

INTEGRITY FINANCIAL ADVISORS, LLC

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This brochure provides information about Integrity Financial Advisors, LLC's qualifications and business practices. If you have any questions about its contents, please contact us at the phone number listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority. Registration (e.g., "registered investment advisor") does not imply a certain level of skill or training.

Additional information about Integrity Financial Advisors, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochures when information becomes materially inaccurate. If an adviser's disclosure brochure contains any material changes, the adviser is required to notify you and provide you with a description of the material changes.

Since the filing of our last annual updating amendment, dated February 21, 2023, we have made the following changes:

Item 4 Advisory Business – Updated Assets Under Management with values as of December 31, 2023.

Item 5 Fees and Compensation – Adjusted Fees to 1.50% to 1.55% from 1.55% to 1.65%.

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Item 4 Advisory Business

Description of Firm

Integrity Financial Advisors, LLC is an SEC-registered investment adviser established in 2020. based in Wenham, MA. We are primarily owned by Auour Investments LLC and Advanced Financial Partners, LLC. We are indirectly owned by Joseph Hosler, Robert Held, Robert Kufinec, and Kenneth Doerr.

The following paragraphs describe our services and fees. Refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we," "our," and "us" refer to Integrity Financial Advisors LLC and the words "you," "your," and "client" refer to you as either a client or prospective client of our firm.

Portfolio Management Services

We primarily recommend the active discretionary management of your assets by Auour Investments ("Auour"), an affiliated investment adviser. Auour offers a number of investment portfolios, which will be selected after gathering specific information about your individual risk tolerance, investment time horizon, asset allocation, and income requirements, among other things. We will discuss investment options available through Auour's portfolios and select the portfolio or portfolios suitable for you based on your investment needs. When recommending Auour portfolios, we review information about each portfolio's investment strategy, past performance, and risk results to the extent available. On occasion, and if appropriate, we will recommend other third-party advisers to manage a portion or all of your portfolio.

We will regularly monitor the performance of your accounts managed by Auour (or other third-party adviser(s)). Auour (or other third-party adviser(s)) will actively manage your portfolio and assume discretionary investment authority over your account. We will assume discretionary authority to hire and fire Auour (or other third-party adviser(s)) and/or reallocate your assets to other third-party adviser(s) where we deem such action appropriate.

Financial Consulting Services

We offer financial consulting services that primarily involve advising clients on specific financial-related topics. These topics may include, but are not limited to, risk assessment/management, investment planning, financial organization, or financial decision-making/negotiation.

IRA Rollover Recommendation

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. How we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours. Under this special rule's provisions, we must:

- a. Meet a professional standard of care when making investment recommendations (give prudent advice).
- b. Never put our financial interests ahead of yours when making recommendations (give loyal

- advice).
- c. Avoid misleading statements about conflicts of interest, fees, and investments.
- d. Follow policies and procedures designed to ensure that we give advice that is in your best interest.
- e. Charge no more than is reasonable for our services; and
- f. Give you basic information about conflicts of interest.

We benefit financially from the rollover of your assets from a retirement account to an account that we manage or provide investment advice, because the assets increase our assets under management and, in turn, our advisory fees. As a fiduciary, we only recommend a rollover when we believe it is in your best interest.

Assets Under Management

As of December 31, 2023, we provide continuous management services for \$89,637,522 in client assets on a discretionary basis, and \$13,986,317 in client assets on a non-discretionary basis.

Item 5 Fees And Compensation

Portfolio Management Services

You will be required to sign an agreement directly with the recommended Auour (or other third-party adviser(s)). We primarily recommend that you use Auour's services. The fee charged by Auour is typically between 1.50% and 1.55% and can be negotiated. The fee you pay to Auour includes the fee for our services.

You may terminate your advisory relationship with Auour (or other third-party adviser(s)) according to your agreement with them. You should review Auour's (or other third-party adviser(s)) brochure for specific information on how to terminate your advisory relationship and how you may receive a refund, if applicable.

The advisory fee you pay to Auour (or other third-party adviser(s)) is established and payable in accordance with the brochure provided by each adviser to whom you are referred. These fees may or may not be negotiable. Our compensation may differ depending upon the individual agreement we have with each third-party adviser.

The majority of our clients are referred to Auour Investments which is under common control and ownership with our Company. As a result, a conflict of interest exists where our firm and associated persons are incentivized to recommend Auour over other third-party advisers.

Financial Planning Fees

Separate financial planning services are available to clients at an hourly fee based on the scope and complexity of the project and the assets to be considered.

Additional Fees and Expenses

As part of our investment advisory services, we may invest, or recommend that you invest, in mutual funds and exchange-traded funds. The fees you pay our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange-traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage

fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange-traded funds, our firm, and others. For information on our brokerage practices, refer to the *Brokerage Practices* section of this brochure.

