



Intrua Financial
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Form ADV Part 2A Appendix 1
Wrap Fee Brochure

October 12, 2016

This wrap fee program brochure provides information about the qualifications and business practices of Intrua Financial. If you have any questions about the contents of this Brochure, please contact us at 713-355-9910 or ria.support@intrua.com. 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.

Intrua Financial is a Registered Investment Adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information that you may use to determine whether to hire or retain them.

Additional information about Intrua Financial is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by using a unique identifying number, known as CRD number. The CRD number for Intrua Financial is [#]. The SEC's web site also provides information about any persons affiliated with Intrua Financial who are registered, or are required to be registered, as Investment Adviser Representatives of Intrua Financial

Item 2 – Material Changes

This Brochure, dated October 12, 2016, is a new document that describes the adviser’s wrap fee business.

In the future, this section of the Brochure will discuss only the specific material changes that were made to the Brochure and will provide you with a summary of all material changes that have occurred since the last filing of this Brochure with the SEC. This section will also identify the date of our last annual Brochure update.

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Currently, our Brochure may be requested at any time, without charge, by contacting Intrua Financial at (713) 355-9910.

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Item 4 – Services, Fees and Compensation

Intrua Financial “Intrua” is a Registered Investment Adviser (“Adviser”) which offers investment advisory services including financial planning and consulting, asset management, and referrals to third-party money managers.

Intrua Financial is a limited liability company formed under the laws of the state of Texas. Intrua is a registered through and regulated by the United States Securities and Exchange Commission (“SEC”).

Intrua provides investment advice through the Investment Adviser Representatives (“IAR”) associated with Intrua. These individuals are appropriately licensed, qualified, and authorized to provide advisory services on our behalf.

General Description of Primary Advisory Services

The following are brief descriptions of our primary services. A detailed description of our services is provided in Item 4 – Services, Fees and Compensation so that clients and prospective clients can review the services and description of fees in a side-by-side manner.

Financial Planning

Intrua offers advisory services in the form of financial planning services. Financial planning services do not involve the active management of client accounts, but instead focuses on a client’s overall financial situation. Financial planning can be described as helping individuals determine and set their long-term financial goals, through investments, tax planning, asset allocation, risk management (i.e., insurance), retirement planning, and other areas. The role of a financial planner and/or the Intrua is to find ways to help the client understand their overall financial situation and help the client set and work toward their financial objectives.

Asset Management

Intrua offers advisory services in the form of asset management services. Asset management services involve providing clients with ongoing supervision over client accounts. This means we will continually monitor a client’s account and make trades in client accounts when necessary. Intrua generally manages client investments on a discretionary basis although the firm may provide non-discretionary investment management on a case by case basis.

Use of Third-Party Money Managers

Intrua offers advisory services by referring clients to outside, or unaffiliated, money managers that are registered or exempt from registration as investment advisors. Third-party money managers are responsible for continually monitoring client accounts and making trades in client accounts when necessary.

Investment Management Services

Investment Management Services include:

- Quantitative, momentum, and fundamental analysis

- The selection of mutual fund portfolios
- The selection of exchange-traded fund portfolios
- The selection of equities and fixed income investments
- The recommendation of asset allocations consisting of equities, fixed income, options, mutual funds, and other general securities
- Focus on long-term and short-term investment strategies

Investment advice is limited to certain types of investments including:

- Exchange-listed securities
- Securities traded over-the-counter
- Exchange-traded funds
- Corporate debt securities (other than commercial paper)
- Commercial paper
- Certificates of deposit
- Municipal securities
- Variable life insurance
- Variable annuities
- Mutual fund shares
- United States government securities
- Interests in partnerships investing in real estate, oil and gas
- Intrua provides investment advice on interests in partnerships, investing in real estate, and oil and gas interests. Advice is provided through consultation services and is limited to review of the prospectus or the offering document to form an opinion as to the appropriateness of the investment for the client. Intrua does not include this portion of a client's portfolio as managed assets and therefore does not charge a management fee on these investments.
- Intrua in certain cases, may utilize Unit Investment Trusts as part of the Investment Management Services and may charge a management fee or advisory fee on such assets.

Intrua has an Investment Committee which meets regularly to evaluate products, performance, asset classes, etc., to determine if products should be added or removed from investment portfolios. The committees also discuss investment strategies and models. Minutes are kept of all meetings.

Portfolio Rebalancing

Each Investment advisor manages their portfolios to respond to changing capital market conditions and periodically rebalances the portfolios. Clients may change the portfolio type if their financial or life circumstances change. Intrua requests that clients provide such notification to their Intrua Financial Advisor as soon as practicable following any such changes. Intrua retains the discretionary authority to buy, hold, and sell investments in the client's portfolio, which may include modifying portfolio allocations, and rebalancing client accounts back to their original client-authorized allocation. Rebalancing may also occur when an Intrua Financial Advisor and/or the client give instructions to Intrua Investment Management Department to change the client's target allocations or when a client makes additions to or withdrawals from their account(s).

Arrangement with LPL Financial and Recommendation of LPL Financial Programs

Intrua Financial Advisors may also be Registered Representatives of LPL Financial, LLC, which besides being a broker-dealer, is also an investment advisor registered with the U.S. Securities and Exchange Commission. However, all accounts and advisory services described in this brochure are through Intrua. The use of a direct or three-party agreement allows Intrua to offer LPL Financial Investment Advisory Platform accounts to Intrua clients. Intrua clients investing in LPL Financial Investment Advisory Platforms will be required to complete a three-party agreement between the client, Intrua and LPL Financial. A description of the advisory programs offered through the LPL Financial Investment Advisory Platforms is described in the LPL SWM/SWM II Account packet. The account packet is provided to any client or prospective client who is interested in or has utilized any of the available LPL Financial Investment advisory Programs.

Advisory Services Tailored to Individual Needs of Clients

Intrua provides services based on the individual needs of the individual client. Therefore, you are given the ability to impose restrictions on your accounts, including specific investment selections and sectors.

Wrap-Fee Program versus Portfolio Management Program

Intrua may provide asset management services through a wrap-fee program in addition to the traditional management programs it offers. Under a wrap-fee program, advisory services and transaction services are provided for one fee. This is different from traditional management programs whereby services from Intrua are provided for a fee, but transaction services are billed separately on a per-transaction basis. From a management perspective, there is not a fundamental difference in the way Intrua would manage wrap-fee accounts versus traditional management accounts. The only significant difference is the way in which transaction services are paid.

Wrap Fee Program

We provide asset management services to individuals and businesses. Our focus is on helping you develop and execute plans that are designed to build and preserve your wealth. We currently provide our asset management services in investment programs that bundle or “wrap” services (investment advice, trade execution, custody, etc.) together and charge a single fee based on the value of assets under management.

This is a program that allows us to create an investment model portfolio and manage it within your investment guidelines and financial parameters. This program enables you to pursue your investment objectives with us as manager all in one consolidated portfolio. We will serve as the investment adviser to manage only one asset class (e.g., large capitalization common stock portfolio or duration-limited fixed income portfolio) or one investment style from its investment product offering. In such an investment advisory relationship, the portfolio’s investment strategy is more limited by the specific product or investment style being sought by the client. The investments in the portfolio account may include mutual funds, stocks, bonds, ETFs, closed end funds, etc.

