



CLIENT RELATIONSHIP SUMMARY
Effective March 29, 2024

INTRODUCTION

The Investment Center, Inc., is registered as a broker-dealer with the U.S. Securities and Exchange Commission (“SEC”) and a member FINRA/SIPC. IC Advisory Services, Inc. is an affiliated SEC-registered investment adviser. Our principal place of business is located in Bedminster, NJ.

Brokerage and investment advisory services 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 both brokerage and investment advisory services to retail investors. It is up to you, the investor, to determine the most appropriate services that fit your needs.

The Investment Center, Inc. Broker-Dealer Services - Brokerage Accounts	IC Advisory Services, Inc. Investment Adviser Services - Advisory Accounts
<ul style="list-style-type: none"> If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment. You may select investments or your financial professional may recommend investments for your account based on an assessment of your investment preferences, risk tolerance, and needs. You make the ultimate decision regarding the purchase or sale of investments. The Investment Center, Inc. does not provide investment monitoring on brokerage accounts. The Investment Center, Inc. does not offer any proprietary products, however we only offer advice with respect to a limited menu of products and types of investments. Certain account types or investment types may require an initial minimum investment to open or purchase. You will receive statements providing an overview of your account at least on a quarterly basis. Not all of our financial professionals can offer the full range of broker-dealer products and services we offer. 	<ul style="list-style-type: none"> IC Advisory Services, Inc. provides its clients with financial planning and/or investment management services managed directly by your financial professional or by third party manager(s). If you open an advisory account, you will pay an asset-based fee based on the value of cash and investments in the advisory account. We offer financial planning and/or investment management services on both a discretionary and non-discretionary basis. When a financial professional has discretion, they are able to buy and sell investments on your behalf, without obtaining your consent for placing each trade. When a financial professional acts on a non-discretionary basis they can make recommendations, however they must receive your consent before taking action allowing you to make the ultimate decision regarding the purchase or sale of investments. IC Advisory Services, Inc. does not offer any proprietary products, however we only offer advice with respect to a limited menu of products and types of investments. Account types or investment programs require an initial minimum investment to open or purchase. You will receive statements providing an overview of your account at least on a quarterly basis.

Ask Your Financial Professional

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?
- How will you choose investments to recommend for my account?

For more information about our brokerage and advisory services, our types of clients, our fees and expenses, please visit Investmentctr.com/client (Brokerage) and Investmentctr.com/client/support/ria (Advisory), where you will find a copy of our [Form ADV Part 2A](#). Visit Item 4 for more information about our services. For more information about the difference between brokerage and advisory please visit Investmentctr.com/client/regbi.

WHAT FEES WILL I PAY?

The Investment Center, Inc. Broker-Dealer Services - Brokerage Accounts	IC Advisory Services, Inc. Investment Adviser Services - Advisory Accounts
<ul style="list-style-type: none"> If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment, based on the specific transaction and not the value of your account. With stocks or exchange-traded funds, this fee is usually a separate commission. With other investments, such as bonds, this fee might be part of the price you pay for the investment (called a “mark-up” or “mark-down”). With mutual funds, this fee (typically called a “load”) reduces the value of your investments. Some investments (such as mutual funds, exchange-traded funds, annuities and other packaged programs) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as certain nontraded alternative investments and annuities, you may have to pay fees such as “surrender charges” to sell the investment. Because we are compensated for transactions, we have an incentive to encourage you to trade more frequently and in greater amounts, and to trade with us as principal because we receive more revenue when you do so. 	<ul style="list-style-type: none"> If you open an advisory account, you will pay an asset-based fee based on the value of the cash and investments in your advisory account according to the fee schedule in your advisory agreement. Our financial planning fees are negotiable and are determined by our financial professionals, but we generally charge a fixed fee or hourly rate for financial planning services. Although transaction fees are usually included in the wrap program fee, sometimes you will pay an additional transaction fee (for investments bought and sold outside the wrap fee program). Some investments (such as mutual funds, exchange-traded funds, annuities and other packaged programs) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as certain nontraded alternative investments and annuities, you may have to pay fees such as “surrender charges” to sell the investment. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee periodically even if there is little or no activity in your account during any given billing period.