Compensation for the Sale of Securities or Other Investment Products

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. As fiduciaries, they have an obligation to review and utilize any and all tools that will aid in the implementation of your financial plan. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm, who are insurance agents, have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 6 Performance-Based Fees And Side-By-Side Management

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees based on a share of capital gains or capital appreciation of a client's account. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Our fees are calculated as described in the *Fees and Compensation* section above. They are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types Of Clients

We offer investment advisory services to individuals, high-net-worth individuals, trusts, estates, and charitable organizations. In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size that, in our sole opinion, is too small to manage effectively. A third-party adviser may impose account minimums.

Item 8 Methods Of Analysis, Investment Strategies And Risk Of Loss

Our Methods of Analysis and Investment Strategies

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based on your predefined objectives, risk tolerance, time horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio. **It is important that you notify us immediately with respect to any material changes to your financial circumstances, including, for example, a change in your current or expected income level, tax circumstances, or employment status.**

We will not perform quantitative or qualitative analysis of individual securities. Instead, we will advise

you on how to allocate your assets among various classes of securities or third-party money managers. We primarily rely on investment model portfolios and strategies developed by the third-party money managers and their portfolio managers. We may replace/recommend replacing a third-party money manager if there is a significant deviation in characteristics or performance from the stated strategy and/or benchmark. You should refer to Auour's (or other third-party adviser(s))' disclosure brochure regarding their methods of analysis, investment strategies and inherent risk factors.

Item 9 Disciplinary Information

We are obligated to disclose certain disciplinary information related to our Company or its management personnel. Pursuant to this requirement, we disclose that, Robert Held, Jr., entered into a consent order, known as a Letter of Acceptance, Waiver and Consent ("AWC") in March 2015 with the Financial Industry Regulatory Authority ("FINRA"), in which Mr. Held, without admitting or denying liability, consented to a six-months suspension of his securities license and membership with FINRA arising from alleged loans accepted from a customer in 2012. FINRA alleged that these loans violated FINRA's membership rules. Mr. Held has satisfied all requirements for this AWC.

Item 10 Other Financial Industry Activities and Affiliations

Arrangements with Affiliated Investment Adviser

We are affiliated with Auour Investments, LLC, through common control and ownership. We recommend that you use our affiliate's investment advisory services if they suit your needs. Referral arrangements with an affiliated entity present a conflict of interest 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.

Receipt of Insurance Commission

Certain persons associated with our firm are also licensed insurance agents with various insurance companies, and in such capacity, they may recommend purchasing certain insurance products. Please refer to Item 5, Fees and Compensation, for more information.

Item 11 Code Of Ethics, Participation Or Interest In Client Transactions

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, nonpublic information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Item 12 Brokerage Practices

We refer clients to Auour (or other third-party adviser(s)) to manage your assets. These third-party advisers will establish custodial agreements and clients will be required to open advisory accounts with these custodians. See Auour's (or other third-party adviser(s))' disclosure brochure for specific information regarding custodians.

Item 13 Review Of Accounts

Client portfolios are compared against composite strategy returns on a monthly basis and we target an annual review of your account to ascertain the appropriateness of current investment positioning. We may provide additional reviews of your account if you notify us of a change in your financial situation that may warrant a change in allocation and strategy.

Clients are provided quarterly reports from Auour (or other third-party adviser(s)) that describe financial positioning within their accounts, including asset allocation, performance, expected income, and fees deducted. In addition, the qualified custodian used by Auour (or other third-party adviser(s)) will provide monthly statements, either on paper or electronically, showing portfolio holdings and activity, including trading and the deduction of management fees.

Item 14 Client Referrals and Other Compensation

As disclosed under the *Fees and Compensation* section in this brochure, persons providing investment advice on behalf of our firm are licensed insurance agents. For information on the conflicts of interest this presents, and how we address these conflicts, refer to the *Fees and Compensation* section.

Other Compensation

We receive compensation from Auour Investments (or another third-party adviser) for referring clients to them. This arrangement may cause you to pay more in advisory fees than you would otherwise pay had there been no solicitor's compensation. All referral fees paid to our firm represent a portion of the fees actually charged to you by Auour (or another third-party adviser) for investment advisory services.

Item 15 Custody

We do not directly debit advisory fees from your account or exercise custody over your funds or securities. The third-party adviser that manages your account will debit fees from your account. Your funds and securities will be held with a bank, broker-dealer, or qualified custodian. You will receive account statements from the qualified custodian(s) holding your funds and securities. If you have a question regarding your account statement or did not receive a statement from your custodian, contact your custodian directly.

Item 16 Investment Discretion

You will grant discretionary authority to Auour (or another third-party adviser) over the selection and number of securities to be bought or sold in your accounts. We will assume discretionary authority to hire and fire Auour (or another third-party manager) and/or reallocate your assets to other third-party managers where we deem such action appropriate.

Item 17 Voting Client Securities

We will not vote proxies on behalf of your advisory accounts.

Item 18 Financial Information

The adviser does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance.

The adviser has discretionary authority over client accounts and is not aware of any financial condition that will impair its ability to meet contractual commitments to clients. If the Adviser does become aware of any such financial condition, this brochure will be updated, and clients will be notified.

Item 19 Requirements for State-Registered Advisers

We are a federally registered investment adviser; therefore, we are not required to respond to this item.