Investment Strategies and Method of Analysis

The Investment Advisors of Intrua will meet with you to discuss your financial circumstances, investment goals and objectives, and to determine your risk tolerance. We will ask you to provide statements summarizing current investments, income and other earnings, recent tax returns, retirement plan

information, other assets and liabilities, wills and trusts, insurance policies, and other pertinent information.

Based on the information you share with us, we will analyze your situation and recommend an appropriate Wrap Fee Program. You will be provided with a targeted strategic allocation of assets by class. We currently offer the following Wrap Fee Programs:

Hawkins Income: Seeks to generate income for current or future expenses as well as partially fund retirement and preserve wealth. Client accounts can be structured primarily with mutual funds with exposure to bonds, annuities, and alternative investments.

Hawkins Growth & Income: Seeks to generate income for current or future expenses as well as partially fund retirement and steadily accumulate wealth over the long term. Client accounts can be structured primarily with mutual funds with exposure to bonds, annuities, and alternative investments.

Hawkins Growth: Seeks to partially fund retirement and steadily accumulate wealth over the long term. Client accounts can be structured primarily with mutual funds with exposure to bonds, annuities, and alternative investments.

Lee Conservative Portfolio: A moderately conservative portfolio which seeks to generate income for current or future expenses as well as partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured primarily with a variety of mutual funds and ETFs

Lee Moderate Portfolio: A moderately portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, preserve wealth, and market speculation. Client accounts are structured primarily with a variety of mutual funds and ETFs

Lee Tactical Model: A moderately aggressive portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and market speculation. Client accounts are structured primarily with a variety of mutual funds and ETFs.

Aladdin Strategies "A": A moderately aggressive portfolio which seeks to steadily accumulate wealth over the long term. Client accounts are structured primarily with a variety of mutual funds and ETFs as well as focus on a broad range of equity investment strategies.

Aladdin Strategies "B": A moderately portfolio which seeks to steadily accumulate wealth over the long term. Client accounts are structured primarily with a variety of mutual funds and ETFs as well as focus on a broad range of equity investment strategies.

Aladdin Strategies "C": A moderately conservative portfolio which seeks to generate income for current and future expenses as well as steadily accumulate wealth over the long term. Client accounts are structured primarily with a variety of mutual funds and ETFs as well as focus on a broad range of equity investment strategies.

Bucket 1 Fixed Income / Mutual Fund Portfolio: A moderately conservative portfolio which seeks to generate income for current and future expenses, partially fund retirement, and preserve wealth. Client accounts are structured primarily with a variety of mutual funds and ETFs.

Bucket 2 Mutual Fund Portfolio: A moderately portfolio which seeks to generate income for current and future expenses, partially fund retirement, and to steadily accumulate wealth over the long term. Client accounts are structured primarily with a variety of mutual funds.

Bucket 2 ETF / Mutual Fund Portfolio: A moderately portfolio which seeks to partially fund retirement and to steadily accumulate wealth over the long term. Client accounts are structured primarily with a variety of mutual funds and ETFs.

Bucket 3 Long Term Growth Mutual Fund Portfolio: Seeks to steadily accumulate wealth over the long term and partially fund retirement. Client accounts are structured primarily with a variety of mutual funds.

Bucket 3 Long Term ETF Portfolio: Seeks to steadily accumulate wealth over the long term and partially fund retirement. Client accounts are structured primarily with a variety of ETFs.

Byers Aggressive Strategy: A portfolio with significant risk to steadily accumulate wealth over the long term. Client accounts are structured using asset allocation with a variety of mutual funds.

Byers Growth Strategy: A moderately aggressive portfolio which seeks to steadily accumulate wealth over the long term. Client accounts are structured using asset allocation with a variety of mutual funds.

Byers Growth & Income Strategy: A moderate portfolio which seeks to partially fund retirement and steadily accumulate wealth over the long term. Client accounts are structured using asset allocation with a variety of mutual funds.

Byers Income & Moderate Strategy: A moderately conservative portfolio which seeks to generate income for current and future expenses, partially fund retirement, and steadily accumulate wealth over the long term. Client accounts are structured using asset allocation with a variety of mutual funds.

Byers Income Strategy: A conservative portfolio which seeks to generate income for current and future expenses and preserve wealth. Client accounts are structured using asset allocation with a variety of mutual funds.

Haines Growth & Income Model: A moderately conservative portfolio which seeks to steadily accumulate wealth over the long term. Client accounts are structured with a variety of mutual funds and alternative investments.

Haines Moderate Growth Model: A moderately portfolio which seeks to partially fund retirement and steadily accumulate wealth over the long term. Client accounts are structured with a variety of mutual funds and alternative investments.

Haines Aggressive Growth Model: A moderately aggressive portfolio which seeks to partially fund retirement and preserve wealth. Client accounts are structured with a variety of mutual funds and alternative investments.

Perry Conservative Portfolio: A moderately conservative portfolio which seeks to generate income for current and future expenses, partially fund retirement, and steadily accumulate wealth over the long term. Client accounts are structured using asset allocation with a variety of mutual funds & ETFs.

Perry Moderate Portfolio: A moderate portfolio which seeks to steadily accumulate wealth over the long term. Client accounts are structured using asset allocation with a variety of mutual funds & ETFs.

Perry Aggressive Portfolio: A moderately aggressive portfolio which seeks to steadily accumulate wealth over the long term. Client accounts are structured using asset allocation with a variety of mutual funds & ETFs.

PEG Defensive Model: A moderately conservative portfolio which seeks to steadily accumulate wealth over the long term and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs.

PEG Defensive Model – Tax Aware: A moderately conservative portfolio which seeks to steadily accumulate wealth over the long term and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs.

PEG Moderate Growth Model: A moderate portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs.

PEG Moderate Growth Mode – Tax Aware: A moderate portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs.

PEG Growth Model: A moderately aggressive portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs.

PEG Growth Model – Tax Aware: A moderately aggressive portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs.

PEG Strategic Growth Model: A moderately aggressive portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

PEG Strategic Growth Model – Tax Aware: A moderately aggressive portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

PEG Strategic Moderate Growth Model: A moderate portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

PEG Strategic Moderate Growth Model – Tax Aware: A moderate portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are

structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

American Funds Core Diversified Model: A moderate portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

American Funds Core Diversified Model – Tax Aware: A moderate portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

American Funds Core Growth Model: A moderately aggressive portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

American Funds Core Growth Model – Tax Aware: A moderately aggressive portfolio which seeks to partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

Intrua Income Portfolio: A moderate portfolio which seeks to generate income for current or future expenses, partially fund retirement, steadily accumulate wealth over the long term, and preserve wealth. Client accounts are structured using fundamental & technical analysis, and asset allocation with a variety of mutual funds & ETFs

As part of our asset management services provided with our Wrap Fee Programs, we will:

- Review your present financial situation
- Monitor and track assets under management
- Provide portfolio statements, asset allocation statement, rebalanced statements as needed
- Advise on asset selection
- Determine market divisions through asset allocation models
- Provide research and information on performance and fund management changes
- Build a risk management profile for you
- Monitor our portfolios for style drift and benchmark performance, and provide portfolio rebalancing as necessary
- Assist you in setting and monitoring goals and objectives
- Provide personal consultations as necessary upon your request or as needed.

