

Form ADV Part 3 – Client Relationship Summary

Introduction

Inman Financial Services, Inc. (IFS) is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Adviser (RIA). As an RIA, our services and fees differ from those of a broker-dealer, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about investment advisers, broker-dealers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Financial Planning

Our planning services will be customized to your needs, goals, and life situation. Specific planning areas include retirement savings, investments, tax review, cash flow, education funding, insurance, estate considerations, and desired giving. To provide these services, we rely on the personal information and objectives you share with us.

Investment Management

Our investment management services will be customized to your needs, goals, time horizon, financial status, tax status, and risk tolerance. We provide advice regarding portfolio design, asset allocation, investment selection, tax efficiency, planned contributions or distributions, and strategic implementation.

Account Monitoring

As part of our standard services, we typically monitor client accounts on a monthly basis. Account reviews may also be initiated at your request, or by changes in your personal, financial, or tax status.

Investment Authority

Our firm offers both discretionary advisory services (where our firm regularly rebalances your accounts and makes the decision regarding the purchase or sale of investments in a manner consistent with your investment objectives) as well as non-discretionary services (where we will notify you and obtain your permission prior to any purchase or sale of investments in your account).

Investment Products

We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. We do not offer any proprietary investment products.

Minimum Account Size

We require a minimum total investment of \$250,000 or a minimum account size of \$50,000. This is negotiable at our discretion and in certain circumstances.

Additional Information

Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically items 4 and 7.

Conversation Questions to Ask Us

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?

Financial Planning

Our fees vary depending on the services you choose to receive. The negotiated fixed rate for creating client financial plans is between \$700 and \$3,000. This fee is based on a rate of \$150-\$250/hour depending on the employee completing the work and an estimate of the total staff hours it will take to prepare the plan. Financial planning fees are charged in arrears after planning services are provided.

Investment Management

Our advisory fee is based on tiered schedules that vary between 0.10% and 0.70% depending on the amount of assets that we manage for you. Fees are negotiable at our discretion and in certain circumstances including, but not limited to, amount of assets being managed, family relationships, and the range of services being provided.

Advisory fees are withdrawn quarterly in arrears from your investment accounts with your written authorization. During any partial quarterly-billing periods, advisory fees will be prorated based on the number of days your account was open.

Our fixed fee arrangements are based on the specific work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. You pay our fee even if you do not have any account transactions, and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 and 8 of our [Brochure](#).

The amount of assets in your account affects our advisory fee. The more assets you have in your advisory account, the more you will pay us in fees, creating an incentive for us to encourage you to increase the amount of assets in your account.

Other Fees and Costs

You may pay custodian fees that include, but are not limited to, fees for: buying or selling a security, short-term redemption of mutual funds, wire transfers, and outgoing account transfers. If you hold mutual funds, you may also pay contingent deferred sales charges, or other product-level fees. Furthermore, if you hold mutual funds or ETFs, you will incur and pay the fees and expenses that are imbedded in these investments, as disclosed in the applicable prospectus or offering documents.

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. Please also see our [Brochure](#) for additional details.

Conversation Questions to Ask Us

- 1) 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?

Standard of Conduct

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:

- Paying a fee based on a percentage of your account reduces performance of the account.
- As mentioned above, the more assets you have in your account, the more we receive in fees. We therefore have an incentive to encourage you to increase the assets in your account.

- Occasionally, we may offer you advice or products as licensed insurance agents. These services pay a commission and involve a possible conflict of interest

Conversation Questions to Ask Us

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

How do your financial professionals make money?

Primarily, our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees or planning fees we receive from you.

Our financial professionals can also receive commissions from insurance products as noted above, and therefore may have an incentive to recommend products that provide them or us additional compensation over those that do not. Again, we always act in your best interest, including in the recommendation or sale of commissionable products. Please also see Item 10 of our [Brochure](#) for additional details.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? For what type of conduct?

No. You can visit <https://www.investor.gov/> for a free, simple, search tool to research us and our financial professionals.

Conversation Questions to Ask Us

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

Additional Information

If you would like more information about us or our advisory services, please view the following resources:

- Our website inmanfinancial.com
- Our [Brochure](#) available at adviserinfo.sec.gov/firm/summary/297414
- Research us at www.investor.gov using our firm CRD #297414 or our SEC #801-120660
- Any individual brochure supplement we provide

If you have any other questions, would like to discuss your situation and how we can help, or want another copy of this Client Relationship Summary, please contact us at (503) 906-2650.

Conversation Questions to Ask Us

- 1) Who is my primary contact person?
- 2) Is he or she a representative of an investment adviser or a broker-dealer?
- 3) Who can I talk to if I have concerns about how this person is treating me?