

Form ADV Part 3: Relationship Summary Rea Wealth Management

Introduction

Effective as of January 14th, 2025, Investment Partners LTD is doing business as Rea Wealth Management (“Rea Wealth”). Rea Wealth is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers 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 which involves us managing and trading your designated account(s). We will discuss your investment goals and design a strategy to try and achieve your investment goals. We will continuously monitor your account when providing asset management services and contact you at least annually to discuss your portfolio. We offer asset management services through both wrap fee programs and non-wrap fee programs. For more information, please see **Item 4** of our Form ADV Part 2A. When engaging us for asset management services, you can choose whether you’d like us to provide services on a **discretionary** basis (we will have the authority to determine the type and number of securities to be bought or sold in your account) or a **non-discretionary basis** (we will have to confirm any trades in your account with you before we place them). For more information about investment authority, please see **Item 16** of our Form ADV Part 2A. (2) Financial Planning Services which include but are not limited to financial, retirement, education, and estate planning analysis services as well as budgeting and cash flow analysis, consistent with an individual client’s financial and tax status, risk tolerance, and investment objectives.

Limited Investment Offerings: We do not primarily recommend one type of security to clients. Instead, we develop investment portfolios designed to be suitable for each client relative to that client’s specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities available through Commonwealth Financial Network (“Commonwealth”). When providing services, we do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: There are no minimum investment amounts or conditions required for establishing an account managed by us.

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: Fees charged for our asset management services are charged based on a percentage of assets under management, billed in advance on a quarterly calendar basis, and calculated based on the fair market value of your account as of the last business day of the previous billing period. The annual fee will be based upon a fee schedule with maximum of 1.50%. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. We utilize wrap fee and non-wrap fee programs. Under a wrap fee program, the fee you pay us covers both our advisory services and the transaction fees imposed by the broker-dealer. Under a non-wrap fee program, you will be charged transaction costs separately. Since a wrap fee covers transaction expenses it tends to be higher than non-wrap fee programs. You will also be charged internal fees and expenses by the funds we invest in within your account. Financial planning services are provided under an hourly fee arrangement. An hourly fee of \$250 per hour is charged by us for financial planning services under this arrangement. Fees are negotiable and can be higher or lower depending on the engagement. Any unpaid hourly fees are due immediately upon completion and delivery of the financial plan. Any fees we charge for financial planning services will not cover the costs associated with implementing any recommendations we may make.

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 incur, please see **Item 5** of **Form ADV Part 2A** and **Item 4** of our **Form ADV Part 2A: Appendix 1** (<https://www.reawealth.com/disclosures>).

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. (1) When we provide asset management services, we will ask that you establish an account with Commonwealth to maintain custody of your assets and to affect trades for your account. Our recommendation to use Commonwealth is not based solely on your interest of receiving the best execution possible. We recommend Commonwealth because our investment adviser representatives are also investment adviser representatives and registered representatives of Commonwealth. Moreover, they provide us with research, products, services, and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which save us money; however, these arrangements create a conflict of interest. (2) Commonwealth provides our investment adviser representatives one or more forms of financial benefits based on their gross revenue production and total assets under management held at Commonwealth, as well as the opportunity for financial assistance for transitioning from another firm to Commonwealth, which we have not ever utilized, nor do we plan to; however, this opportunity creates an incentive to recommend Commonwealth over other brokerage platforms. (3) Our representatives also serve as registered representatives of Commonwealth, in its capacity as a registered securities broker-dealer. When acting in this separate capacity, the representative will receive commissions for selling securities which creates a conflict of interest. (4) We receive expense reimbursement for travel and marketing expenses from distributors of investment and/or insurance products which is a conflict of interest because it creates an incentive to recommend products and investments based on the receipt of this compensation instead of what is the in best interest of our clients. (5) Our representatives also serve as licensed insurance agents. When acting in this capacity, the representative will receive commissions for selling insurance products. This creates a conflict of interest when the representative recommends you purchase insurance products through him or her.

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10, Item 12** and **Item 14** of our **Form ADV Part 2A** (<https://www.reawealth.com/disclosures>).

How Do Your Financial Professionals Make Money?

Description of Salary/Payment of IARs: We compensate some of our investment adviser representatives based on the level of assets that the representative brings to us and their overall client assets under management. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased payments.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Yes. On September 30, 2019, the SEC accepted an Offer of Settlement submitted by our firm in connection with the SEC's Share Class Selection Disclosure Initiative. You can look up more information about us and our investment adviser representatives 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 Investment Partners

Additional information about us and a copy of this relationship summary are available [here](#). You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/108913>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 330-308-9707.

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?