

InTrack Investment Management
Client Relationship Summary, ADV Part 3
February 29, 2024

Introduction

InTrack Investment Management, Inc. (InTrack) is an investment advisory firm registered with the Securities and Exchange Commission. Myron R. Sopher, previously Sopher Investment Management and now Managing Partner of InTrack, merged with Peltzer Capital Management in 2016. Other advisers are Brett C. Peltzer, Chartered Financial Analyst with an MBA, Matthew D. Johnson, Chartered Financial Analyst. Brandon D. Tieso is Chief Compliance Officer and Operations Manager.

Fees differ between investment advisory and brokerage services, and it is important for you to understand these differences. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

What Investment Services and Advice Can You Provide Me?

Working with you, a retail investor, our advisers help develop a financial plan (which is also referred to as an objective) that will meet your long-term financial goals. The advisers integrate their understanding of your individual circumstances, values, risk tolerance, tax situation, and financial requirements with their expertise in finance, economics, and markets. We offer wealth management, financial planning, consulting (individual accounts and 401K plans), and money coaching. When providing services to held-away accounts, we leverage a platform provided by Pontera Solutions. You do not pay an additional fee in accordance with the use of Pontera and your fee will be established through a separate written agreement with us. Our advisers monitor and manage your accounts on an ongoing basis, perform an annual review, and meet with clients as requested. We recommend face-to-face meetings. Also, we communicate via e-mails, phone calls, and video conferencing because we encourage frequent communication. This is part of our standard services.

In most cases, our clients choose discretionary services when completing the Investment Management Agreement, which means you have given your adviser consent to buy and sell securities in your account without signing off on each trade. If you choose non-discretionary services, you must approve or disapprove any trade the adviser recommends. You may also choose to exclude certain securities or industries. These preferences and your objective do not change unless you notify your adviser. For additional information on the services we offer, please refer to our ADV, Part 2A (Items 4 and 7) and Part 2B which is posted on our website, www.intrackinvest.com.

To utilize our full-service capabilities efficiently, InTrack recommends a minimum account size of \$200,000.

Questions to Ask Us:

- 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?

What Fees Will I Pay?

Fees for wealth management are based on the amount of assets in your account and typically range from .5% to 1%. Fees are calculated using the balance in your account on the last day of quarter end, multiplying it by the percent disclosed and agreed upon in the Fee Addendum and dividing the number by 4 (four quarters in a year). These fees are paid for the next quarter's management. The asset-based fee will be deducted from your account and reduces the value of your account. Our fees are negotiable. You may be charged fees by the custodian for maintaining your account or fees associated with mutual funds, exchange-traded funds, commissions, or other investment vehicles that will reduce gains in your account. Please be aware that all fees will be charged whether you make or lose money. Fees and costs will reduce any amount of money you make on your investments over time. When an adviser charges a client as described above, a conflict of interest exists. The more assets in the account, the higher the fee the client will pay; therefore, an adviser may encourage a client to increase the assets in their account.

Financial planning fees, consulting fees, and money coaching fees are determined before entering into the agreement, depend on the complexity of the plan, and are fixed or on occasions might be hourly. Please refer to our ADV, Part 2A, (Item 5) at www.intrackinvest.com. Always make sure you understand the fees you are paying.

Questions to Ask Us:

- 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 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 a responsibility to act in our client's best interest, putting your interests ahead of our own. At the same time, the way we receive income creates some conflicts. For example, a conflict of interest exists in how we charge fees for advisory accounts. The more funds we invest for you, the higher your fee will be, and an investment advisor could encourage you to add funds to your portfolio. You should understand and ask us about these conflicts because they can affect our investment advice. For more information on conflicts of interest, please refer to InTrack's ADV, Part 2A (Items 11 and 12), which is located on our website, www.intrackinvest.com.

Questions to Ask Us:

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

How Do Your Financial Professionals Make Money?

InTrack's income is received from the fees we charge clients for advisory service, financial planning, consulting, and money coaching. We do not receive non-cash compensation, nor do our advisers get compensated based on the amount of client assets they manage or how much time they spend managing a client's account.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Our advisers do not have any legal or disciplinary history to disclose. Please visit Investor.gov/CRS for a free and simple search tool for information on any of your financial professionals. This site also has material on investing.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm and the services we offer on the SEC's website at www.adviserinfo.sec.gov by searching CRD #106450. If you have questions on our services or would like a copy of this form, please contact our advisers at (802) 658-0625. It is also available on our website, www.intrackinvest.com.

Questions to Ask Us:

- Who is my primary contact person?
- Are they 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?