You must notify us promptly when your financial situation, goals, objectives, personal circumstances, or needs change.

You shall have the ability to impose reasonable restrictions on the management of your account, including the ability to instruct us not to purchase certain mutual funds, stocks or other securities. These restrictions may be a specific company security, industry sector, asset class, or any other restriction you request.

Under certain conditions, securities from outside accounts may be transferred into your advisory account; however, we may recommend that you sell any security if we believe that it is not suitable for the current recommended investment strategy. You are responsible for any taxable events in these instances. Certain assumptions may be made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is not indicative of future results.

Intrua manage assets on a discretionary basis, which means you have given us the authority to determine the following without your consent:

- Securities to be bought or sold for your account
- Amount of securities to be bought or sold for your account
- Broker-dealer to be used for a purchase or sale of securities for your account
- Commission rates to be paid to a broker or dealer for your securities transaction.

If you have not given us the authority to manage your account on a discretionary basis, then we cannot trade in your account without your express permission.

Trading may be required to meet initial allocation targets, after substantial cash deposits that require investment allocation, and/or after a request for a withdrawal that requires liquidation of a position. Additionally, your account may be rebalanced or reallocated periodically in order to reestablish the targeted percentages of your initial asset allocation. This rebalancing or reallocation will occur on the schedule we have determined together. You will be responsible for any and all tax consequences resulting from any rebalancing or reallocation of the account. We are not tax professionals and do not give tax advice. However, we will work with your tax professional to assist you with tax planning. You will have the opportunity to meet with us periodically to review the assets in your account.

We will help you open a custodial account(s). The funds in your account will generally be held in a separate account, in your name, at an independent custodian, and not with us. We recommend LPL Financial as the independent custodian for all accounts that we manage, and at the request of the client will utilize the services of a different custodian of the client's choice if approved by the Intrua Financial Compliance team.

You will also receive our Investment Advisory Agreement which describes what services you will receive and what fees you will be charged. We are available during normal business hours either by telephone, fax, email, or in person by appointment to answer your questions.

Fees and Compensation

A wrap fee program allows you to pay a specified fee for portfolio management services and the execution of transactions. The fee is not based directly upon transactions in your account. The fee is bundled with our costs for executing transactions in your account(s).

Our minimum account opening balance is \$15,000 which may be negotiable based upon certain circumstances. The fee charged is based upon the amount of money you invest. Multiple accounts of immediately-related family members, at the same mailing address, may be considered one consolidated account for billing purposes. Fees are charged quarterly, in arrears. Fees will be calculated on the average daily balance of the previous quarter, will be billed within the first two weeks of the quarter and will be calculated per the fee schedule as follows:

FEE SCHEDULE	
Percentage	Portfolio Size (AUM)
2.50%	\$15,000 - \$250,000
2.25%	\$250,001 - \$500,000
1.75%	\$500,001 - \$1,000,000
1.25%	\$1,000,000 - \$5,000,000
0.75%	\$5,000,001 - \$10,000,000
Negotiable	\$10,000,001 +

Our Advisory Account Application defines what fees are charged and their frequency. The fees shown above are annual fees and may be negotiable based upon certain circumstances. Fees for partial periods will be charged on a pro rata basis based on the number of days remaining in the billing period. No increase in the wrap fee shall be effective without prior written notification to you. We believe our wrap fee schedule is reasonable considering the fees charged by other investment advisers offering similar services/programs. Our fees will not be based upon a share of capital gains or capital appreciation of the funds or any portion of your funds.

If the Wrap Fee Brochure is not delivered to the Client at least 48 hours prior to entering into the management agreement, the Client may terminate the agreement for services within five business days of execution without penalty. After the five-day period, either party, upon 30 days written notice to the other, may terminate the management agreement. The management fee will be pro-rated for the month in which the cancellation notice was given and any unearned fees will be returned to the client via check.

You will authorize the custodian to directly debit fees from your account held at the custodian and to pay us. Management fees are prorated for each contribution and withdrawal made during the applicable calendar quarter (with the exception of small inconsequential contributions and withdrawals). You will be provided with a quarterly statement reflecting deduction of the advisory fees.

By participating in a wrap fee program, Clients may end up paying more or less than they would through a non-wrap fee program. The relative cost of the program includes trade execution costs that would typically be passed directly through to the Client by the executing broker. Clients could invest in debt and equities directly, without the Adviser's services. In that case, Clients would not receive the services

provided by the Adviser which are designed, among other things, to assist in determining which funds are appropriate for the portfolio and the Client's Account.

In our wrap fee program we include all trade charges for your account; however, our fees do not include other related costs and expenses. You may incur certain charges imposed by custodians, and other third parties. These include custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds, money market funds and exchange-traded funds (ETFs) also charge internal management fees, which are disclosed in the fund's prospectus. These fees may include, but are not limited to, a management fee, upfront sales charges, and other fund expenses. Load and no load mutual funds may pay annual distribution charges, sometimes referred to as "12(b)(1) fees". These 12(b)(1) fees come from fund assets, and thus indirectly from clients' assets. We do not receive any compensation from these fees. All of these fees are in addition to the management fee you pay us. You should review all fees charged to fully understand the total amount of fees you will pay. Services similar to those offered by us may be available elsewhere for more or less than the amounts we charge.

Since the Adviser does not charge Clients fees based on trading activity, the Adviser may have an incentive to limit trading activities in Client account(s) because the Adviser is charged for executing trades. In addition, the amount of compensation received by the Adviser may be more than what the Adviser would receive if the Client paid separately ("unbundled") for investment advice, brokerage, and other services. Therefore the Adviser may have a financial incentive to recommend the wrap fee program over other programs or services. The Adviser monitors all Client accounts to ensure that the Adviser's fiduciary duty is met for all Clients. Any breaches of the Adviser's fiduciary duty are noted and appropriate repercussions are initiated to deter such behavior.

Third-Party Managed Account Programs

Intrua offers a variety of third-party manager programs. Under these programs, a third party asset manager manages the clients account. A description of the third-party manager programs and associated fees and compensation details are located below.

SEI Investments

Intrua participates in the Separately Managed Accounts Program (the Program) sponsored by SEI Investments Management Corporation (SIMC). To participate in the Program, Intrua, SIMC and each client execute a three-party agreement (hereinafter, a Managed Account Agreement) providing for the management of certain investor assets in accordance with the terms thereof. By means of the Managed Account Agreement, the client appoints Intrua as its investment advisor to assist the client in selecting an asset diversification strategy, which includes allocating a percentage of client assets to designated portfolios of separate securities (each, a Separately Managed Account Portfolio) and which may include a percentage of assets allocated to a portfolio of mutual funds sponsored by SIMC or an affiliate of SIMC. The client appoints SIMC to manage the assets in each Separately Managed Account Portfolio in accordance with a strategy selected by the client together with Intrua. SIMC may delegate its responsibility for selecting particular securities to one or more portfolio managers.

