

**Part 2A of Form ADV: Firm Brochure**

Item 1 Cover Page

Integer Wealth Advisors Group LLC  
3440 Blue Springs Road  
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Kennesaw, Georgia 30144  
770.974.2787

This brochure provides information about the qualifications and business practices of Integer Wealth Advisors Group LLC to help you determine whether to hire or retain us as your investment advisor. If you have any questions about the contents of this brochure, please contact us at 770.974.2787.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Addition information about Integer Wealth Advisors Group LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

You may request a complete copy of our current brochure free of charge at any time by contacting Sam Paglioni at 770.974.2787, or by email to [spaglioni@iwagroup.net](mailto:spaglioni@iwagroup.net).

Item 2 Material Changes

No material changes have occurred with the firm.

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The applicant, Integer Wealth Advisors Group, LLC, provides discretionary and non-discretionary advisory services to individuals, foundations, endowments and 401(k) retirement plans. In either discretionary and non-discretionary advisory services, the client is consulted regarding the investment strategy to be implemented. On a quarterly basis the client will receive a performance report which details the gains and losses in the portfolio, the rate of return (net of fees) that the portfolio has produced against a group of relevant indexes. The reports are produced by an independent third-party retained by the firm.

The applicant charges advisory fees on a percentage-of-asset basis and, in some cases, a fixed fee, for investment planning and advice to individual client's foundations, endowments and 401(k) retirement plans. Investment planning will incorporate tax and estate reviews with a client's attorney and/or CPA. Consultations and/or written plans, which analyze a client's financial situation and makes appropriate recommendations for strategies and methods of implementation of the strategies, are only implemented upon agreement by the client.

Clients are provided with a written statement on brokerage commissions, fees, and possible conflicts of interest regarding mutual fund trades and ETF trades that are placed by Integer Wealth Advisors Group, LLC. It is understood that no-load mutual fund trades will be directed to the qualified custodian (in this case it is Charles Schwab & Company, Inc.) and that Integer Wealth Advisors Group, LLC does not receive any compensation directly or indirectly from the qualified custodian (Charles Schwab and Company, Inc); however, if clients are invested in mutual funds or Exchange Traded Funds (of any sort), the clients are essentially paying two advisory fees: The advisory fee for Integer Wealth Advisors Group, LLC and the fee of the advisor to the mutual fund or exchange traded funds (whose fees are further described in the funds' prospectus).

Item 5 Fees and Compensation

The applicant manages client accounts- on both discretionary and non-discretionary basis- for a percentage of the assets under its management. Our standard fee schedule starts at 1% for the first \$1 million of assets and continues on a sliding scale. Fees are negotiable depending on the size and complexity of a client's account and relationship.

Integer Wealth Advisors Group, LLC deducts its fees for investment advisory services from the client's investment account(s) only when authorized to do so by the client. Pursuant to this arrangement, the client provides written authorization permitting the deduction of these fees to the trustee or qualified custodian. The qualified custodian agrees to send the client a portfolio statement, at least quarterly, indicating all amounts which were disbursed from the account, including the amount of advisory fees paid directly to Integer Wealth Advisors Group, LLC.

Our fee is paid quarterly, at the start of each quarter. In all cases, if a client cancels, any prepaid fees will be refunded on a pro-rated basis. NOTE: Clients may be able to obtain similar services elsewhere for less cost and may terminate at any time. No fee is ever paid more than six months in advance.

Item 6      *Performance-Based Fees and Side-By-Side Management*

Integer Wealth Investment Advisors Group, LLC does not charge a performance-based fee, nor does it participate in any type of fee that is predicated upon sharing in a part of the gain in the portfolio. We do not manage any mutual funds, hedge funds, fund-of-fund hedge funds or private equity investments.

Item 7      Types of *Clients*

Integer Wealth Investment Advisors Group, LLC offers investment advisory services for individuals, foundations, endowments and 401(k) retirement plans.

Integer Wealth Investment Advisors Group, LLC employs the prudent-man approach to the management of client assets. Each client has input into the investment management decisions based upon their unique risk-and-return position, tax situation and prevailing economic factors. We do not offer pre-designed “portfolio buckets”. We design portfolio allocations that are unique to each client, but include common elements of investment securities such as mutual funds and exchange traded index funds.

Portfolios are designed around an “active/passive” strategy that focuses on risk minimization through diversification which includes stock mutual funds, index funds and fixed income funds. Securities are analyzed by the principals of the firm and those mutual funds and exchange traded funds that pass our screening criteria are available for use in portfolio construction. Screening criteria include manager tenure, expense ratio, performance of the investments, diversification within the portfolio, credit quality, market capitalization among several factors.

A variety of factors are monitored through the use of quarterly performance reports which are produced by an independent third-party provider. Diversification, adherence to asset allocation guidelines, performance of investments and client input are considered. Periodic rebalancing of the portfolio is conducted based upon our consultation with our clients.

