

Wealthspan Investment Management, LLC - Client Relationship Summary

Introduction

Wealthspan Investment Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple 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.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors.

We manage individualized portfolios for our clients. We work with you to understand your investment objectives, time frame and risk tolerance. With this information we create a customized portfolio. We will request discretionary authority from you to select securities and execute transactions without permission from you prior to each transaction. We base our investment recommendations on a variety of factors including, but not limited to, performance risk, fees, tax efficiency of different investment strategies, as well as your input and preferences regarding the strategies. As part of our portfolio management services, we can use the services of sub-advisors. Our portfolio management services are discretionary, and we will conduct periodic reviews of these accounts.

We offer financial planning and consulting services that involve a review of your financial situation, goals, and risk tolerance. Through a series of personal interviews and/or the use of questionnaires, we will collect pertinent data, identify goals, objectives, financial problems, and potential solutions. With this information, we can create a written financial plan or provide advice on a specific topic. Our advice can cover any of the following topics: net worth statement; cash flow analysis; tax analysis; insurance and long-term care analysis; tax planning; retirement projection; 401k review; or other needs as identified during our meetings with you.

We also provide retirement plan consulting for qualified plan services that include: Education Services to Plan Committee; Participant Education Services; Plan Search Support; Review of Fiduciary Liability Insurance Coverage; Monitoring of Qualified Fiduciary; or Participant Advice, and ERISA 3(21) non-discretionary fiduciary services. The services performed will be acknowledged and disclosed in the ERISA services agreement.

Additional Information:

You can find more detailed information about the services we offer in our Form ADV Part 2A, Item 4.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Portfolio management services are charged an annual management fee based on the percentage of assets under management as reported by the custodian. Our maximum annual management fee is 2.00%. When a subadvisor is used, its fee can be included in our fee or separate. This is disclosed in the client's investment management agreement. The fee is negotiable. Accounts are aggregated in a household to achieve a lower management fee.

Our retirement plan consulting services for qualified plans are charged an annual management fee based on a percentage of assets in the plan. Our maximum annual management fee is 0.50%. The fee is negotiable.

All fees based on a percentage of assets under management are calculated and billed monthly in arrears. The method and timing are detailed in your investment management agreement.

Our fees are exclusive of transaction fees, account maintenance fees and other custodian-related expenses. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Our financial planning and consulting services are offered on a fixed or hourly fee basis. For fixed fee services, the fixed fees range between \$1,000 and \$20,000. Our hourly rate is up to \$500 per hour. Our fees are negotiable and are agreed upon in advance in writing.

Please also see items 4, 5, 6, 7 & 8 in our ADV Part 2A (firm brochure) for our fee schedule and other information found here: <https://adviserinfo.sec.gov/firm/summary/309553>

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Conversation Starter:

"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:

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. You can find more detailed information about our fees and costs in our Form ADV Part 2A, item 5.

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:

- When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest by applying an impartial conduct standard on all rollovers.
- Our owners and associates are independent life and health insurance agents, and they may recommend these services to clients. This other activity pays them commissions that are separate from our fees and gives our owner a financial incentive to recommend and sell insurance products to our clients.
- Our owners, Mr. Stukey and Mr. Rossback, are part owners of Ai Alpha, LLC, an SEC registered investment adviser. Ai Alpha, LLC acts as a subadvisor to an exchange traded fund that is in some of our model portfolios. This activity can pay them compensation, which gives them a financial incentive to keep the exchange traded fund in the model portfolios.

Conversation Starter:

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

Additional Information:

You can find more detailed information about our conflicts of interest in Item 10 of our Form ADV Part 2A. <https://adviserinfo.sec.gov/firm/summary/309553>

How do your financial professionals make money?

Our financial professionals receive a salary for their services. Bonuses are paid based on our owner's discretion. Additionally, our investment professionals who are licensed insurance agents will receive commissions when selling you an insurance policy. Please also see Item 10, other financial industry activities and affiliations, in our Brochure for additional details about any conflicts of interest related to this compensation.

Disciplinary History

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

Additional Information:

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

Conversation Starter:

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

Additional Information

You can find additional information about our investment advisory services and request a copy of our relationship summary

Website: www.wealthspanim.com Telephone: (616) 655-1691

Address: 5030 Corporate Exchange Blvd. SE, Suite 201, Grand Rapids, MI 49512.

Conversation Starter:

"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?"

Material Changes: Our address changed from 4981 Cascade Rd, Ste. C, Grand Rapids, MI 49546 to 5030 Corporate Exchange Blvd. SE, Suite 201, Grand Rapids, MI 49512. Jade Rossback is now 50% owner of the firm.