atmosphere where decisions are always based on the best interest of the client

Promote a Culture of Excellence
Provide a high level of support to the advisor

Build Successful Partnerships:
Encourage the sharing of ideas and talents for the good of all

Strategic Lifestyle & Wealth Management ™

The design and implementation of accumulation, preservation, distribution, and transfer strategies to leverage client wealth towards the ultimate goal of achieving significance and peace of mind.©

IPI Firm Profile

Home Office
226 W. Eldorado St. Decatur, IL 62522

Phone
217.425.6340 • Fax number 217.425.9581

Website
www.investment-planners.com

Year Founded
1987

National Recognition
- FT 300 - Top 300 RIAs in the U.S. - Financial Times - June 2018
- Top Registered Investment Advisers in The U.S. - Financial Times - June 2018
- FA's RIA Ranking (218 out of 707 RIAs) - Financial Advisor - July 2018

Memberships Affiliations
FINRA, SIPC, MSRB

Securities Licensed in 50 US States

Clearing & Custody
Clearing – RBC
Custody - Schwab, RBC, TD Ameritrade

Registered Investment Adviser
IPI Wealth Management (SEC registered)

Securities Offered
Stocks, Bonds, Options, Exchange Traded Funds
Mutual Funds, Variable Annuities, Alternative Investments

Services Offered
Wealth Management, Asset Management,
Trustee Services, Lending Solutions,
Retirement Plan Services, Retail Securities Brokerage
Institutional Securities Brokerage

Practice Management

In addition to the IPI Technology Suite and Wealth Connect Management Portal, our comprehensive set of technologies, Investment Planners offers additional assistance, products and services to grow, streamline and support our advisor's daily business activities.

These services include, but are not limited to:

- On-Site Visits to your Office
- Technical support
- Training for staff on our products, services and technologies
- Compliance support
- Trade execution
- Access to a full-suite of investment and financial planning products and services
- Improving investment performance through high quality research
- Managing of client assets efficiently and effectively

Transition Assistance

The most successful transitions come from those that focus on good preparation. At IPI, our office staff will work with you to ensure a straightforward and streamlined process.

Your coordinator will synchronize the flow of your transition at the IPI home office. From Registrations, Registered Investment Advisory Services, Compliance, Technology Opportunities, Marketing and Operations, your coordinator will help to ensure your transition is as smooth and easy as possible.

IPI Transition Team

Investment Planners, Inc. Home Office Directory

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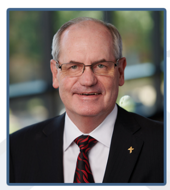

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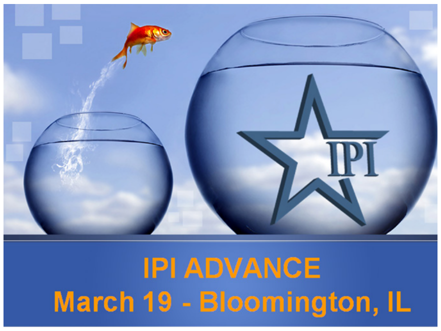
226 W. Eldorado St.
Decatur, IL 62522

IPI ADVANCE

At IPI ADVANCE, our quarterly training meetings, you will receive strategies, concepts, and techniques for streamlining and expanding your practice and for distinguishing yourself from the competition.

These one or two day meetings are designed to provide in-depth education on building and growing a successful financial planning practice. Hands-on, interactive case studies and "IPI Best Practice Tips" will help attendees fine-tune their own approach to planning.

In addition, you'll hear from other IPI Wealth Managers about their own success stories and planning processes.



To stay competitive, advisors must continually develop skills and review solutions to successfully serve their clients. At IPI ADVANCE, you will have an opportunity to stay current with the best practices and innovative thinking necessary for successfully maintaining client relationships and expectations.

Topics include:

- Timely and Technical Business Topics
- Wealth Management
- Practice Management
- Regulatory and Compliance Issues
- Insurance
- Technology

IPI Annual Conference

Annual Conference

Our annual conference offers the latest from top industry experts. In addition, we offer business-building sessions on accumulation, retirement, estate planning, risk management, business planning, and taxation issues. Our advisors receive motivation from illuminating keynote speakers, in-depth wealth management sessions, marketing and practice development sessions, as well as incredible evening events and networking opportunities.

