

**INVESTMENTS FOR YOU, INC.**  
**Form CRS Customer Relationship Summary**  
**JUNE 1, 2022**

**Introduction**

Investments for You, Inc. (IFY, we, our, or us) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). Brokerage and investment advisory services and 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 [www.investor.gov/CRS](http://www.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 limited brokerage services to retail investors. IFY is an introducing broker-dealer that can offer mutual funds, variable annuities, municipal securities, and 529 Plans to investors on a non-discretionary basis. Based on our recommendations, you will make the ultimate decision to buy, hold, or sell securities to meet your needs. We do not recommend or effect transactions in equity securities, corporate bonds, exchange-traded funds, options, proprietary products, or commodities. We do not have account minimums, although some mutual fund companies may have minimum investment requirements. We do not actively monitor or manage client accounts.

For additional information, please see our Regulation Best Interest Disclosures.

Conversation Starters. Ask your financial professional...

- Given my financial situation, should I choose a brokerage 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?**

You will pay various fees and costs associated with the products that you purchase. Mutual fund shares generally have sales charges that are commissions paid for the purchase of the mutual fund shares. Different share classes of mutual funds have varying sales charges, such as a front-end sales charge or a contingent deferred sales charge. They may also impose 12b-1 fees, which is a marketing allowance paid by the mutual fund company to the broker-dealer. We receive a portion of the sales charges and fees for the products we recommend, which creates a conflict of interest.

Variable annuities charge administrative fees and impose various charges, including mortality and expense risk charges, underlying sub-account expenses, surrender charges, and other charges based on the particular features of the annuity. Variable annuities are high commission products, which may create a conflict of interest due to the level of commissions compared to other products.

529 College Savings Plans have sales charges similar to mutual funds. They also have fees and expenses that vary among these programs. These fees include enrollment fees, annual maintenance fees, sales charges, program management fees, underlying fund expenses, and advisory fees.

Because of the transaction-based commissions and sales charges, you will be charged more when there are more trades placed in your account. This may create an incentive for us to recommend more frequent trading. 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 additional information, please see reference our Regulation Best Interest Disclosures.

Conversation Starter. 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?

**What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

*When we provide you with a recommendation, 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.*

We receive commissions, including trailing commissions, on the sale of products to you, which may provide an incentive to us to encourage you to trade more often. Products have different commission payouts. We may have an incentive to offer you a higher paying commission product over another that may pay a lower commission.

We primarily derive revenue from 12b-1 fees and mutual fund sales. We also receive compensation from the sale of variable annuities and 529 plans.

*Conversation Starter.* Ask your financial professional...

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

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**How do your financial professionals make money?**

Your IFY Registered Representative receives commissions, including trailing commissions, on the sale of products to you. Your Registered Representative may have an incentive to encourage you to trade more often. Products have different commission payouts. Your Registered Representative may have an incentive to sell you a higher paying commission product over another that may pay a lower commission. Please be sure to have your Registered Representative explain these details.

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

Yes, we have a disciplinary history and you can review the details on FINRA's BrokerCheck: [https://files.brokercheck.finra.org/firm/firm\\_29257.pdf](https://files.brokercheck.finra.org/firm/firm_29257.pdf). Some of our Registered Representatives have a disciplinary history. You can review your Registered Representative's profile on FINRA's BrokerCheck at <https://brokercheck.finra.org>.

Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

*Conversation Starter.* Ask your financial professional...

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

**Additional Information**

For additional information about our services please write to us at 1040 N. Maple, Suite A Marysville, OH 43040.

If you would like additional, up-to-date information or a copy of this disclosure, please call (937) 644-1661.

*Conversation Starter.* 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?