

June 18, 2024

Item 1 – Introduction

IFC Personal Money Managers, Inc. (“IFC”, “we” or “us”) is registered with the Securities Exchange Commission (“SEC”) as a Registered Investment Adviser (“RIA”). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, 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://www.investor.gov/crs). The site also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services, including non-discretionary investment management, financial planning and consulting, and tax preparation services to individuals, trusts, and estates (our “retail investors”).

When a retail investor engages us on a fixed fee retainer basis to provide investment management services, we shall monitor, on a continuous basis, the investments in the accounts over which we have investment authority as part of our investment management service. We shall monitor the client’s account(s) and make recommendations to buy, sell, trade and allocate the investments within such account(s) consistent with the client’s investment objectives. Our investment management services are provided on a non-discretionary basis, which means the client makes the ultimate decision regarding the purchase or sale of investments. Our non-discretionary investment authority over your account(s) shall continue until our engagement is terminated.

When a retail investor engages us to provide financial planning and consulting, investment reviews, or tax preparation services, we rely upon the information provided by the client and do not verify or monitor any such information while providing these services. Our financial planning and consulting services are completed upon the communication of our recommendations to the retail investor, while our tax preparation services are completed upon filing of the client’s tax return.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment.

We generally require a minimum annual fixed retainer of \$10,000 for investment management services, which may be waived or reduced at our sole discretion. We generally do not require a minimum account size.

Additional Information: For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7, respectively in our ADV Part 2A.

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 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We provide our investment advisory services on a fixed fee basis. When engaged to provide non-discretionary investment management services, we charge a negotiable fixed annual investment advisory fee, typically ranging from \$10,000 to \$65,000 per year. We generally invoice clients directly, and do not deduct our fee from client accounts unless otherwise agreed. Our investment advisory fee is typically prorated and paid in advance. We may charge our advisory fee in arrears upon agreement with the advisory client. We do not bill six months or more in advance.

We provide financial planning and consulting services on either a fixed fee or hourly rate basis. We generally charge \$5,000 for fixed fee financial planning and consulting engagements, or hourly fees ranging from \$250 to \$675 per hour. Tax preparation clients will generally be charged between \$200 and \$600 per hour. The ultimate fee to be paid depends on the scope and complexity of the services to be rendered. We may require that up to 50% of the estimated total fee be paid in advance.

A copy of our Part 2A is available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=905852

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Many custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for mutual fund transactions, commissions may be charged for individual equity and fixed income transactions). In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses).

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.

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?

Additional Information: For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our ADV Part 2A.

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:

* We may recommend a particular custodian from whom we receive support services and/or products, certain of which assist us to better monitor and service your account. We do not receive cash remuneration or soft dollar benefits from any such custodian.

* We may recommend the services of one or more of our representatives in their individual capacity as an attorney.

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

Additional Information: For more detailed information about our conflicts of interest, please review our ADV Part 2A.

How do your financial professionals make money?

Our financial professionals are generally compensated based on the overall performance and profitability of the firm. This presents a conflict of interest, as this compensation structure incentivizes our financial professionals to recommend that you utilize IFC for investment advisory services. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

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

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: (212) 721-8713.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

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