

Part 2A of Form ADV: Firm *Brochure*

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Integer Wealth Advisors Group LLC
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770.974.2787

Item 2 Material Changes

No material changes to the firm.

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Item 4 Advisory Business

The applicant, Integer Wealth Advisors Group, LLC, provides discretionary and non-discretionary advisory services to individuals, foundations, endowments and 401(k) retirement plans through the following services:

The applicant charges fees for investment planning and investment advice to individual clients on a percentage-of-assets charge as well as to foundations, endowments and 401(k) retirement plans. (Investment planning includes tax planning, insurance planning, retirement planning and estate planning. Investment planning services may include 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.) Investment plans may be provided by staff members under supervision of the principals of the firm.

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 (see Item 12 below). It is understood that no-load mutual fund trades will be directed to Charles Schwab and Company, Inc. and that Integer Wealth Advisors Group, LLC does not receive any compensation directly from Charles Schwab and Company, Inc; however, if clients are invested in mutual 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 (whose fees are further described in the funds' prospectus).

Integer Wealth Advisors Group, LLC deducts its fees for investment advisory services from the client's investment account(s) 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 custodian. The custodian/trustee agrees to send the client a 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.

Item 5 Fees and Compensation

The applicant manages client accounts- on a discretionary basis and non-discretionary basis- for a percentage of the assets under its management. The annual negotiable fee ranges from a negotiable rate to over 2%, depending on the size and complexity of a client's account. The client fee is paid quarterly, at the start of each quarter. IN ALL CASES, if a client terminates our agreement, 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 Advisors Group, LLC does not charge a performance-based fee.

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

Integer Wealth 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. Mutual funds are analyzed by the principals of the firm and those funds that pass our screening criteria are available for use in portfolio construction.

Risks in the portfolio are monitored through the use of quarterly performance reports which are produced by a third-party provider. Periodic rebalancing of the portfolio is conducted based upon our input 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 are responsible for helping to identify the various risks associated with investing, communicating those risks to our clients and formulating portfolio strategies we believe meet the unique risk-and reward guidelines for each client.

Item 9 Disciplinary Information

Neither principal of the firm has ever had a disciplinary action taken against them, either while at their former employers, or at Integer Wealth Advisors Group, LLC.

Item 10 Other Financial Industry Activities and Affiliations

Members of the firm are encouraged to be active in various industry associations such as IMCA, AICPA, or other organizations. These activities help increase knowledge of “best practices” across the industries we represent. In addition, members serve on the Boards of Non Profit organizations as requested.

Integer Wealth Advisors Group, LLC does not participate nor have any pecuniary interests in client transactions.

The principals of the firm are required to report their personal trading transactions on a quarterly basis to the firm's compliance officer, Saverio N. Paglioni.

Employees of the firm that belong to industry groups such as the AICPA, IMCA or the CFP® also adhere to those group's Codes of Ethics.

The firm's Code of Ethics is presented below.

Integer Wealth Advisors Group, LLC is a fiduciary to its advisory clients. As such, we shall utilize the utmost and exclusive loyalty and good faith in all dealings with clients, and shall place the interests of the client ahead of the interests of the firm and its advisory representatives.

1. Supervised persons of the firm will exercise fiduciary obligations to each client and place the needs of the client before the needs of our firm.
2. All supervised persons will comply with applicable federal securities laws.
3. All "access persons" will be required to submit to the Compliance Officer information regarding their personal securities transactions and holdings periodically as provided in Appendix A to this Code of Ethics. "Access *person means*:

- i. Any supervised person:
 - A. Who has access to nonpublic information regarding any clients' purchase or sale of securities, or nonpublic information regarding the portfolio holdings of any reportable fund, or
 - B. Who is involved in making securities recommendations to clients, or who has access to such recommendations that are nonpublic.
- ii. When the primary business of a firm is to provide investment advice, all directors, officers and partners of the firm are presumed to be access persons.

4. Access persons must obtain the approval of the Compliance Officer before directly

or indirectly acquiring beneficial ownership in any security in an initial public offering or in a limited offering.

5. All supervised persons will report any violations of this Code of Ethics to the Compliance Officer.

5. Each supervised person will, annually, receive a copy of this Code of Ethics and any amendments and provide the Compliance Officer with a written acknowledgment of their receipt of the Code of Ethics and any amendments.

7. We shall render advice, which is disinterested and free of conflicts-of interest.

8. We shall not engage in any transaction, practice, or course of business, which defrauds, deceives or manipulates a client or prospective clients.

9. We shall provide advice that is suitable for the client.

10. We shall fully disclose all material facts and potential conflicts-of interest.

11. We shall exercise care to avoid making misleading statements to our clients and potential clients.

12. All of Integer Wealth Advisors Group LLC's policies and procedures, including policies and procedures concerning personal investment activities of the firm and its advisory representatives, shall be designed and continually monitored to ensure that they are fostering an atmosphere conducive to ethical business practices.

13. Violation of this Code of Ethics can result in disciplinary action by regulatory agencies, including possible revocation of its status as a Registered Investment Advisor .

