



Located at Great Midwest Bank

## Working With a Financial Professional Associated with a Financial Institution

When a financial professional is affiliated with a bank or credit union (a financial institution), there are certain nuances to the relationship that you, as an investor, should be aware of. If you're currently working with an IAG financial professional who affiliates with a financial institution (or you're considering doing so), we've provided some information on this relationship and what it means for you.

### How are IAG and the financial institution different?

Banks and credit unions, also known as financial institutions, are depository institutions that offer products such as checking and savings accounts, money market accounts, and certificates of deposits. Banks and credit unions are typically not registered as broker-dealers or investment advisors.

IAG Wealth Partners, LLC (IAG) is a registered investment advisor in the business of offering investment management and financial planning services (the IAG Advisory Program). IAG and its financial professionals offer the IAG Advisory Program on and off the premises of financial institutions like yours (referred hereafter as the "financial institution"). IAG is a separate entity from, and is not an affiliate of, the financial institution.

If you decide to work with a financial professional as part of the IAG Advisory Program, the investment management and financial planning services are being offered by IAG and not the financial institution. The products and services offered by IAG are not obligations of, and are not guaranteed by, the financial institution, its affiliates, or any federal or state government agency.

### What is the relationship between IAG and my financial institution?

Your financial institution and IAG are not affiliates, but instead have entered into an agreement that:

- Allows IAG and its financial professionals to provide investment management and financial planning services on or off the premises of your financial institution
- Establishes a referral program through which the financial institution may refer a customer to the IAG financial professional's office (again, on or off the premises of your financial institution)
- Allows IAG to compensate the financial institution for the use of its facilities, technology, marketing services, office supplies, and also for client referrals.

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Securities are offered through LPL Financial (LPL), a registered broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Investment advice offered through IAG Wealth Partners, a registered investment advisor and separate entity from LPL Financial. Great Midwest Bank is **not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using IAG Wealth Partners, and may also be employees of Great Midwest Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Great Midwest Bank or IAG Wealth Partners. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other Government Agency	Not Bank Guaranteed	Not Bank Deposits or Obligation	May Lose Value
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When the IAG financial professionals are offering investment services through the IAG Advisory Program, they are registered with IAG for the purpose of offering those investment management and financial planning services. Your IAG financial professional is compensated directly or indirectly by IAG for the products and services offered through the IAG Advisory Program.

**More on the referral program:**

The agreement between IAG and your financial institution allows IAG to pay your financial institution (in cash or non-cash) for referring customers or members to the IAG Advisory Program. That creates a conflict of interest and an incentive for your financial institution to recommend the IAG Advisory Program to you. This client referral compensation paid to your financial institution is typically 15% of the advisory fees you pay IAG under the separate advisory agreement executed between you and IAG. This referral arrangement does not result in any increase in the fees you pay to IAG. The financial institution is paid directly by IAG for the referral.

**How do investment services through the IAG Advisory Program differ from depository products?**

- Purchasing investment products and services involves investment risk, including the possible loss of principal and market value.
- The value of the investment products may fluctuate, and the performance of the investment is not guaranteed.
- The investment services offered by IAG and any investment products purchased in connection with the rendering of those services are not obligations of the financial institution, and are not endorsed, recommended, or guaranteed by the financial institution.
- Any investment products purchased in connection with IAG's rendering of investment services are not insured by the FDIC, NCUA, or any federal or state government agency, except for certain certificates of deposit and cash sweep accounts.

If you have any additional questions or concerns about working with a financial professional who is associated with a financial institution, please contact IAG at (262)-446-8150.

This material has been prepared by IAG Wealth Partners, LLC.

Investment and financial planning services offered through IAG Wealth Partners (IAG), a registered investment adviser. To the extent you are receiving investment advice from a separately registered independent investment advisor that is not an IAG affiliate, please note IAG makes no representation with respect to such entity. These services are being offered through IAG which is a separate entity from, and not an affiliate of, the bank/credit union.