The Fee Schedule for the Separately Managed Accounts Program depends upon the nature of the securities in the portfolio and investment strategy as follows:

- The fees payable for the Tier 1 Strategy, which includes the Tax Managed Core, Equity Core, Large Cap, Managed Volatility, Mid Cap, Multi-Strategy SMA, Global, Risk Regime, and International Developed Strategies, range from 0.90% to 0.65%.
- The fees payable for the Tier 2 Strategy, which includes the Small Cap and Real Estate Strategies, range from 1.10% to 0.85%
- The fees payable for the Tier 3 Strategy, which includes the International Emerging Strategy, range from 1.25% to 1.00%
- The fees payable for the Tier 4 Strategy, which includes the Active Municipal Bond, Active U.S. Fixed Income, Active Preferred Stocks, Alternative Income, and Active Core Fixed Income, range from 0.65% to 0.45%
- The fees payable for the Tier 5 Strategy, which includes the SEI ETF Strategies and the SEI Factor-Based Strategies, range from 0.55% to 0.20%
- The fees payable for the Tier 6 Strategy, which includes the Laddered Strategies, range from 0.30% to negotiable

Additionally, the SEI Program offers a feature called Automated Tax Management (ATM), formerly known as Integrated Managed Accounts Program (IMAP), which is an enhancement to the standard program. In ATM, SIMC appoints a tax overlay manager for the equity portion of the client's Managed Account Portfolio. The various equity sub-advisors for the client's portfolio provide buy/sell lists to the overlay manager, who then is responsible for executing the transactions (within the parameters of performance and security weighting variances from the underlying model portfolios), with the goal of increased coordination across the equity account, increased tax efficiency and minimization of wash sales. Neither the tax manager nor SIMC offers tax advice; clients should consult with their tax advisors as to the suitability of IMAP for their accounts. SIMC charges clients an integration fee when the client selects the IMAP feature. These additional fees apply only to the equity portion of a client's account that is allocated to the integrated equities portfolio; the fees do not apply to the fixed income or mutual funds portion of the client's account (if applicable). A selection of clients may receive a fee discount. These fees may be higher or lower than those charged by other investment advisors for similar services. SIMC pays a portion of this fee to the portfolio manager acting as the accounts' integration manager.

The fees payable for Integrated Managed Account Feature:

- 0.10% in addition to the Tier fees described above

SIMC may impose minimum account balances, which will typically vary between \$50,000 to \$250,000 depending upon the manager selected in the Managed Account Portfolio chosen and whether the client selects the ATM feature.

To the extent a client's assets in a Managed Account Program account are invested in SEI Funds, SIMC and its affiliates will earn fund-level fees on those assets, as set forth in the applicable Fund's prospectus, but SIMC will waive the fees set forth above on Managed Account Program assets invested in any SEI Fund.

Each SEI fund pays an advisory fee to SIMC that is based on a percentage of the portfolio's average daily net assets, as described in the mutual fund's prospectus. From such amount, SIMC pays the sub-advisor(s) to the fund. SIMC's fee is negotiable, but it typically ranges from 0.10% to 1.50% of the portfolio's average

daily net assets for its advisory services. Affiliates of SIMC provide administrative, distribution and transfer agency services to all of the portfolios within the SEI Funds, as described in the SEI Funds' registration statements. These fees and expenses are paid by the SEI Funds but ultimately are borne by each shareholder of the SEI Funds.

Clients may also pay custody fees to SEI Private Trust Company (SPTC) when SPTC has custody of their assets. These fees will vary depending on the account balance and trade activity in the account. Clients can refer to their account application for specific information on SPTC custody fees.

SIMC investment advisory fees are calculated as a percentage of the market value of the client's account assets. The fees are calculated and payable quarterly in arrears and net of any income, withholding or other taxes.

The asset-based Intrua Fee & Compensation Schedule detailed in the Wrap Fee Program section includes the fees Intrua charges for its services in connection with SEI's program.

SEI Trust Company debits the client's account on a quarterly basis for all of the above-mentioned fees and charges. The charges to the account are calculated and debited in arrears and are remitted quarterly net of any applicable account and performance reporting charges not charged to the customer.

Upon written notification, the SEI Managed Account Agreement may be terminated by either Intrua or the client. Prorated fees will be charged based on market value on the date the termination notice is received.

All fee arrangements are subject to negotiation and possible modification.

Clients receive monthly statements from SEI Trust Company indicating holdings. A quarterly report, indicating market value, cash flows, gains and losses, asset allocation, and performance as it relates to market indices, is also available if the investor elects to receive it. Annually, the client will receive a tax statement for the account.

City National Rochdale

The Wrap Program offered directly through City National Rochdale ("City National Rochdale Wrap Program") by Intrua offers continuous management of client accounts ("Account(s)") on a fully discretionary basis making all security purchase and sale decisions. Securities transactions are executed through Advisor's brokerage affiliate, RIM Securities LLC ("RIM"), a member of the Financial Industry Regulatory Authority ("FINRA"). Clients participating in the City National Rochdale Wrap Program are required to direct the use of RIM as their broker/dealer. RIM clears all of its transactions on a fully disclosed basis through Pershing LLC ("Pershing"), but separate commissions are not charged for securities transactions under the City National Rochdale Wrap Fee Program. Pershing also serves as the custodian for all client Accounts that participate in the City National Rochdale Wrap Fee Program. Pershing provides account insurance coverage through the Securities Insurance Protection Corporation ("SIPC") of up to \$500,000 including up to \$250,000 in cash. Additionally, Pershing has obtained excess account protection of up to an overall aggregate level of \$1 billion, including up to \$1.9 million in cash through certain underwriters in Lloyd's of London insurance market and other commercial insurers.

In addition to actively managing client accounts, the City National Rochdale Wrap Program offer assistance to clients in setting investment objectives, as well as determining appropriate asset allocations. A variety of investment styles may be employed, with client consultation, with a view to establishing the investment style most appropriate for the client's investment objectives. Nevertheless, there can be no guarantee that a client's objectives will be achieved.

The City National Rochdale Wrap Program also offer the following services and reports:

- a) Meetings with Advisor's Portfolio Managers;
- b) Confirmations provided by RIM through Pershing of all purchases and sales in the Account;
- c) Monthly statements provided by RIM through Pershing showing activity in the Account, securities held and month-end valuations;
- d) Detailed quarterly reports provided by City National Rochdale showing securities held and Account performance;
- e) A comprehensive year-end tax information statement (1099B, Div, Int.) provided by Pershing; and such other reports or information that Clients may reasonably request.

Advisor's fee for its services under the City National Rochdale Wrap Program is based upon the market value of the assets in the Account determined as of the close of business on the last business day of the previous calendar quarter. Fee arrangements relating to the City National Rochdale Wrap Fee Program, including the applicable fee schedule, are set forth below.