These conferences will allow you to share information with other advisors, get the latest tips on building your business and discover new strategies for increasing your client base. IPI holds meetings at various locations throughout the country to provide a venue for our advisors to get the latest information on the newest products and technology and network with colleagues and wholesalers.

Off to the Races

- **Dennis Moseley-Williams**
  Founder of DMW Strategic Consulting and certified expert of the Experience Economy

BACK TO THE FUTURE

- **Story Musgrave**
  Only astronaut to fly on all five space shuttles

Building on the Best

- **John Groce**
  17th Fighting Illini Men's Basketball Coach

Above & Beyond

- **Meadowlark Lemon**
  Basketball Hall of Fame Harlem Globetrotters

IPI References & Recognitions

"With IPI, we have all of the tools we need and none of the selling pressure, and we are able to maintain our independence. They do not dictate what we provide to our clients, and yet we get great support when we need it. Because of this, we are able to offer advice in the best interest of the client - every time. Our history with IPI is twenty plus years and counting. We enjoy aiding each others success."

"I partner with IPI because they view the client as I do, as a friend and neighbor."

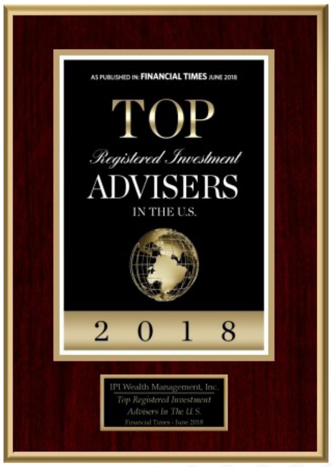
"IPI allows us to be ourselves. We don't have pressure; we have support."

"IPI is committed to the success of my business. I attribute my 15+ years of growth to the innovative tools, commitment to ethics, educational opportunities and consistent support provided by IPI. They continue to provide everything I need to cultivate a thriving business."

National Recognition

In 2018, IPI Wealth Management, the RIA, was recognized for the following:

FT 300 - Top RIAs In the U.S.
Financial Times - June 2018



Top Registered Investment Advisers In The U.S.
Financial Times - June 2018

FA's RIA Ranking
Financial Advisor - July 2018

IPI Marketing

IPI offers personalized marketing to promote your visibility and create business building opportunities.

At IPI, your marketing support includes everything from branding and advertising to marketing and event planning. We will also update you on upcoming events sponsored by the home office.

You will receive a link to files that will give you access to logos, letterhead, press release samples, business card templates, etc.

If you would like to customize a press release or personalize any of the marketing files, I would be happy to assist. Our graphic designer, Michelle Crowe can assist you with customizing your marketing material. Please remember all items need to run through IPI Compliance before printing and/or distribution.

Additionally, Lands' End Business Outfitters has our IPI and IPI Wealth logos on file. We have found this to be a GREAT resource for IPI Wear! If you'd like more information, feel free to give us (or them) a call!!
Lands' End can be reached at: 1.800.338.2000.

We also have an IPI storefront to order products with the choice of 4 different IPI logo options:
http://ipi.brandfuse.com

IPI Marketing is here to support your needs in the following areas:

- Advertisements
- Logos/Branding
- Corporate Brochures
- Apparel and Accessories
- Newsletters Stationery/Letters
- Event Planning
- Speaker Resources
- Business Cards
- Websites
- Press Releases
- Networking Strategies
- Special Events & Workshops

Below you will find contact information for additional marketing & IPI branded website examples.

FMGSuite • (858) 251-2340 • fmgsuite.com
Broadridge Advisor Solutions • 1-800-233-2834 • emeraldconnect.com
Advisor Websites: advisorwebsites.com • 855-692-0006
Examples: ipibn.com • newtonfg.com

We look forward to working with you!

