



Form CRS
January 1, 2024

Introduction

Integrated Capital Planning, LLC (“ICP”) is registered with the Oregon Department of Finance as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Who will I be working with?

We work as a team. However, you only have one Advisor and that will either be Greg Fowler, CPA, CFP®, or Bill Summers, CPA, MST, CFP®. Your Advisor will be your primary point of contact and is the person you should communicate with regarding any financial planning or investment management advice. Other members of the team will be assisting with issues including paperwork, input of financial planning data, etc.

What services and advice can you provide me?

We offer wealth management services to retail investors, which include financial planning and investment management services. We provide periodic advice and reviews regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. In our portfolio management services, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory agreement with us, you give us discretion to determine the investments to buy and sell on your behalf and the authority to select other investment advisers on your behalf, which means we will make the ultimate decision regarding the investments purchased and sold in your account. You may impose reasonable restrictions on our discretionary authority. Any restrictions must be provided to us in writing and accepted by us. We require a minimum initial and ongoing account size for portfolio management services.

We will discuss the following questions with you to help you better understand the relationship you will have with our firm: 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?

Please refer to our Form ADV, Part 2A Brochure for more detailed information on our services.

How do you get compensated?

The only compensation we receive of any kind is from you. We do not accept commissions, referral fees or any other types of fees from affiliates or vendors.

What fees will I pay?

We charge fees for our advisory services and those fees vary among the different types of services we offer.

Financial Planning Services:

We charge for financial planning services by the hour, in 1/10th increments. The currently hourly rate is \$320 per hour. Our approach to financial planning services is consistent with the professional standards prescribed by the [Certified Financial Planning Board](#).

Investment Management Services:

We charge a percentage of assets under management for investment management services. These fees are assessed on a quarterly basis, in arrears.

Other fees:

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of ETFs and mutual funds, and other product related fees such as redemption fees. Our approach to investment management strives to minimize these fees and costs.

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 should carefully review our Form ADV, Part 2A Brochure to understand the fees and costs you will pay to us.

Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information about our services.

What are your legal obligations to me when acting as my investment adviser? What conflicts of interest do you have?

As independent investment advisors, we have a fiduciary duty 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:

- Fees you pay us for investment management services are based on the assets we manage for you. Therefore, we have an incentive to advise you to increase the amount of assets you have in the portfolios we manage for you.
- We are affiliated with Fowler & Co., Inc., an accounting firm that provides tax planning and tax preparation services. While many of our clients utilize the services of Fowler & Co., Inc. you are under no obligation to use Fowler & Co., Inc. as your tax advisor. That said, the affiliation does mean we have an incentive to recommend our affiliate to you which is a conflict of interest.

We will discuss the following question with you to help you better understand the conflicts of interest we have: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals receive a salary and discretionary bonus on performance and the success of the firm. No one in our firm is compensated by commissions or other incentives to recommend a product or service to you.

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

No, please visit Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

Additional Information

You can find additional information about our advisory services in our Form ADV Part 2A Brochure and may request up-to-date information and a copy of this Relationship Summary by contacting us at (503) 575-9174.