Annual Asset Value	*Advisor Fee Portion of Wrap	Annual Asset Value	**Transaction Fee Portion of Wrap
First \$750,000 to \$1,000,000	1.00%	\$750,000 to \$1,000,000	0.19%
Next \$1,000,000 to \$2,000,000	1.00%	\$1,000,000 to \$2,000,000	0.14%
Next \$2,000,000 to \$3,000,000	0.80%	\$2,000,000 to \$3,000,000	0.14%
Next \$3,000,000 to \$5,000,000	0.80%	\$3,000,000 to \$5,000,000	0.09%
Next \$5,000,000 to \$10,000,000	0.60%	\$5,000,000 to \$10,000,000	0.07%
Next \$10,000,000 and above	0.50%	\$10,000,000 and above	0.05%

*The Investment Management Fee hereof is based on a tiered schedule (cumulative). Therefore, at each level you will be charged the respective fee listed (e.g. on your first \$2 million you will be charged 1.00%, on the next \$3 million you will be charged 0.80% etc.).

**The Transaction Fee, although based on assets, is not based on a tiered schedule but fixed with respect to the aggregate assets in the Account. Therefore, if your account value is under \$1 million, you will be charged 0.19%, if your account value is \$1 million to \$2 million, you will be charged 0.14% on the entire account and so forth.

Under certain circumstances, the fees shown may be negotiated on a case-by-case basis and may be different from, but not higher than, the above schedule.

Clients who participate in this program will not be charged commissions on a transaction by transaction basis in connection with purchases and sales for their Account(s). Securities transactions are effected “net,” i.e., without transaction based commissions, and a portion of the Wrap Fee is generally considered as being in lieu of commissions. This program may cost the client more or less than if management fees and commissions were charged separately. Custody fees payable to Pershing are not separately charged to client Accounts under the City National Rochdale Wrap Fee Program. Client are responsible, however, for miscellaneous administrative fees that may be charged by Pershing (e.g. retirement account custodial fees, safekeeping fees, wire transfer fees and any other administrative fees, a list of which is available upon request). Additionally, clients who are invested in any pooled investment vehicle or mutual fund will bear the expenses of that fund. Fund expenses vary depending upon the fund selected. (See, “Types of Investments” below.)

CNR Types of Investments

In providing services under the City National Rochdale Wrap Program, City National Rochdale may invest in a variety of asset classes including large company, mid/small company, international and fixed income. Depending on the objectives of a particular client, City National Rochdale may recommend the use of various investment funds managed by City National Rochdale or its affiliates to capture potential return from specified assets classes. These funds include the several investment portfolios of the City National Rochdale Funds, an open-end investment company registered under the Investment Company Act of 1940 currently offering 14 investment funds, (the “City National Rochdale Funds”). City National Rochdale is the investment adviser for the City National Rochdale Funds and collects a management fee on each of the City National Rochdale Funds. City National Rochdale also makes available to its clients, interests in other affiliated registered investment vehicles who satisfy the suitability and eligibility requirements specified in offering documents relating to such vehicles. As of the date of this Brochure, these include City National Rochdale High Yield Alternative Strategies Master Fund, City National Rochdale High Yield Alternative Strategies Fund and City National Rochdale High Yield Alternative Strategies Fund TEI (collectively “RHYAS”) and City National Rochdale Structured Claims Fixed Income Fund (“RSCFIF”) (collectively, the “Other Registered Funds”). All of these vehicles are managed by City National Rochdale and City National Rochdale collects a management fee on the Other Registered Funds.

City National Rochdale also makes available to its clients’ interests in other investment vehicles that are not registered under the Investment Company Act, who satisfy the suitability requirements specified in offering documents relating to such vehicles. As of the date of this Brochure, these include Special Opportunities Fund and Diversified Opportunities Fund. All of the City National Rochdale Funds, together with RHYAS, RSCFIF, Special Opportunities Fund and Diversified Opportunities Fund (the “Alternative Funds”) are collectively referred to as the “Funds.” City National Rochdale may organize other investment funds in the future. City National Rochdale receives fees for services to such vehicles.

CNR General Information Regarding “Wrap fees” or “all-inclusive fees”

In establishing the Wrap Fee schedules set forth above, City National Rochdale has taken into consideration a variety of factors including costs associated with investment management services, direct communication with the Portfolio Managers, detailed client reporting, custody of client assets through Pershing, as well as trading and clearing costs for trades executed through RIM. Depending, however, upon the level of the fee charged by City National Rochdale, the amount of portfolio activity in the client's account, the value of custodial and other services which are provided under the arrangement, and other factors, the cost of participating in the City National Rochdale Wrap Program may exceed the aggregate cost of such services if they were to be separately purchased. Under the Wrap Fee Programs described above, securities transactions will be executed through RIM without commission. This may result in the receipt by the Advisor of investment advisory fees that are different than those received in connection with other investment advisory services provided by the Adviser and, in some cases, will be higher than fees paid by clients who bear their own commission costs. Similarly, fees retained by RIM may also be higher than those received under traditional commission based arrangements. This is so because RIM will receive a fee as described above regardless of the number of transactions performed during the quarter. In evaluating any wrap fee arrangement, a client should recognize that brokerage commissions or the execution terms of transactions in the client's accounts are not negotiated by City National Rochdale. Although generally the best price can be offered for listed transactions, no assurance can be given that such will continue to be the case.

City National Rochdale acquires clients in a variety of ways.

CNR Portfolio Manager Selection and Evaluation

All of the portfolio managers responsible for client Accounts that participate in the City National Rochdale Wrap Fee Program are City National Rochdale professionals. Portfolio Managers are selected to handle Accounts based on City National Rochdale's assessment of the client's individual circumstances, taking into consideration such factors as the type of client, age of the client, time horizon for investments, investment goals, cash flow needs, tax concerns and sensitivity to risk.

Clients receive regular and continuous communications concerning the activity and status of their Accounts. Clients receive trade confirmations for every security transaction that occurs as well as a monthly summary account statement showing all activity in the account during the previous month as well as the month-end market value, in each case distributed by RIM. In addition to this brokerage information, City National Rochdale provides a quarterly evaluation report that details the cost basis and current market value for each security in the portfolio and each asset class. This quarterly report also summarize gains, losses, income and expenses, and provides the time-weighted net return of the portfolio. Clients also have the ability to view their Accounts at City National Rochdale's Web site, www.cnr.com. Various other reports may also be made available through the Web site from time to time. In appropriate cases, and as directed by clients, Referring Partners may receive copies of confirms, statements, and quarterly performance reports and may also be afforded access to portfolio managers assigned to specific client Accounts.

In-person or telephonic conferences with clients are generally conducted at least annually. Clients are strongly encouraged to contact their portfolio manager directly. City National Rochdale also maintains a knowledgeable client service department with the capacity to answer a wide range of inquiries relating

to the clients' Accounts. Clients are also encouraged to notify City National Rochdale immediately, either through the client service department or by contact their portfolio manager, if there is any change in their investment objectives or financial condition.

