



INVESTMENT NETWORK, INC.

Form CRS Customer Relationship Summary

6/30/2020

1. INTRODUCTION.

Investment Network, Inc. (INI) is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). INI has operated as a Broker-Dealer since 2003. Brokerage and Investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Principal Services. We can recommend and effect securities transactions, including purchases and sales, and investment strategies, including account types and rollovers or transfers of assets, for you. We offer access to brokerage accounts held by RBC Capital, our custodian; accounts held directly with securities issuers; education accounts (e.g. education savings plans); retirement accounts, where your investments are held with the retirement account's custodian. We offer access to stocks, bonds, options, mutual funds, closed-end funds, exchange-traded funds (ETFs), unit investment trusts (UITs), variable annuities, variable life insurance policies, alternative investments (AIs), Real Estate Investment Trusts (REITs), and various other securities.

Monitoring. We are available to assist with your account and investments, but we don't monitor your account, your investments (including investments we recommend), or their performance as a brokerage service.

Investment Authority. We don't accept discretionary investment authority as a brokerage service. This means that we can't buy or sell investments in your account without first obtaining your consent. We may recommend investments to you, but you make the ultimate decision regarding purchases and sales of investments when we provide brokerage services.

Limitations. Not all of our financial professionals can offer our full range of products and services. Licensing requirements vary as to state insurance requirements, state licensing requirements (e.g. series "63" licenses), series "6" or series "7" licensing and registration with FINRA. You may contact the INI Home Office and/or log on to FINRA.ORG to visit FINRA.org/BrokerCheck to verify that your financial professional holds the appropriate licenses.

Ask your financial professional these questions to start a conversation about relationships and services:

- *Given my financial situation, should I choose an investment advisory service? Should I choose a broker service? Should I choose both types of services? 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?*

3. WHAT FEES WILL I PAY?

Our financial professionals receive a percentage of the commissions, sales charges, sales loads, markups/markdowns, and ongoing payments we receive in connection with your securities transactions and holdings. Commissions vary based on the security and share class you purchase and the size of your transaction. 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. When conducting sales/purchases through RBC Capital, the actual transaction costs for stocks, bonds and options will be shown on the trade confirmations sent to you from RBC Capital.

Ask your financial professional this question to start a conversation about the impact of fees and costs on investments:

- *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?*

4. WHAT CONFLICTS MAY OCCUR?

Fees paid by you creates a conflict for our financial professionals because they receive more compensation when you trade more or invest more. Our financial professionals also have an incentive to recommend that you invest in products that pay them the highest rate of compensation.

5. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Investment Network, Inc. does not have any disciplinary history. Some of our financial professionals have a disciplinary history. Please visit FINRA.org/BrokerCheck for a free and simple search tool to research us and our financial professionals.

Ask your financial professional these questions to start a conversation about his/her disciplinary history:

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

6. ADDITIONAL INFORMATION ABOUT OUR SERVICES.

If you would like additional, up-to-date information or a copy this disclosure, please call our home office at (330)564-0568.

The primary contact person for retail accountholders and/or for concerns as to how you are being treated is Gary L. Arnold, President, at (330) 564-0568.