Risk of loss must be clarified into categories such as risk of loss of principal, loss of opportunity or loss of income. **Investing involves risk.** We review with the clients the risks associated with investing. Working with our clients we formulate portfolio strategies we believe meet the unique risk-and reward guidelines for each client. Historical analysis, while important, is not indicative of future returns.



Item 9      Disciplinary Information

Neither principal of the firm, nor any employee of the firm, has ever had a disciplinary action taken against them, either while at their former employers, or at Integer Wealth Investment Advisors Group, LLC.

Item 10      Other Financial Industry Activities and Affiliations

Principals of the firm have professional membership affiliations with the Investment Management Consultants Association and the American Institute of Certified Public Accountants.

Item 11      Code of Ethics, Participation or Interest in *Client* Transactions and Personal Trading

Integer Wealth Investment Advisors Group LLC maintains strict Code of Ethics which all personnel must abide by. A Code of Ethics are provided to each client at the beginning of the engagement and are available upon request from Integer Wealth Investment Advisors Group, LLC. The firm does not participate or maintain any interests in client transactions or personal trades. All personal trades of firm personnel are recorded and maintained for inspection.

Many clients, when undertaking an advisory relationship, already have a pre-established relationship with a broker and they will instruct Integer Wealth Advisors Group, LLC to execute all transactions through that broker. In the event that a client directs Integer Wealth Advisors Group, LLC to use a particular broker or dealer, it should be understood that under those circumstances Integer Wealth Advisors Group, LLC would not generally attempt to negotiate commissions. Obtaining volume discounts and best execution may not be possible. In addition, under these circumstances, a disparity in commission charges may exist with respect to the commission charged to other clients. If Integer Wealth Advisors Group, LLC believes that the use of one particular broker designated by the client will interfere with Integer Wealth Advisors Group, LLC ability to manage accounts, Integer Wealth Advisors Group, LLC may decline to enter into an advisory agreement with that client. Depending on client circumstances, Integer Wealth Advisors Group, LLC may recommend any of several brokers provided Integer Wealth Advisors Group, LLC can meet its fiduciary obligation of best execution. The factors considered by Integer Wealth Advisors Group, LLC when making this recommendation are the broker's ability to provide professional services, Integer's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors.

Integer Wealth Advisors Group, LLC participates in Charles Schwab & Co. institutional program. While there is no direct link between the investment advice provided by Integer Wealth Advisors Group, LLC and participation in these programs, economic benefits are received. These benefits include: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk serving participant advisers exclusively; ability to have investment advisory fees deducted directly from client accounts; access to electronic order systems and account information; receipt of compliance publications; and access to mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors. Clients have direct online access to their account information and are provided monthly statements directly from the qualified custodian.

Accounts are reviewed on a quarterly basis to ensure that investments are made in conformity with client's stated objectives. Accordingly, clients are provided with quarterly performance reports, produced by a third-party firm in order to maintain the highest level of transparency possible. As such, our firm cannot manipulate the performance data. All performance reports are provided on a "net-of-fees" basis which includes the fees of mutual funds and ETF's used in a portfolio, as well as our management fee. The qualified custodian will send each client, at least quarterly, a statement of their account.

Trades for client accounts are reviewed for accuracy and appropriateness, and are made with client's knowledge. Generally, and unless the client dictates more or less frequent meetings, we will meet with each client on an annual basis to review goals, objectives, holdings and portfolio performance to ascertain the continued appropriateness of the client's investment strategy.

On a quarterly basis every client receives a performance report that quantifies the return generated during the quarter along with a position-by-position accounting of their holdings. These reports are generated by a third-party independent firm and checked by firm personnel. Recommendations for changes are provided as needed and the client may decline to implement those recommendations.

Item 14      *Client Referrals and Other Compensation*

Our firm is capable of entering into a fee-sharing arrangement with other professional firms with respect to potential client referrals (i.e. clients of lawyers or accountants that may wish to engage our services). In the event the referring professional firm wishes to engage in a fee-sharing arrangement, the client(s) that are subject to the fee-sharing arrangement must sign an acknowledgement that discloses all fees and the fee sharing arrangement between the firms, and that the fee arrangement is approved by them.

We accept no other compensation from any vendors such as custodians or mutual fund companies, and we use no outside solicitors to whom a fee is paid for new clients or client referrals.

The custody of client assets is with a qualified custodian such as Charles Schwab and Company, Inc., which is our preferred custodian. Clients are free to select the custodian of their choice. Integer Wealth Advisors Group, LLC does not maintain physical control of client assets.

As a Trustee of several client Trust accounts we are deemed by the Securities and Exchange Commission to have “custody” of those accounts, however, the physical possession of the assets are still with the qualified custodian. Per S.E.C. Rule 206(4)-2 pertaining to custody, we are required to retain a qualified Certified Public Accountant to conduct a surprise exam on an annual basis. The purpose of the exam is to confirm the safe-keeping of those assets for which we serve as Trustee.