14. This Code of Ethics is pertinent to the activities of the firm and its advisory representatives.

All access personnel will be required to submit to the Compliance Officer information regarding their personal securities transactions and holdings periodically as follows:

1. *Holdings reports.*

i. *Content of holdings reports.* Each holdings report must contain, at a

minimum:

- A. The title and type of security, and as applicable the exchange ticker symbol or CUSIP number, number of shares, and principal amount of each reportable security in which the access person has any direct or indirect beneficial ownership;
 - B. The name of any broker, dealer or bank with which the access person maintains an account in which any securities are held for the access person's direct or indirect benefit; and
 - C. The date the access person submits the report.
- ii. *Timing of holdings reports.* Access persons must each submit a holdings report:
- A. No later than 10 days after the person becomes an access person, and the information must be current as of a date no more than 45 days prior to the date the person becomes an access person.
 - B. At least once each 12-month period thereafter on a date you select, and the information must be current as of a date no more than 45 days prior to the date the report was submitted.

2. *Transaction reports.*

- i. *Content of transaction reports.* Each transaction report must contain, at a minimum, the following information about each transaction involving a reportable security in which the access person had, or as a result of the transaction acquired, any direct or indirect beneficial ownership:
- A. The date of the transaction, the title, and as applicable the exchange ticker symbol or CUSIP number, interest rate and maturity date, number of shares, and principal amount of each reportable security involved;
 - B. The nature of the transaction (i.e., purchase, sale or any other type of acquisition or disposition);
 - C. The price of the security at which the transaction was effected;
 - D. The name of the broker, dealer or bank with or through which the transaction was effected; and
 - E. The date the access person submits the report.
- ii. *Timing of transaction reports.* Each access person must submit a transaction report no later than 30 days after the end of each calendar quarter,

which report must cover, at a minimum, all transactions during the quarter.

3. *Exceptions from reporting requirements.*

- i. Any report with respect to securities held in accounts over which the access person had no direct or indirect influence or control;
- ii. A transaction report with respect to transactions effected pursuant to an automatic investment plan;
- iii. A transaction report if the report would duplicate information contained in broker trade confirmations or account statements that you hold in your records so long as you receive the confirmations or statements no later than 30 days after the end of the applicable calendar quarter.

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.

The cost of brokerage commissions generated depends upon a number of factors including the size of assets in custody with a broker, whether electronic trading is utilized or not, the security being purchased (stock, ETF or mutual fund), the fund family (Vanguard, Fidelity, etc...), and the arrangements mutual fund companies have with a brokerage firm.

Accounts are reviewed on a regular basis to ensure that investments are made in conformity with client's stated objectives. Clients are provided with quarterly performance reports, produced by a third-party group in order to maintain the highest integrity possible. As such, our firm cannot manipulate the performance data of these reports. 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.

Trades for client accounts are reviewed for accuracy and appropriateness, and are made with client's knowledge and approval. 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.

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 is negotiated with a professional services firm, 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 managers for our investment advisory work, 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, 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 the SEC rules on custody that apply to us, 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 Accountant’s report for Integer Wealth Investment Advisors Group, LLC is available at www.adviserinfo.sec.gov.

We are granted investment discretion only in writing by the client. For those clients granting Integer Wealth Advisors Group, LLC discretion over their accounts, all trades are done in consultation with the client. The client is notified of the impending trade, the rationale for the trade is outlined and only when the client has indicated that they are in agreement with the trade will the trade be conducted.

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.

Item 18 Financial Information

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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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 an MBA from Kennesaw State University, CIMA® designation in good standing; prior to Integer Wealth Advisors Group, Sam 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, Tom was with the accounting firm of Deloitte & Touche where he served as a Director in the tax practice for the firm.

John F. Saenz: Born in 1968; BME in Music Education, Stetson University, MM in Music Education, University of Alabama. Prior to joining Integer Wealth Advisors Group, John worked in the field of education as a Vice Principal.

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 Advisors 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 Advisors Group LLC to use the services of TAF Associates LLC.

Integer Financial Services LLC is a professional services firm affiliated with Integer Wealth Advisors Group LLC that provides life insurance placement for clients or other individuals. There is no requirement for clients of Integer Wealth Advisors Group LLC or TAF Associates LLC clients to use Integer Financial Services LLC for insurance purchases.

Item 5 Additional Compensation

Integer Wealth Advisors Group, LLC is a fee-only investment advisory firm and receives no other compensation from any vendor with which they do investment 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. The applicant manages client accounts on both a non-discretionary and discretionary basis. It limits its discretionary authority by working with each client so they are informed, and agree to, the transactions to be done in their account. In addition, discretionary transactions are limited to general securities, mutual funds, options and government securities. Integer Wealth Advisors Group, LLC will outline the details of the proposed trade and ask that the client to review the purchase or sale of the security. Integer Wealth Advisors Group, LLC works through Charles Schwab and Company, Inc's Institutional (SI) platform which has a variable commission schedule 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 broker. Some mutual funds charge higher commission rates as negotiated directly with Schwab.

Clients wishing to implement the applicant's advice are free to select any broker they wish, and are so informed. Those wishing for the applicant to recommend a broker will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client.

NOTE: Clients may be able to obtain lower commissions and fees from other brokers and the value of products, research and services given to the applicant is not a factor in determining the selection of broker/dealers or the reasonableness of their commissions.

Item 7 Requirements for State-Registered Advisers

Integer Wealth Advisors 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.

