

## CLIENT RELATIONSHIP SUMMARY ( MARCH 19 , 2024 )

### 1. INTRODUCTION

Integrated WealthCare, LLC ("IWC") is a North Carolina based investment advisory firm registered with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

### 2. RELATIONSHIPS AND SERVICES

#### What investment services and advice can you provide me?

We offer investment advisory services, insurance services, financial planning services, and consulting services to individuals, high net-worth individuals, pension and profit-sharing plans, trustees or other fiduciaries, and other businesses, primarily designed for the medical community.

**Monitoring:** We monitor portfolios and securities in client accounts on an ongoing basis. We also meet with you – either in person or virtually according to your preference – at least annually depending on your needs.

**Investment Authority:** We provide our services on a discretionary basis. With the discretionary authority, you allow us to buy and sell investments in your account, without asking you in advance. We execute investment recommendations and specific transactions, in accordance with your investment objectives, without your prior approval.

**Investments:** Investments may include, but are not limited to, exchange listed securities, fixed-income securities, alternative investments, which may include limited partnerships and private placements, and other pooled investment vehicles, such as open and closed end mutual funds or exchange traded funds. We also provide financial planning services, and consulting services and may recommend a third-party independent money manager to invest your portfolio.

**Account Minimums and Other Requirements:** We do not require a minimum account balance.

*For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.*

#### CONVERSATION STARTERS

*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 these qualifications mean?*

### 3. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

#### 3.A. What fees will I pay?

INVESTMENT ADVISORY SERVICES	
Total Assets Under Management	Annual Fee
Less than \$1,000,000	1.25%
\$1,000,001 to \$2,000,000	1.00%
\$2,000,001 to \$10,000,000	. 0.50%
\$10,000,001 and above	0.25%

**Description of Principal Fees and Costs:** We charge advisory service clients an investment management fee for investment advisory services. The investment management fee is an **annual fee** based on a percentage of the value of the client's assets under management, including all cash and other assets in the account (valued at liquidation value). The investment management fee charged is subject to negotiation with each client based on the client's characteristics and may differ from client to client. Advisory account clients will pay an ongoing **annual asset-based fee** of no more than **1.25%** of assets under management for advisory services. These fees are charged quarterly, in advance.

Our financial planning services are offered on an **hourly, fixed, or annual recurring fee** basis. Our annual recurring fees range from **\$2,400 to \$6,000** and our hourly financial planning rate is **\$525 per hour**. Fixed fees for project-based engagements will not exceed \$15,000. Our consulting services are offered on an hourly basis at the rate of **\$525 per hour**. For these services, the client will be billed based on the scope of services rendered.

**Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, although the percentage fee is reduced by account growth. We therefore have an incentive to build and/or encourage you to increase the assets in your account.

**Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, third-party investment management fees, 12b-1 and other transactional fees, if or as applicable. You may also pay additional fees for additional aforementioned services.

**Additional Information:** 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.

*For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.*

### CONVERSATION STARTERS

*Help me understand how these fees and costs might 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?*

### 3.B. How else does your firm make money and what conflicts of interest do you have?

**When we act as your investment adviser**, we are required to act in your best interest and not put our interests 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. For an example, while it may be the best thing for your overall financial picture, the more assets you have under our management, the more you will pay in fees, which helps increase our revenue. This gives us the incentive to encourage you to increase the amount of assets you have under our management.

*For more detailed information on our conflicts of interest, please see Item 10 – Other Financial Industry Activities and Affiliations, Item 12 - Brokerage Practices, and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.*

### CONVERSATION STARTERS

*How might your conflicts of interest affect me, and how will you address them?*

### 3.C. How do your financial professionals make money?

Our financial professionals are compensated based on an agreed upon annual salary. Additionally, those that have insurance licenses receive compensation based on insurance product sales. This means financial professionals with insurance licenses have an incentive to sell insurance products to advisory clients.

## 4. DISCIPLINARY HISTORY

### 4.A. Do you or your financial professionals have legal or disciplinary history?

No. Neither the firm nor any of its employees currently have a legal or disciplinary history. You can visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

### CONVERSATION STARTERS

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

## 5. ADDITIONAL INFORMATION

You can find additional information about our investment advisory services by visiting <https://www.sec.gov/check-your-investmentprofessional> and searching our CRD No. 312929 or by visiting <https://www.iwcglobal.net>. You can request up to date information and a copy of our client relationship summary by contacting us at (866) 694-6292 or [shayne@iwcglobal.net](mailto:shayne@iwcglobal.net)

### CONVERSATION STARTERS

*Who is my primary contact person? Is he or she a representative of an investment advisor?*

*Who can I talk to if I have concerns about how this person is treating me?*

## 6. EXHIBIT

### Material Change:

The following material changes have been made to our Form CRS:

- **What fees will I pay?:** We have amended our fee schedule to include an additional tier for \$10,000,001+ assets under management.