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.

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?

For more information about our brokerage or advisory fees and expenses, please review Investmentctr.com/client/disclosures/client-fees (Brokerage) and Item 5 our [Form ADV Part 2A](#) at Investmentctr.com/form-adv-2a (Advisory).

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS AS MY BROKER-DEALER OR WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we provide you with a recommendation as your broker-dealer or 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 and investment advice we provide you. Here are some examples to help you understand what this means.

The Investment Center, Inc. Broker-Dealer Services - Brokerage Accounts	IC Advisory Services, Inc. Investment Adviser Services - Advisory Accounts
<ul style="list-style-type: none"> • We receive payments based on the volume of certain insurance products sold by our financial professionals • We receive revenue sharing from the sale of certain products and we also receive cash and non-cash economic benefits from our clearing firm and product sponsors. • Because of these arrangements, we have an incentive to recommend, invest, and make those products and platforms that compensate us or share revenue with us, over other products that do not compensate us or share their revenue, or who compensate us less or share less. 	<ul style="list-style-type: none"> • We receive revenue sharing based on the flow of assets into certain programs or platforms. We have an incentive to recommend or invest in products that share their revenue with us, over other products that do not share their revenue, or who share less. • We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage. This will increase our compensation. It creates an incentive for us to make recommendations that are based on our receipt of compensation and not necessarily what is best for an investor's needs.

Ask Your Financial Professional

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

For more information about our compensation as a broker-dealer or our revenue sharing arrangements as an investment adviser please visit Investmentctr.com/client/disclosures.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

The Investment Center, Inc. Broker-Dealer Services - Brokerage Accounts	IC Advisory Services, Inc. Investment Adviser Services - Advisory Accounts
<ul style="list-style-type: none"> • Each time a purchase or sale of an investment occurs a transaction-based fee, also called a commission is charged. • Certain products may generate ongoing compensation paid to your financial professional called trail payments such as mutual funds and annuities. • Some financial professionals may receive compensation in the form of marketing support for placing business through certain companies or selling specific investments. • Financial professionals are independent contractors affiliated with the broker-dealer. They are compensated based on percentages of the revenue they generate from your account based on a contract agreed upon when they joined the broker-dealer. • Financial professionals may receive non-cash compensation in the form of trips, awards, or expansion of services for generating revenue relative to their peers. 	<ul style="list-style-type: none"> • Advisors charge an asset-based fee defined during the account opening process, as a percentage, that is periodically applied to the value of the cash and investments held in the account. • Some advisors may receive compensation in the form of marketing support for placing business through certain companies or selling specific investments. • Advisors are independent contractors affiliated with the registered investment adviser. They are compensated based on percentages of the revenue they generate from your account based on a contract agreed upon when they joined the registered investment adviser. • Advisors may receive non-cash compensation in the form of trips, awards, or expansion of services for generating revenue relative to their peers.

For more information about how your financial professional makes money please visit [Investmentctr.com/client/regbi](https://www.investmentctr.com/client/regbi).

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes.

Details can be reviewed at [Brokercheck.finra.org/](https://www.brokercheck.finra.org/). You may also review Item 9 of IC Advisory Services' Form [ADV Part 2A](#), which is available at [Investmentctr.com/form-adv-2a](https://www.investmentctr.com/form-adv-2a).

Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research your financial professional and/or The Investment Center, Inc, and/or IC Advisory Services, Inc.

Ask Your Financial Professional

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

ADDITIONAL INFORMATION

We encourage you to seek out additional information about our firm and our financial professionals. **For additional information about our management of Regulation Best Interest, visit:** [Investmentctr.com/client/regbi](https://www.investmentctr.com/client/regbi)

For additional information about our firm or brokers, visit: [Brokercheck.FINRA.org](https://www.brokercheck.finra.org)

For additional information about our investment advisors or investment advisory firm, visit: [Adviserinfo.sec.gov](https://www.adviserinfo.sec.gov)

To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC's toll-free investor assistance line at (800 732-0330).

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?

Contact us with any questions or to request an up-to-date copy of the relationship summary in writing or by telephone:

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