IMA Wealth, Inc.
Client Relationship Summary

March 31, 2022

IMA Wealth, Inc. ("IMA Wealth", "we", or "us") is registered with the Securities and Exchange Commission (SEC) as a broker- dealer and an investment adviser and is a member of the Financial Industry Regulatory Authority (FINRA). Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Tools are available to research firms and financial professionals at 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 investment advisory services to retail investors, which include financial planning and portfolio management services. Where appropriate, we recommend third-party investment managers ("Subadvisors"), who will have primary responsibility for managing a portion of your portfolio, subject to our discretion. We provide periodic advice and reviews regarding your investment goals and objectives, personal financial situation, risk tolerance, reasonable investment restrictions you provide to us in writing, and other information. In our portfolio management services, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory agreement with us, you give us discretion to determine the investments to buy and sell on your behalf, which means we will make the ultimate decision regarding the investments purchased and sold in your account. You may impose reasonable restrictions on our discretionary authority.

Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

We impose a $50,000 minimum asset size to open or maintain an advisory relationship, however, this amount is negotiable at our discretion. We do not impose a minimum annual advisory fee. Subadvisors may impose a minimum size of up to $100,000 (or higher) to open or maintain an advisory relationship and impose a minimum annual program fee.

We do not offer brokerage services to retail investors.

You are encouraged to ask us questions including the following to help you better understand our services: *Given my financial situation, should I choose investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Please refer to our Form ADV, Part 2A Investment Advisory Services Brochure for more detailed information about our services.

We charge a percentage of assets under management for portfolio management services. These fees are typically assessed on a quarterly basis, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account.

Assets you have managed through a Subadvisor will be charged a separate fee payable to the Subadvisor, which is in addition to the advisory fees you pay us. Financial planning engagements are negotiated between you and your financial professional, with terms typically providing for an estimated fee (based on an hourly or fixed fee rate), a partial deposit in advance (typically 50%, subject to negotiation) and payment of balance upon completion. When you pay us only a fixed fee, it will not include fees for implementing recommendations made. This means we have an incentive to recommend additional advisory services to you for which additional fees are charged.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, cash management expenses, investment company expenses, and other product related fees.

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.

Additional information: For more detailed information about the fees and your investment costs, please refer to our Form ADV Part 2A Investment Advisory Services Brochure, particularly Item 5.

You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on investments: *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?

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 do not receive additional compensation from third parties when you purchase investments issued, managed, or sponsored by third parties.

We pay affiliates for referring retail investors to us. This is a conflict of interest because we have an incentive to pay referral fees so that the affiliate will refer retail investors to us that they might not otherwise refer to us.

We are also an insurance broker or agent. This is a conflict of interest because we receive additional compensation for providing these other services to you. We have an incentive to recommend and provide these other services to you.

You are encouraged to ask us questions including the following to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our Form ADV, Part 2A Investment Advisory Services Brochure for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Financial professionals are compensated based on a percentage of advisory fees earned in investment advisory accounts, which you pay according to the terms of your Advisory Agreement.

The revenue financial professionals receive will generally increase as the amount of assets in the advisory accounts increases; consequently, financial professionals are incentivized to increase assets in your advisory account based on the increase in compensation, rather than your investment needs.

Financial professionals are also compensated for the brokerage services they provide to retirement plans only through our broker-dealer, which is paid according to the terms of the Retirement Plan Service Agreement. This compensation is based on a percentage of the fee earned on the retirement plan accounts.

Many financial professionals are separately licensed to sell life, health, annuity, long-term care, and disability products, and are appointed as agents by various insurance companies. These financial professionals will earn additional commission-based compensation in connection with client purchase of these insurance products, which is separate from, and in addition to, our advisory fees. This practice presents a conflict of interest because the financial professional has an incentive to recommend insurance products based on their interest in earning the additional compensation rather than based solely on your insurance needs.

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

No, please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

You are encouraged to ask us questions including the following to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

Additional information about our advisory services is available in our Form ADV Part 2A Investment Advisory Services Brochure, which you may obtain by clicking this link: https://adviserinfo.sec.gov/firm/brochure/112091. You may obtain a copy of this Relationship Summary by emailing compliance@imawealth.com, by clicking this link: https://adviserinfo.sec.gov/firm/112091, or by calling us at (316) 266-6574.

You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints: *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?*