In general, City National Rochdale hires professionals internally as portfolio managers on client accounts. City National Rochdale generally requires that portfolio managers hold an MBA (or equivalent advanced degree) and/or CFA (in most cases both) and have substantial industry experience. Portfolio managers are trained in all areas of a client's portfolio (stocks, bonds, alternatives). A critical part of the Portfolio Manager selection process is based on individual style and compatibility with the client. The performance of client portfolios is evaluated against appropriate benchmarks and Lipper averages for their specific asset class. Additionally, adherence to client established risk parameters are factors in performance expectations.

Securities positions are subject to constant re-evaluation and accounts are reviewed frequently on a not less than quarterly basis. Review of portfolio management assignments and the handling of a client Account may be triggered by any one of a number of events including, but not limited to: 1) changes in general economic or investment market conditions; 2) a change in City National Rochdale's portfolio strategy or its outlook regarding the prospects of a particular portfolio holding or the consideration of the purchase of a new portfolio holding; 3) changes in the client's investment objectives or financial condition; and/or 4) the deposit or withdrawal of funds from a client's Account. Consideration will be given to replacing a Portfolio Manager if it is determined that the client is not satisfied with the performance of the Account or level of service provided by the existing portfolio manager.

Other Aspects of City National Rochdale's Investment Advisory Business.

City National Rochdale provides investment management programs other than the City National Rochdale Wrap Fee Program. Portfolio Managers responsible for Wrap Fee Accounts are also involved in providing investment management services to Accounts that are outside of the Wrap Fee Program. Advisory programs available through City National Rochdale are described below. In managing Accounts in the City National Rochdale Wrap Fee Program and in providing services in connection with the Advisory programs noted below, City National Rochdale seeks to intelligently personalize and customize client portfolios, based upon the individual circumstances and requirements of the client and taking into consideration such factors as the type of client, age of the client, time horizon for investments, investment goals, cash flow needs, tax concerns and sensitivity to risk. Each is described in more detail in the Adviser's "Firm Brochure."

City National Rochdale provides money management services to clients with portfolios of \$1 million and above, primarily on a discretionary basis. City National Rochdale works with each client to determine their portfolio needs and limitations and designs an asset allocation and investment objective plan to meet their goals. Thereafter, City National Rochdale portfolio managers implement each plan, working directly with the client and their financial advisor, on a one-on-one basis. A typical client relationship will also have a third party financial advisor to assist the client through the implementation process and work with City National Rochdale with on-going portfolio management of the client's assets. City National Rochdale intelligently personalizes and allows for customization of client portfolios, based upon the individual circumstances and requirements of the client and taking into consideration such factors as

the type of client, age of the client, time horizon for investments, investment goals, cash flow needs, tax concerns and sensitivity to risk. This includes working with a client's already existing portfolio to build out an appropriate City National Rochdale portfolio (i.e. utilizing existing securities where appropriate), managing across multiple accounts (IRAs, trust, personal, joint, etc.), allowing clients to place restrictions on securities (industry, sector, etc.), or types of securities (options, derivatives, etc.) or investment strategies (Large Cap, International, Alternative, etc.), and managing a client's portfolio to meet a client's specific distribution needs and tax goals. To the extent the client elects to invest in pooled vehicles to implement an asset allocation program, such restrictions may not be appropriate. Except for the portion of each client's account that is invested in pooled vehicles, the account is managed separate from other clients of City National Rochdale (i.e., not commingled, securities are purchased in their personal accounts).

- **Money Management Program.** Intelligently personalized and customized portfolio implementation and management for clients that meet City National Rochdale's minimum net worth requirements (\$1M portfolio value and above across all accounts managed). Clients pay a commission for security trades in a separately managed account.
- **Galaxy Asset Allocation Program ("GAAP").** Clients electing to participate in this program will have their accounts managed by way of City National Rochdale's proprietary Galaxy Asset Allocation Program ('GAAP'). These are clients that generally do not meet the dollar threshold of the programs above (with some exceptions). GAAP enables risk profiling, target asset class allocation, standard mutual fund implementation of target asset class allocation, customization of mutual fund implementation, proposal generation, portfolio implementation based on implementation model, and portfolio management through periodic and/or event driven rebalancing. Some of the Funds are managed by City National Rochdale, which receives investment advisory fees for such services. City National Rochdale may utilize GAAP directly with its mid net worth clients for which it has entered into an investment advisory relationship directly through City National Rochdale, an affiliated adviser, or through access provided by another broker dealer or registered investment adviser that has entered into an agreement with City National Rochdale to offer GAAP on their platform. City National Rochdale charges a flat platform fee of between 25 and 35 basis points, depending on the account value, for use of this service.
- **Sub-advisory Services.** City National Rochdale also provides investment advisory services to the City National Rochdale Funds and the Alternative Funds. Where City National Rochdale acts as a sub-advisor, City National Rochdale is retained by an investment advisor who, in turn, has entered into a contract directly with the client. Under a sub-advisory arrangement, City National Rochdale may have limited contact with clients and will manage accounts according to the instructions of the investment advisor who has retained City National Rochdale to act in a sub-advisory capacity.

None of the investment advisory programs offered by City National Rochdale involve receipt of performance fees or other incentive compensation. City National Rochdale does provide investment advisory services to certain pooled investment vehicles and, in connection with such services, may receive performance compensation if certain minimum performance benchmarks are met. These arrangements do not, however result in the receipt by any City National Rochdale employee of performance or incentive compensation and, accordingly, City National Rochdale does not believe that

these arrangements give rise to any conflict of interest or offer any incentive for any of the firm's investment personnel, including the portfolio manager responsible for managing client Accounts in the City National Rochdale Wrap Fee Program to favor any vehicle over any other Account.

Each client fills out a comprehensive questionnaire and provides proof of financial means prior to opening an account with City National Rochdale. Information regarding each client's risk tolerance, investment objectives, and financial condition is documented and used to construct a customized investment portfolio for the client. As indicated above, in-person or telephonic conferences with clients are generally conducted at least annually. Clients are strongly encouraged to contact their Portfolio Manager directly and to notify City National Rochdale immediately if there is any change in their risk tolerances, investment objectives or financial condition.

Clients are strongly encouraged to contact their Portfolio Managers directly when needed. Portfolio Managers are available during normal business hours. City National Rochdale imposes no additional restriction or limitation on a client's access to their Portfolio Managers. Clients are also encouraged to notify City National Rochdale immediately, either through the client service department or by contacting their portfolio manager, if there is any change in their investment objectives, risk tolerances or financial condition.

Upon written notification, the SEI Managed Account Agreement may be terminated by either Intrua or the client. Prorated fees will be charged based on market value on the date the termination notice is received.

Clients receive monthly statements from the CNR custodian indicating holdings. A quarterly report, indicating market value, cash flows, gains and losses, asset allocation, and performance as it relates to market indices, is also available if the investor elects to receive it. Annually, the client will receive a tax statement for the account.