Julie Koshinski Hovis | Director of Marketing and Communications
217.425.6340 | julieh@investment-planners.com

Michelle Crowe | Graphic Designer
217.425.6340 | michelle@investment-planners.com

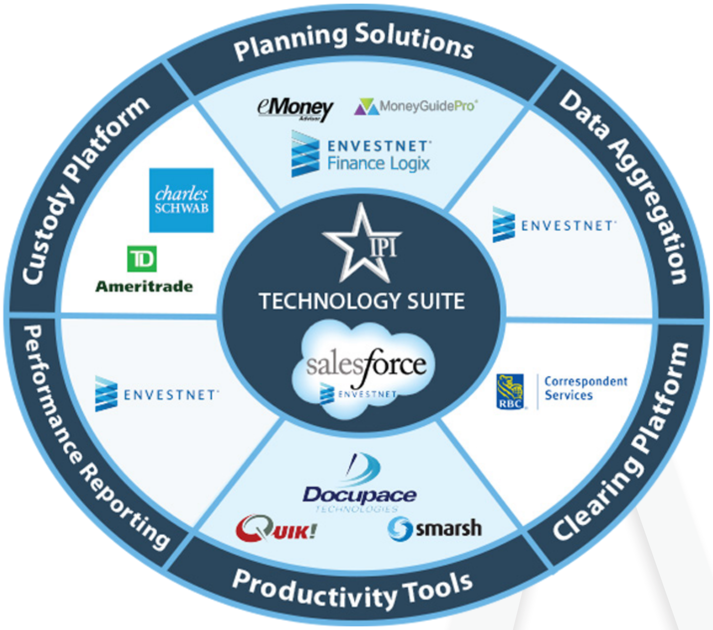
IPI Technology Suite

IPI Wealth Connect Management Portal

Salesforce:
Salesforce.com is a cloud computing and social enterprise software-as-a-service (SaaS) provider based in San Francisco. It was founded in March 1999, in part by former Oracle executive Marc Benioff.

Of its cloud platforms and applications, the company is best known for its Salesforce customer relationship management (CRM) product, which is composed of Sales Cloud, Service Cloud, Marketing Cloud, Force.com, Chatter and Work.com.

In addition to its products and platforms, Salesforce.com created AppExchange, a custom application building and sharing platform. The company also has consulting, deployment and training services.



Performance Reporting

Envestnet:
Your client's portfolios are monitored on an ongoing basis to ensure they remain on track toward achieving the targeted investment goals and objectives. Everything is designed to help strengthen the relationship of trust between the advisor and the client.

Productivity Tools

Docupace:
Docupace Technologies is the premier provider of secure and compliant electronic processing solutions for financial services firms and their advisors. The company created and implemented the industry's first Web-based, SEC/FINRA compliant Straight-Through-Processing (STP) platform. Driven by increased levels of competition, privacy issues, document protection and government regulation; industry-leading firms are adopting the company's solutions in order to sustain profitability and audit-risk assurance.

Docupace creates the following for an advisor:
- State of the art Document Storage
- Paperless Office

Planning Solution

The Web-based Wealth Management solutions for advisors at IPI are eMoney, Money Guide Pro or Envestnet Finance Logix.

IPI Data Aggregation By Envestnet

Envestnet searches and generates reports on trades, positions, balances, securities (including direct mutual funds and annuities), representatives, branches, products, and more.

- Access simple and intuitive report design interface and integrated chart creation
- Export reports in multiple formats for easy sharing, saving, or e-mail
- Embrace secure, on-demand, comprehensive and in-depth reporting and Fetter Logic subject matter expertise
- Secure Web access via an ASP model

Clearing Platform

Investment Planners, Inc. has a clearing relationship with RBC Correspondent Services.

Custody Platforms

This technology will allow you to meet the needs of your clients through a full spectrum of integrated trust, custody and clearing services. As an advocate for true open architecture and transparent pricing, you can provide the right services at a competitive price. Custody firms include: Schwab, RBC and TDA.

IPI Strategic Partnerships

Investment Planners, Inc.

Member FINRA/SIPC

IPI Wealth Management

Securities and investment advice offered through Investment Planners, Inc. (Member FINRA/SIPC)
and IPI Wealth Management, Inc., 226 W. Eldorado Street, Decatur, IL 62522. 217-425-6340.