



Form ADV Part 2B Brochure

John M. Lavery, CPWA®¹ 420 Maine Street Quincy, IL 62301 (217) 228-4433	IPI Wealth Management SM 226 W. Eldorado St. Decatur, IL 62522 (217) 425-6340
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This Brochure Supplement provides information about John M Lavery that supplements the IPI Wealth ManagementSM Brochure. You should have received a copy of that Brochure. Please contact the Compliance Department at (217) 425-6340 if you did not receive the IPI Wealth Management'sSM Brochure or if you have any questions about the contents of this supplement.

Item 2- Educational Background and Business Experience

Year of Birth: 1971

Education: Millikin University – B.S. in Accounting

¹ CERTIFIED PRIVATE WEALTH ADVISOR® (CPWA®)

The CPWA designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. Prerequisites for the CPWA designation are: a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of experience in financial services or delivering services to high-net-worth clients. CPWA designees have completed a rigorous educational process that includes executive education requirements and successful completion of a comprehensive examination. CPWA designees are required to adhere to the Investments & Wealth Institute Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through the Investments & Wealth Institute.

Business Background:

- 1/2007 – Present – Mackenzie Lavery Investments, Inc. – Senior Lead Advisor
- 8/2000 – Present – IPI Wealth ManagementSM – Investment Adviser Representative
- 8/1995 – Present – Investment Planners, Inc. – Registered Representative

Item 3- Disciplinary Information

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of John Lavery. There is no disciplinary information to disclose concerning John Lavery.

Item 4- Other Business Activities

John Lavery is a registered representative of Investment Planners, Inc., a registered broker-dealer (BD). The BD is affiliated with IPI Wealth ManagementSM (IPIWM). Mr. Lavery will be paid commissions for the sale of securities or other investment products, including service (trail) fees from the sale of mutual funds and variable annuities. If you elect to purchase securities through him in their role as a registered representative, this will not occur in an advisory account of IPIWM but rather in brokerage accounts held at the BD. A conflict of interest may arise due to potential commissions for the sale of securities or other investment products when selling securities through the BD, and not for account advised through IPIWM.

Mr. Lavery is also a licensed insurance agent. Mr. Lavery will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Lavery is not required to offer the products of any insurance company. Commissions generated by insurance sales do not offset regular advisory fees. The practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Lavery.

John Lavery also uses Emberwood Capital Partners as a DBA name to conduct business.

Item 5- Additional Compensation

John Lavery does not receive any economic benefits from third parties for providing advisory services.

Item 6 – Supervision

John Lavery's advisory activities are supervised by Lori L. Fuerstenberg or a designee who may be reached at (217) 425-6340. As part of her supervisory oversight, the following areas at a minimum may be reviewed (1) new relationships, (2) client accounts and (3) communications with clients.



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Christopher Mackenzie 420 Maine Street Quincy, IL 62301 (217) 228-4433	IPI Wealth Management SM 226 W. Eldorado St. Decatur, IL 62522 (217) 425-6340
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This Brochure Supplement provides information about Christopher Mackenzie that supplements the IPI Wealth ManagementSM Brochure. You should have received a copy of that Brochure. Please contact the Compliance Department at (217) 425-6340 if you did not receive the IPI Wealth Management'sSM Brochure or if you have any questions about the contents of this supplement.

Item 2- Educational Background and Business Experience

Year of Birth: 1969

Education: West Point - Management

Business Background:

- 1/2007 – Present – Mackenzie Lavery Investments Inc. - Vice President
- 3/2000 – Present – Investment Planners, Inc. - Registered Representative
- 3/2000 – Present – IPI Wealth ManagementSM - Investment Adviser Representative

Item 3- Disciplinary Information

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Christopher Mackenzie. There is no disciplinary information to disclose concerning Christopher Mackenzie.

Item 4- Other Business Activities

Christopher Mackenzie is also a licensed insurance agent. Mr. Mackenzie will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Mackenzie is not required to offer the products of any insurance company. Commissions generated by insurance sales do not offset regular advisory fees. The practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Mackenzie.

Christopher Mackenzie also uses Emberwood Capital Partners as a DBA name to conduct business.

Item 5- Additional Compensation

Christopher Mackenzie does not receive any economic benefits from third parties for providing advisory services.

