Form CRS Disclosure
June 30, 2020

Introduction

LVM Capital Management, Ltd. ("LVM")

LVM is registered with the U.S. Securities and Exchange Commission as an investment advisor. 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Relationships and Services

What investment services and advice can you provide me?
LVM offers investment advisory services to retail investors. LVM furnishes wealth management services by integrating investment advice and financial planning. Standard investment management services include continuous advice and ongoing monitoring as to the investment of funds based on individual client needs. Financial planning includes collecting, organizing, and analyzing a client's financial data to provide wealth management design through appropriate account structure (including taxable and non-taxable accounts and strategies used within each) and income tax and estate tax strategies based on individual client needs. LVM serves retail clients primarily under contractual discretionary investment authority with an agreed upon investment policy. In this case, LVM selects the broker-dealer, executes investment action, and provides post-action client notification. In highly limited instances, LVM serves retail clients under contractual non-discretionary investment authority. In this case, a retail investor makes the ultimate decision regarding the purchase or sale of an investment. Under either contractual arrangement, clients may impose investment restrictions on individual securities, security types, and brokerage arrangements. LVM is retained to provide investment advice under a wrap-fee program but does not sponsor a wrap fee program. LVM does not offer proprietary products nor does it provide investment advice on all possible investments. More information, including minimum investment amounts, is available in LVM's Form ADV Part 2A, Items 4, 5, & 7.

Conversation Starters – Ask your financial professional:

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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Retail clients pay a percentage asset-based fee invoiced quarterly in arrears. LVM may charge a fixed or hourly fee to produce a financial plan for a client not retaining LVM for wealth management. LVM's firm revenue increases when retail investor assets under management increase. Wrap fee program clients pay a single monthly or quarterly fee to a broker-dealer that compensates the broker-dealer for a client's securities transactions, account performance monitoring, custodial services, and LVM's wealth management fee. LVM's advisory fee in a wrap-fee arrangement may vary from those clients not using a wrap fee program. 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. Some fees create a conflict of interest. More information is available in LVM's Form ADV Part 2A, Items 5A, B, C, & D.

Conversation Starters

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/Conflicts of Interest

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?
When we act as your investment advisor, 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 to you. Here are some examples to help you understand what this means. LVM's firm revenue increases when retail investor assets under management increase whether by investment performance or client account additions. LVM participates in TD Ameritrade's institutional advisor program. While there is no direct link between LVM's participation in the program and the investment advice it gives to clients, LVM receives economic benefits (not cash compensation) through its participation in the program that are typically not available to TD Ameritrade retail investors. LVM is a fiduciary wealth manager. More information is available in LVM's Form ADV Part 2A.

Conversation Starter

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

How do your financial professionals make money?

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?
Yes. Retail investors can visit www.investor.gov/CRS for a free and simple tool to research LVM and its financial professionals.

Conversation Starter

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

Additional Information

Retail investors can locate additional information about LVM's wealth management services by emailing info@lvmcapital.com or calling 269-321-8120. Form CRS and LVM's Form ADV Part 2A and financial professional brochure supplements will be provided without cost.

Conversation Starter

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