IMPACT PARTNERSHIP WEALTH

Client Relationship Summary

Your relationship with Impact Partnership Wealth, LLC

Introduction

Impact Partnership Wealth, LLC ("IPW" or "we" or "our") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). We offer our clients investment advisory services. You should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important for you to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, registered investment advisers, and investing.

What investment services and advice can you provide me?

Description of Services: We offer the following investment advisory services to retail investors: (1) *Asset Management Services:* IPW provides this service as either direct asset management services, where an investment adviser representative ("IAR") is solely responsible for all investment decisions and the management of your account(s). In doing so, they can utilize internally managed strategies and/or third-party, non-affiliated model or investment managers (who we evaluate, select, and monitor) to manage and trade your account(s). We will discuss your investment goals and design a strategy to try and achieve them. We will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. We typically provide asset management services through a wrap fee program. However, if we serve as a sub-adviser to your primary investment adviser, your primary adviser may direct us to provide service on a non-wrap fee basis. Asset management services are provided on a discretionary basis, meaning we or the model manager(s) will have the authority to determine the type and number of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see ***Item 16 of our Form ADV Part 2A***. *(2) Financial Planning Services*: We also provide financial planning and consulting services. Financial planning services involve us creating a written financial plan for you which covers mutually agreed upon topics. Financial consulting is used when a written financial plan is not needed. For additional information about our services, please see ***Item 4*** of our Form ADV, 2A Brochure (Part 2A) available at: https://adviserinfo.sec.gov/.

Limited Investment Offerings: We do not primarily recommend one type of security to our clients. We use investment portfolios designed to be appropriate for you based on your specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities available on your custodian's platform. When providing you services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: IPW has no minimum account balance requirement.

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 your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

Description of principal fees & costs: (1) Fees charged for Individual and model portfolio management services are charged an annual fee based on a percentage of assets under management and is billed in arrears monthly. The fee is calculated based on the average daily balance of your account during the billing period and is deducted from your account. There is no minimum account balance requirement for this service. We typically provide asset management services through a wrap fee program. With a wrap fee program, the fee you pay us covers our advisory services and the transaction fees. If we serve as a sub-adviser to your primary investment adviser and your primary investment adviser directs us to provide services on a non-wrap fee basis, you will be responsible for separate transaction charges. Since a wrap fee covers transaction expenses, it tends to be higher than that of non-wrap fee programs. You will also be charged internal fees and expenses by the funds we invest in within your account. Fees for our selection and monitoring of third-party investment managers are included in our individual and model portfolio management services. (2) Depending on the respective IAR providing the service, *Financial Planning and Consulting* services may be provided under a fixed-fee or hourly-fee arrangement. All fees are due immediately upon completion and delivery of the financial plan or consultative meetings/project. Financial planning and consulting services fees do not cover the costs associated with implementing any recommendations we made in the plan.

Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A. It is important for you to understand that the more assets held in your account, the more you will pay in total fees. We therefore have an incentive to encourage you to increase the assets in your account.

Additional Information: 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 more information about the fees we charge and the other fees and expenses you will pay, please see ***Item 5 of Form ADV Part 2A*** and ***Item 4 of our Form ADV Part 2A: Appendix 1*** available at: https://adviserinfo.sec.gov/.

Conversation Starters: 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?

Standard of Conduct: ***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. For example, because the more money you have in your account increases the amount of fees we receive, we have an incentive to encourage you to increase the assets in your account. In addition, our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. Therefore, we have a disincentive to waive this minimum.

Additional information: For more information about our conflicts of interests and the ways we are compensated, please see ***Item 5, Item 10, Item 12, and Item 14 of our Form ADV Part 2A*** and ***Item 4 and Item 9 of our Form ADV Part 2A: Appendix I,*** respectively, available at: https://adviserinfo.sec.gov/.

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

How do your financial professionals make money?

Description of Compensation/Payment of IARs: We compensate our IARs based on the level of assets that the IAR brings to our platform. This creates a conflict of interest as it gives your IAR an incentive to recommend that you invest more in your account with us due to the potential for increased compensation. Our IARs may also serve as licensed insurance agents and receive commissions, bonuses, and other economic incentives for selling insurance products. The receipt of such compensation creates a conflict of interest. Some of our IARs also serve as registered representatives of a broker-dealer. When acting in this separate capacity, the representative will receive commissions for selling securities which creates a conflict of interest. IPW endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser. For more information, please see ***Item 10*** and ***Item 14*** of our ***Form ADV 2A.***

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

Yes. You can look up more information about us and our IARs at https://www.investor.gov/CRS.

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

Additional Information about Impact Partnership Wealth, LLC

Additional information about us and copies of our Form ADV Part 2 and Appendix I disclosure brochures and this relationship summary are available at impactparnershipwealth.com. If you have any questions or want an up-to-date copy of these forms, we can be reached at (800) 380-5040.

Conversation Starters: 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?