

iA Private Wealth (USA) Inc.  
Form CRS

March 30, 2023

**Item 1 – Introduction**

iA Private Wealth (USA) Inc. (“we/us/our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer and it is important that you understand the differences.

You have free and simple tools available for researching firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

**Item 2 – Relationships and Services: What investment services and advice can you provide me?**

We provide investment advisory services including discretionary investment management, and may provide financial planning services, to individuals, trusts, estates, corporations and business entities (our “retail investors”) on a wrap and non-wrap fee basis.

When a retail investor engages us to provide investment management services we monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our investment management service. If your account is managed on a discretionary basis, we have the authority, without prior consultation with you (unless you place restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your unique investment objectives. Our authority over your account(s) will continue until our services are terminated.

We may include financial planning services as part of our standard discretionary investment management engagement. When we provide financial planning or consultation services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service.

We do not limit the scope of our investment advisor services to a limited group or type of investment nor do we offer any proprietary products to our clients.

**Additional Information:** For more detailed information about our Advisory Business and the types of clients we generally service, please refer to Items 4 and 7 in our ADV Part 2A and Items 4 and 5 in our Appendix 1, respectively.

**Conversation Starters:**

- ***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?***

**Item 3 – Fees, Costs, Conflicts, and Standard of Conduct: What Fees will I pay?**

When we provide you with investment management services, we shall charge a fee calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable and generally does not exceed 2.5%.

We typically deduct our AUM Fee from one or more of your accounts, in arrears, on a monthly basis. Since our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

**Other Fees and Costs:** Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for handling certain securities

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transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses). Other fees and costs may be applicable, e.g., foreign settlement fees, applicable taxes, etc.

Fees you pay us for investment advisory services are separate from other fees and expenses charged to your account(s), which may include brokerage, custodial, trading, account maintenance, Lockwood's 360Program fees, expenses related to investment products (e.g., mutual funds). The more assets there are in your advisory account the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. 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 the fees and costs you are paying.

**Additional Information:** For more detailed information about the fees and costs related to our management of your account, please refer to Item 5 in our ADV Part 2A and Item 4 in our Appendix 1.

**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?***

***When we act as your investment adviser,*** we have to act in your best interest and not put our interest ahead of yours. However, 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. As an example, we may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian, certain of which assist us to better monitor and service your account while a portion may be for the benefit of our firm.

**Conversation Starter: *How might your conflicts of interest affect me, and how will you address them?***

**Additional Information:** For detailed information about conflicts of interest, please review our ADV Part 2A.

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

Our financial professionals are compensated based upon the value of assets they are responsible for servicing. You should discuss your financial professional's compensation directly with her or him.

**Item 4 – Disciplinary History**

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

No and we encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals.

We also encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: 1-855-999-2081.

**Additional Conversation Starters:**

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