Item 5 – Account Requirements and Types of Clients

We require an initial minimum account size opening balance of \$15,000. The account size may be negotiable based upon the individual circumstances. Participation in the wrap fee program generally is initiated by submitting a completed account application, portfolio management agreement, and questionnaire.

The Adviser provides portfolio management services to individuals, high net worth individuals, trusts, estates, corporate pension and profit-sharing plans, charitable organizations, trusts, foundations, endowments, corporations, trusts, small businesses and churches.

Item 6 – Portfolio Manager Selection and Evaluation

Portfolio Managers

Intrua serves as the portfolio manager for all Client accounts in the wrap fee program. We do not utilize outside portfolio managers for the wrap program sponsored by Intrua except for those under the third party managed account programs. All client accounts are managed in-house by Intrua and IARs of Intrua. The portfolio manager's background information can be found in the Form ADV Part 2B Brochure Supplement attached.

Advisory Business

We provide various asset management, financial planning, and retirement plan advisory services. Our focus is on helping you develop and execute plans that are designed to build and preserve your wealth.

With respect to the wrap program, the Client has the ability to impose reasonable restrictions on the management of your account, including the ability to instruct us not to purchase certain mutual funds, stocks or other securities. These restrictions may be a specific company security, industry sector, asset class, or any other restriction requested.

If such investment restrictions are implemented, the Client will experience a different investment return than what will be realized by the particular model itself. Such performance may be better or worse than the particular model. For these reasons, if a Client wishes to make a request concerning restrictions based on specific securities, it may be more appropriate for the Client to participate in other portfolio management programs. It should be noted, any standardized reports of model performance will not reflect the performance of the particular model with restrictions applied. However, performance reports of the Client's account will accurately reflect the Client's actual account performance with restrictions.

Performance-Based Fees and Side-by-Side Management

The Adviser does not charge any performance-based fees. These are fees based on a share of capital gains on or capital appreciation of the assets of a Client. The Adviser does not perform side-by-side management.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

The Independent Registered Investment Advisors of Intrua Financial use a number of different relevant analyses and/or strategies as part of our overall investment management discipline; the implementation of these analyses as part of our investment advisory services to you may include any, all or a combination of the following:

Fundamental Analysis

Fundamental analysis is a technique that attempts to determine a security's value by focusing on the underlying factors that affect a company's actual business and its future prospects. Fundamental analysis is about using real data to evaluate a security's value. It refers to the analysis of the economic well-being of a financial entity as opposed to only its price movements.

The end goal of performing fundamental analysis is to produce a value that we can compare with the security's current price, with the aim of figuring out what sort of position to take with that security (underpriced = buy, overpriced = sell or short).

Modern Portfolio Theory (MPT)

We use Modern Portfolio Theory to help select the funds we use in your account.

Modern portfolio theory tries to understand the market as a whole, rather than looking for what makes each investment opportunity unique. Investments are described statistically, in terms of their expected long-term return rate and their expected short-term volatility. The volatility is equated with "risk," measuring how much worse than average an investment's bad years are likely to be. The end goal is to identify your acceptable level of risk tolerance, and then to find a portfolio with the maximum expected return for that level of risk.

Technical Analysis

Technical Analysis is a technique that attempts to determine a security's value by developing models and trading rules based upon price and volume transformation. Technical analysis assumes that a market's price reflects all relevant information so the analysis focuses on the history of a security's trading behavior rather than external drivers such as economic, fundamental and news events. The practice of technical analysis incorporates the importance of understanding how market participants perceive and act upon relevant information rather than focusing on the information itself. Ultimately, technical analysts develop trading models and rules by evaluating factors such as market trends, market participant behaviors, supply and demand and pricing patterns and correlations.

As with other types of analysis, the predictive nature of technical analysis can vary greatly; models and rules are often modified and updated as new patterns and behaviors develop. Past performance is not an indicator of future return.

Targeted Asset Allocation

We combine [relevant analyses] to determine asset allocation strategies. Six targeted asset allocation model portfolios covering everything from conservative income to very aggressive growth oriented approaches have been compiled by us. We will assign you a targeted portfolio that meets your goals and time horizon, while addressing the level of risk you are comfortable assuming. The strategic model portfolio allocation remains constant; your specific portfolio model may change infrequently to reflect shifts in your risk tolerance and goals. We screen and select funds and securities to be added to or removed from the model portfolio on a regular basis. Rebalancing can occur after a move in the market of 15% or more within any year but at least once per year based on the annual review of your financial situation.

Cyclical Analysis

While we do not attempt to time the market, we may use cyclical analysis in conjunction with other strategies to help determine if shifts are required in your investment strategies depending upon long and short-term trends in financial markets and the performance of the overall national and global economy.

Investment Strategies

In order to perform this analysis, we use many resources, such as:

- Morningstar
- Lowry Research
- Dorsey Wright
- Financial newspapers and magazines (e.g. Wall Street Journal, Forbes, etc.)
- Annual reports, prospectuses, filings
- Company press releases and websites

The investment strategies we use to implement any investment advice given to you include, but are not limited to:

- Long term purchases -securities held at least a year
- Short term purchases - securities sold within a year
- Trading -securities sold within 30 days
- Short sales
- Margin Transactions
- Option writing, including covered options, uncovered options or spreading strategies.

Risk of Loss

We cannot guarantee our analysis methods will yield a return. In fact, a loss of principal is always a risk. Investing in securities involves a risk of loss that you should be prepared to bear. You need to understand that investment decisions made for your account by us are subject to various market, currency, economic, political and business risks. The investment decisions we make for you will not always be profitable nor can we guarantee any level of performance.

Voting Client Securities

As a matter of firm policy and practice, we do not have any authority to and does not vote proxies on behalf of Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in your portfolios. We are authorized to instruct the custodian to forward you copies of all proxies and shareholder communications relating to your account assets. Further, the Adviser will not be required to take any action or render any advice with respect to any securities held in the Account, which are named in or subject to class action lawsuits. The Adviser will, however, forward to the Client any information the Firm receives regarding class action legal matters involving any security held in the Account and discuss such information if the Client so desires.

Item 7 – Client Information Provided to Portfolio Managers

The Adviser has access to all Client information obtained by the Adviser with respect to the particular Client accounts that they manage. The Adviser does not provide Client information to any other portfolio managers.

Item 8 – Client Contact with Portfolio Managers

The primary point of contact for Clients with respect to this wrap fee program is [IARs name]. Clients are always free to directly contact [IARs name] with any questions or concerns they have about their portfolios or other matters.

Item 9 – Additional Information

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management. We do not have any information to disclose concerning Intrua or any of our IARs. We adhere to high ethical standards for all IARs and associates. We strive to do what is in your best interests.

Other Financial Industry Activities and Affiliations

Intrua is not registered as a broker-dealer, nor does it have any pending application to register. All of Intrua's investment adviser representatives are registered as a representative of LPL Financial (LPL).

Intrua and its management persons are not registering as a commodity pool operator, futures commission merchant, or commodity trading advisor, nor do they have any pending application to register.

Other Financial Industry Affiliations

The IARs of Intrua have the following outside business activities and/or affiliations to disclose.