Item 6 - Supervision

Christopher Mackenzie's advisory activities are supervised by Lori L. Fuerstenberg or a designee who may be reached at (217) 425-6340. As part of her supervisory oversight, the following areas at a minimum may be reviewed (1) new relationships, (2) client accounts and (3) communications with clients.



Form ADV Part 2B Brochure

Garrick Batley, CFP®¹ 420 Maine Street Quincy, IL 62301 217-228-4433	IPI Wealth ManagementSM 226 W. Eldorado St. Decatur, IL 62522 (217) 425-6340
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This Brochure Supplement provides information about Garrick Batley that supplements the IPI Wealth ManagementSM Brochure. You should have received a copy of that Brochure. Please contact the Compliance Department at (217) 425-6340 if you have not received the IPI Wealth Management'sSM Brochure or if you have any questions about the contents of this supplement.

Item 2- Educational Background and Business Experience

Year of Birth: 1980

Education: Culver Stockton College - B.S. in Finance

Business Background:

- 1/2012 – Present – Investment Planners, Inc. – Senior Lead Advisor
- 1/2014 – Present – IPI Wealth ManagementSM. – Investment Advisor Representative

¹ The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelor degree from an accredited university. CFP® candidates must pass an examination that covers over one hundred financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

- 1/2009 - 12/2011 - Culver Stockton College - Student
- 5/2006 - 12/2008 - Roquette America - Operations

Item 3- Disciplinary Information

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Garrick Batley. Garrick Batley has a disciplinary history related to a criminal incident in 2002, the details of which may be found on FINRA's BrokerCheck system or the IAPD at the website: <http://brokercheck.finra.org/Search/Search.aspx>. Garrick Batley's name should be typed into the Individual Name tab and the Search button should then be clicked. This will open a new window in which a Detailed Report may be accessed containing the information.

Item 4- Other Business Activities

Garrick Batley is a registered representative of Investment Planners, Inc. a registered broker - dealer (BD). The BD is affiliated with IPI Wealth ManagementSM (IPIWM). Garrick Batley will be paid commissions for the sale of securities or other investment products, including service(trail)fees from the sale of mutual funds and variable annuities. If you elect to purchase securities through him in his role as a registered representative, this will not occur in an advisory account of IPIWM but rather in brokerage accounts held at the BD. A conflict of interest may arise due to the potential commissions for the sale of securities or other investment products when selling securities through the BD, and not for account(s) advised through IPIWM.

Garrick Batley is also a licensed insurance agent. Mr. Batley will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Batley is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. The practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Batley.

Garrick Batley is also a salaried employee of Mackenzie Lavery Investments and uses Emberwood Capital Partners as a DBA name to conduct business.

Item 5- Additional Compensation

Garrick Batley does not receive any economic benefits from third parties for providing advisory services.

Item 6 - Supervision

Garrick Batley's advisory activities are supervised by Lori L. Fuerstenberg or a designee who may be reached at (217) 425-6340. As part of her supervisory oversight, the following areas at a minimum may be reviewed (1) new relationships, (2) client accounts and (3) communications with clients.



Form ADV Part 2B Brochure

Kent D. Stegeman, AWMA^{TM1} 420 Maine Street Quincy, IL 62301 (217) 228-4433	IPI Wealth ManagementSM 226 W. Eldorado St. Decatur, IL 62522 (217) 425-6340
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This Brochure Supplement provides information about Kent Stegeman that supplements the IPI Wealth ManagementSM Brochure. You should have received a copy of that Brochure. Please contact the Compliance Department at (217) 425-6340 if you did not receive the IPI Wealth Management'sSM Brochure or if you have any questions about the contents of this supplement.

Item 2- Educational Background and Business Experience

Year of Birth: 1970

Education: Quincy University, M.B.A. – 2004
Quincy University, Bachelor Science – Accounting – 1992

¹ ACCREDITED WEALTH MANAGEMENT ADVISORTM (AWMATM)

Individuals who hold the AWMATM designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. There are no prerequisites required for this designation. AWMA designees are required to adhere to the College of Financial Plannings Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. AWMA designees must report 16 hours of continuing education credits, every two years to maintain the certification. The designation is administered through the College of Financial Planning.

