

**Introduction**

Inspirion Wealth Advisors, LLC is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://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?**

We are a registered investment adviser that offers investment advisory services, including Comprehensive Portfolio Management, Wrap Comprehensive Portfolio Management, and Financial Planning & Consulting to clients. If you open an advisory account with our firm, we'll recommend a portfolio based on your current financial situation that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

Financial Planning & Consulting is included in our Comprehensive Portfolio Management and Wrap Comprehensive Portfolio Management services for no additional fee. Financial Planning & Consulting is also offered as a separate service. We do not monitor your investments for the Financial Planning & Consulting service.

*Additional information about our advisory services is in our Firm Brochure and Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/165174>.*

**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 those qualifications mean?

**What fees will I pay?**

You will be charged an ongoing quarterly fee based on the value of the assets in your account. Our maximum annual fee is 1.85% for our Comprehensive Portfolio Management and Wrap Comprehensive Portfolio Management services. However, we have not nor do we anticipate charging advisory fees that high.

Our fees are negotiable and vary depending on the services you receive and the amount of assets in your account. Since our fees are based on a percentage, we have an incentive to increase the value of your assets in order to increase our compensation. As the value of assets increases, the advisory percentage may decrease. Our firm's fees will be automatically deducted from your advisory account.

Our flat fees range from \$1,000 - \$10,000 and our maximum hourly rate is \$300 for our Financial Planning & Consulting service. We charge an upfront retainer when you sign an agreement for this service unless noted otherwise. Former Nest Builder Financial Advisors, Ltd. clients may be charged a fixed monthly fee ranging from \$250 - \$700 based on net worth.

The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you, which is in addition to our firm's Comprehensive Portfolio Management fees. We pay the custodian's transaction fees charged to you for our Wrap Comprehensive Portfolio Management service. The fees for wrap fee programs are therefore typically higher than an asset-based advisory fee. We have an incentive to recommend assets without transaction fees in order to reduce the amount that we will have to pay on your behalf.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees. In certain cases, we may select third party money managers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV or agreement. 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.

*Additional information about our fees is in our Firm Brochure and Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/165174>.*

**Questions to Ask Us:**

- Help me understand how these fees and costs may 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 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:

One of our firm's financial professionals is a registered representative of Purshe Kaplan Sterling Investments ("PKS"). He may offer you brokerage services through PKS or advisory services through our firm. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. They have an incentive to trade as much as possible in order to increase their compensation. You can learn more about PKS's brokerage services and fees at <https://www.pksinvest.com/regbidisclosures/>.

Our firm's financial professionals include licensed insurance agents who have an incentive to recommend insurance products to you in order to increase their compensation.

We also have an incentive to recommend third-party money managers that share a larger portion of their advisory fee with us compared to other managers.

*Additional information about our conflicts of interest is in our Firm Brochure and Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/165174>.*

**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?**

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 165174. You may also contact our firm at (847) 918-9100 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- Who is my primary contact person? Is he or she 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?