# **Brochure Supplement**

June 8, 2023

# **IHT Wealth Management LLC**

SEC File No. 801-79769 dba nVision Wealth

Jacob R. C. Cummings, CFP®, MBA Investment Advisor Representative

Individual CRD No. 5262946

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#### **IHT Main Office**

123 N. Wacker Drive, Suite 2300 Chicago, IL 60606 phone: 855-295-2828

website: www.ihtwealthmanagement.com

This brochure supplement provides information about Jacob Cummings that supplements the IHT Wealth Management brochure. You should have received a copy of that brochure. If you did not receive an IHT Wealth Management brochure or if you have any questions about the contents of this supplement, please contact us at 855-295-2828.

Additional information about Jacob Cummings is available on the SEC's website at www.adviserinfo.sec.gov.

# Item 2: Educational Background and Business Experience

Jacob R.C. Cummings (b. 1979) is an Investment Advisor Representative with IHT Wealth Management LLC dba nVision Wealth.

#### A. Educational Background

MBA, Accounting, Management and International Business, Rockhurst University 2006 BSBA, Management and Marketing, University of Central Missouri 2003

#### **B.** Business Background

Investment Advisor Representative, IHT Wealth Management, LLC	09/2017-Present
Registered Representative, LPL Financial	09/2013-Present
Investment Advisor Representative, nVision Wealth Group, LLC	07/2014–12/2017
Investment Advisor Representative, Independent Financial Partners	09/2013–10/2014
Registered Representative, Ameriprise Financial Services, Inc	12/2006-09/2013

## **C. Professional Designations**

#### C.1. CERTIFIED FINANCIAL PLANNER™ (CFP®) Professional

Individuals certified by CFP® Board have taken the step to demonstrate their professionalism by voluntarily submitting to the CFP® certification process that includes thorough education, examination, experience and ethical requirements. The CFP® is issued by the Certified Financial Planner Board of Standards, Inc. Prerequisites require a designee to hold a Bachelor's degree (or higher) from an accredited college or university as well as three years of full-time personal financial planning experience. In addition, candidates must complete a CFP-board registered program (or hold an accepted designation, degree or license) and take the CFP Certification examination. To maintain certification, the designee is required to complete 30 hours of continuing education every two years and continue to agree to be bound by the Standards of Professional Conduct.

# **Item 3: Disciplinary Information**

Jacob Cummings does not have any disciplinary action to report. Public information concerning his registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

### **Item 4: Other Business Activities**

Jacob Cummings conducts business for LPL Financial and IHT under the DBA nVision Wealth.

Jacob Cummings is a registered representative of LPL Financial, a FINRA-registered broker-dealer. LPL Financial is a financial services company engaged in the sale of investment products. IHT professionals who effect transactions for advisory clients may receive transaction or commission compensation from LPL Financial. The recommendation of securities transactions for commission creates a conflict of interest in that IHT is economically incented to effect securities transactions for clients. Although IHT strives to put its clients' interests first, such recommendations may be viewed as being in the best interests of IHT rather than in the client's best interest. IHT advisory clients are not compelled to effect securities transactions through LPL Financial.

Jacob Cummings is the owner of Cummings Capital Management, LLC, a business entity for accounting purposes only.

# **Item 5: Additional Compensation**

Jacob Cummings may receive additional compensation through his business activities described in Item 4 above.

#### Item 6: Supervision

Supervision of Jacob Cummings is performed by Lance Murray, Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Mr. Murray can be reached at 312-754-1326.