Business Background:

- 5/2021 – Present – IPI Wealth ManagementSM – Investment Advisor Representative
- 8/1992 – 5/2021 – Western Catholic Union – Chief Financial Officer

Item 3- Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Kent Stegeman. There is no disciplinary information to disclose concerning Mr. Stegeman.

Item 4- Other Business Activities

Kent Stegeman is involved with activities outside the scope of being a Registered Investment Advisor and is involved in local organizations in various capacities. Mr. Stegeman is the Chairman of the City of Quincy Revolving Loan Fund.

Kent Stegeman is also a licensed insurance agent. Mr. Stegeman will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Stegeman is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. The practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Stegeman.

Kent Stegeman also uses Emberwood Capital Partners as a DBA name to conduct business.

Item 5- Additional Compensation

Kent Stegeman does not receive any economic benefits from third parties for providing advisory services.

Item 6 - Supervision

Kent Stegeman's advisory activities are supervised by Lori L. Fuerstenberg or a designee who may be reached at (217) 425-6340. As part of her supervisory oversight, the following areas at a minimum may be reviewed (1) new relationships, (2) client accounts and (3) communications with clients.



Form ADV Part 2B Brochure

Tyson Lanter, AFC®¹ 420 Maine Street Quincy, IL 62301 217-228-4433	IPI Wealth ManagementSM 226 W. Eldorado St. Decatur, IL 62522 (217) 425-6340
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This Brochure Supplement provides information about Tyson Lanter that supplements the IPI Wealth ManagementSM Brochure. You should have received a copy of that Brochure. Please contact the Compliance Department at (217) 425-6340 if you have not received the IPI Wealth Management'sSM Brochure or if you have any questions about the contents of this supplement.

Item 2- Educational Background and Business Experience

Year of Birth: 2001

Education: Kansas State University, August 2022 – December 2024; Bachelor of Science, Personal Financial Planning

¹ The Accredited Financial Counselor® (AFC®) certification provides you with the knowledge and experience to meet individuals and families where they are, help them build a strong financial foundation, realize their goals, and achieve lasting financial well-being. AFC certification helps you better understand how diverse backgrounds, perspectives, and experiences impact your clients' money behaviors. A lens of cultural competency is woven throughout the program. You'll realize increased competency in the personal finance field with in-depth coverage of the key financial counseling, planning and education disciplines, including goal setting, cash flow management, managing credit and debt, income taxation, making major acquisitions, managing financial risks, investment basics, and retirement and estate planning basics. The AFC® requires 1,000 hours of relevant experience, one three-hour proctored exam, and 30 hours of continuing education every two years. Holders of the AFC® designation must adhere to AFCPE Code of Ethics. The AFC® is accredited by the National Commission for Certifying Agencies (NCCA).

Kansas City Community College, August 2020 – May 2022; Associates, Liberal Arts

Business Background:

- 7/2025 – Present – IPI Wealth ManagementSM. – Investment Advisor Representative
- 7/2025 – Present – Emberwood Capital Partners – Wealth Advisor
- 9/2024 – 7/2025 – Emberwood Capital Partners – Relationship Manager
- 2/2024 – 6/2024 – Northwestern Mutual Investment Services, LLC – Intern
- 10/2020 – 12/2024 – Target

Item 3- Disciplinary Information

Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Tyson Lanter. There is no disciplinary information to disclose concerning Tyson Lanter.

Item 4- Other Business Activities

Tyson Lanter is a Wealth Advisor for IPI Wealth Management, Inc. located at 420 Maine Street, Quincy, IL. In his capacity he receives a salary for various planning and other administrative responsibilities.

Tyson Lanter is also a licensed insurance agent. Mr. Lanter will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Lanter is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. The practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Lanter.

Tyson Lanter uses Emberwood Capital Partners as a DBA name to conduct business.

Item 5- Additional Compensation

Tyson Lanter does not receive any economic benefits from third parties for providing advisory services.

Item 6 - Supervision

Tyson Lanter's advisory activities are supervised by Lori L. Fuerstenberg or a designee who may be reached at (217) 425-6340. As part of her supervisory oversight, the following areas at a minimum may be reviewed (1) new relationships, (2) client accounts and (3) communications with clients.