

Integrity Financial Advisors LLC

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FORM CRS

Integrity Financial Advisors, LLC ("Integrity Financial") is an investment adviser registered with the United States Securities and Exchange Commission. Such registration does not imply competence. Free and simple tools, and educational materials about broker-dealers, investment advisers, and investing are available to research firms and financial professionals at <https://www.Investor.gov/CRS>.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Portfolio Management Services through third party investment advisers and Financial Planning Services**. Detailed information regarding our services, fees and other disclosures can be found in our [Form ADV Part 2A Items 4, 7, and 8](#).

Account Monitoring: We monitor your portfolios on an ongoing basis.

Investment Authority: We will recommend that clients authorize active discretionary management of their assets by an affiliated investment adviser, Auour Investments ("Auour"), and in some cases, other unaffiliated third-party advisers. Discretionary management authority means that Auour (or other third-party adviser(s)) will have the authority to determine, without obtaining your specific consent, the amount and type of securities bought and sold. We have the discretion to select, retain, or replace third-party advisers to manage your accounts.

Investment Offerings, Account Minimums, and Requirements: For specific information regarding investment offerings, account minimums, or other requirements, you should refer to Auour's (or other third-party adviser(s)) disclosure brochure.

Key Questions to Ask Your Financial Professional

- **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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our [Form ADV Part 2A, Items 5](#)

- **Asset-Based Fees**—Auour charges a fee that is typically between 1.50% and 1.55% but can be negotiated. The fee you pay to Auour includes the fee for our services. Other third-party advisers may charge different fees.
- **Hourly Fees** - Payable as negotiated.

Examples of the most common fees and costs are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

Key Questions to Ask Your Financial Professional

- **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? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest 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. Here are some examples to help you understand what this means.

- We are affiliated with Auour Investments, LLC through common control and ownership. We will recommend that you use the investment advisory services of our affiliate if appropriate and suitable for your needs. Referral arrangements with an affiliated entity present a conflict of interest for us because we may have a direct or indirect financial incentive to recommend an affiliated firm's services. While we believe that compensation charged by an affiliated firm is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services.
- Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

Refer to our [Form ADV Part 2A](#) to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the receipt of a portion of the fee paid to the third party adviser.

Do you or your financial professionals have legal or disciplinary history?

Firm – No. Financial Professionals - Yes. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 978-338-4830 or [click the link](#)

Key Questions to Ask Your Financial Professional

- **Who is my primary contact person?**
- **Is he or she a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**