A copy of the most recent accountant's report for Integer Wealth Investment Advisors Group, LLC is available at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

We are granted investment discretion only as initially agreed upon by the client when opening a brokerage account at Charles Schwab & Company or other qualified custodian. For those clients granting Integer Wealth Advisors Group, LLC discretion over their accounts, all trades are done by our firm personnel. The client is notified of the impending trade and the rationale for the trade is outlined. In many cases where tax considerations must be reviewed, the client will be consulted to discuss those implications.

Clients receive electronic confirmation of the trades (or confirmations via mail) as well as receiving a monthly brokerage statement with all transactional data.



Item 17      Voting *Client* Securities

Except where we are Trustee for a client account, all clients vote their proxies for the securities owned in their accounts. Where we are Trustees, we will vote proxies that reflect the best interests of the client.

There are no financial conditions that exist that would impair the firm's ability to meet its contractual commitments. We do not require any client to prepay more than six months of their investment advisory fees in advance.

Item 19      Requirements for State-Registered Advisers

Integer Wealth Advisors Group, LLC is a federally registered investment advisory firm that maintains an office in Pennsylvania and Georgia. As such, we are required to register with each state for advisory personnel located in those offices. The firm is in compliance with all Federal and State registration requirements.



**Part 2B of Form ADV: *Brochure Supplement***

Item 1 Cover Page

Integer Wealth Advisors Group LLC  
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Kennesaw, Georgia 30144  
770.420.6363

## EDUCATION AND BUSINESS STANDARDS

Integer Wealth Advisors Group, LLC requires any associated person involved in determining or giving investment advice to have significant applicable experience. A college degree in a related field is preferred, but not required, unless the person has limited applicable experience. Additionally, associated persons will be required to hold any licenses that may be required by regulatory agencies.

Saverio “Sam” Nicholas Paglioni: Born in 1958; BS in Business Administration from The Ohio State University and MBA in Business Administration from Kennesaw State University, CIMA® designation in good standing; prior to Integer Wealth Investment Advisors Group, LLC, was an investment advisor representative/ senior manager with Deloitte & Touche Investment Advisors, LLC (DTIA), another RIA firm (1998-2005). Prior to his employment with DTIA, Sam was employed for 5 years by Alex. Brown & Sons (1993-1998).

Thomas A. Foglia: Born in 1964; BS in Business Administration from Drexel University and a Masters of Taxation from Villanova University. Prior to Integer Wealth Advisors Group, LLC, Tom was with the accounting firm of Deloitte & Touche where he served as a Director in the tax practice for the firm. Tom is a Certified Public Accountant and Personal Financial Specialist, and is a member in good standing of the American Institute of Certified Public Accountants.

Charles NeSmith: Born in 1989; BA in Economics from Kennesaw State University, 2011.

Item 3 Disciplinary Information

There has been no disciplinary action taken against the firm or individuals of the firm. Further, there has never been disciplinary action taken against the principals of the firm while in the industry at other firms.

Item 4 Other Business Activities

TAF Associates LLC is a professional services firm affiliated with Integer Wealth Investment Advisory Group LLC that provides individual tax advice to clients of the firm, as well as non-clients of the firm. TAF Associates LLC is managed by Mr. Thomas Foglia, CPA. There is no requirement for clients of Integer Wealth Investment Advisory Group LLC to use the services of TAF Associates LLC.



Item 5 Additional Compensation

Integer Wealth Investment Advisory Group, LLC is a fee-only investment advisory firm and receives no other compensation from any vendor with which they do business; or any vendor such as a mutual fund firm or custodian to whom they recommend clients of the firm.

Item 6 Supervision

Firm personnel are supervised by the Partners of the firm. Integer Wealth Investment Advisors Group, LLC manages client accounts on both a non-discretionary and discretionary basis. Integer Wealth Investment Advisors Group, LLC limits its discretionary authority by working with each client so they are informed, and agree to, the transactions to be done in their accounts. In addition, transactions are limited to stocks, mutual funds, exchange traded funds, options and government securities in consultation with our clients. Integer Wealth Advisors Group, LLC will outline the details of the proposed trade and ask that the client review the recommended purchase or sale of the securities. Integer Wealth Advisors Group, LLC works through Charles Schwab and Company, Inc's Institutional (SI) platform which has a variable commission fee depending on a client's assets, amount of assets to be traded, and if the trade is executed electronically or with the help of a Schwab trader.

Client portfolios are reviewed at least quarterly. Clients are provided with a quarterly report that tracks the performance of the portfolios under Integer Wealth Advisors Group LLC supervision. Reports are produced by an independent third-party company retained by our firm.

Item 7 Requirements for State-Registered Advisers

Integer Wealth Investment Advisory Group, LLC is a federally registered investment advisory firm with offices in Pennsylvania and Georgia. As such, the registered representatives located in each office are registered in their respective states.