As stated earlier, some of our IARs are registered representatives of LPL. They may recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services.

Alan Hawkins may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Andrew Keller may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Calvin E. Lee, Jr. may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 10% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us. This business may be done through Calvin E. Lee's doing business as Lee Financial Services. He also has a doing business as in the name of BraxLee Financial/Lee.

Carl A. Caito may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 20% of his time or less. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Ronald Sauvageau may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 10% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Thomas Williams may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 15% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Robert White may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 5% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Dane Byers may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Dean Wolpert may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Mr. Wolpert's securities & insurance sales may be conducted under his doing business as Wolpert Financial Group, Inc.

Graham Hartley may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Graham Hartley is the owner of The Hartley Group, LLC, which was formed for tax and investment related activity. Graham Hartley spends more than 50% of his time conducting this activity.

James Hawryluk may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 20% of his time or less. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Kirby Haines may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Mr. Haines has 1% interest in the following real estate rentals, Northlake Manor Apartments-Humble, TX, Falls of Maplewood Apartments-Houston, TX, Green Meadow Apartments-Houston, TX, Midtown Grove Apartments,-Houston, TX and Deerbrook Gardens Apartments-Humble, TX. He spends less than 1% of his time in this role.

Mark B. Magee may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than

1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Robert Bradford, CFP® may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Scott Perry, CFP® may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Terry Lee Whitney, Jr. may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Code of Ethics, Participation or Interest in Client Accounts and Personal Trading

General Information

We have adopted a Code of Ethics for all supervised persons of the firm describing its high standards of business conduct, and fiduciary duty to you, our client. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts, the reporting of certain gifts and business entertainment items, and personal securities trading procedures. All of our supervised persons must acknowledge the terms of the Code of Ethics annually, or as amended.

Participation or Interest in Client Accounts

We may recommend securities to you that we have purchased for our own accounts. We may trade securities in our account that we have recommended to you as long as we place our orders after your orders. This policy is meant to prevent us from benefiting as a result of transactions placed on behalf of advisory accounts.

The following acts are prohibited:

- Employing any device, scheme or artifice to defraud
- Making any untrue statement of a material fact

- Omitting to state a material fact necessary in order to make a statement, in light of the circumstances under which it is made, not misleading
- Engaging in any fraudulent or deceitful act, practice or course of business
- Engaging in any manipulative practices
- Participating in client accounts

Clients and prospective clients may request a copy of the firm's Code of Ethics by contacting the Chief Compliance Officer.

Personal Trading

We may recommend securities to you that we will purchase for our own accounts. We may trade securities in our account that we have recommended to you as long as we place our orders after your orders. This policy is meant to prevent us from benefiting as a result of transactions placed on behalf of advisory accounts.

Certain affiliated accounts may trade in the same securities with your accounts on an aggregated basis when consistent with our obligation of best execution. When trades are aggregated, all parties will share the costs in proportion to their investment. We will retain records of the trade Order (specifying each participating account) and its allocation. Completed Orders will be allocated as specified in the initial trade order. Partially filled Orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

We have established the following restrictions in order to ensure our fiduciary responsibilities regarding insider trading are met:

- No securities for our personal portfolio(s) shall be bought or sold where this decision is substantially derived, in whole or in part, from the role of IAR(s) of Intrua, unless the information is also available to the investing public on reasonable inquiry. In no case, shall we put our own interests ahead of yours.

Intrua Financial has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of "Access Persons". The policy requires that an Access Person of the firm provide the Chief Compliance Officer or his/her designee with a written report of their current securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer or his/her designee with a written report of the Access Person's current securities holdings at least once each twelve (12) month period thereafter on a date the Adviser selects; provided, however that at any time that the Adviser has only one Access Person, he or she shall not be required to submit any securities report described above.

Conflicts of Interest

Intrua Financial representatives may employ the same strategy for personal investment account as they do for clients. However, orders will not be placed in a way to benefit from the purchase or sale of a security.

We act in a fiduciary capacity. If a conflict of interest arises between us and you, we shall make every effort to resolve the conflict in your favor. Conflicts of interest may also arise in the allocation of

investment opportunities among the accounts that we advise. We will seek to allocate investment opportunities according to what we believe is appropriate for each account. We strive to do what is equitable and in the best interests of all the accounts we advise.

Review of Accounts

Reviews will be conducted at least annually or as agreed to by us. Reviews will be conducted by the Investment Advisor of record or by our Chief Compliance Officer or his/her designee. You may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. Generally, we will monitor for changes and shifts in the economy, changes to the management and structure of a mutual fund or company in which client assets are invested, and market shifts and corrections.

Reports

You will be provided with account statements reflecting the transactions occurring in the account on at least a quarterly basis. These statements will be written or electronic depending upon what you selected when you opened the account. You will be provided with paper confirmations for each securities transaction executed in the account. You are obligated to notify us of any discrepancies in the account(s) or any concerns you have about the account(s).

Client Referrals and Other Compensation

We do not receive any economic benefit from someone who is not a client for providing investment advice or other advisory services to our clients nor do we directly or indirectly pay any compensation to another person if they refer clients to us.

Financial Information

We do not solicit fees of more than \$500 (\$1200 for SEC), per client, six months or more in advance. We are required to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that would impair our ability to meet any contractual and fiduciary commitments to you, our client. We have not been the subject of any bankruptcy proceedings.

Part 2B of Form ADV: Brochure Supplement



Alan Hawkins

October 12, 2016

Intrua Financial
1502 Augusta Dr., Ste. 400
Houston, TX 77057
713-355-9910
www.intrua.com

This brochure supplement provides information about Alan Hawkins that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Alan Hawkins is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Alan Matthew Hawkins

Year of Birth: 1959

Education

Bachelor of Arts

2004

Texas Tech University, Lubbock, Texas

Business History

October 2015 – Present Investment Adviser Representative at Intrua Financial

January 2011 – Present Registered Representative at LPL Financial

January 2004 – January 2011 Registered Representative at Terra Securities Corporation

Item 3 - Disciplinary Information

Neither Intrua nor Alan Hawkins has any disciplinary history to disclose.

Item 4 - Other Business Activities

Some of our advisors are registered representatives of LPL Financial. They make recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Alan Hawkins spends approximately 120 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Alan Hawkins may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Alan Hawkins may receive additional compensation from sales of securities products.

While Alan Hawkins endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving additional compensation creates a conflict of interest, and may affect Alan Hawkins's judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended securities from other registered representatives not affiliated with us.

Alan Hawkins may receive additional compensation from sales of insurance products. Alan Hawkins may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that he recommends.

While Alan Hawkins endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect his judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Alan Hawkins is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Andrew Keller

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Andrew Keller that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Keller is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Andrew Clifton Keller

Year of Birth: 1976

Education

University of North Dakota, Grand Forks, North Dakota 1999

Business History

October 2015 – Present CCO and Managing Member at Intrua

July 2003 – Present Registered Representative at LPL Financial

Item 3 - Disciplinary Information

Neither Intrua nor Andrew Keller has any disciplinary history to disclose.

Item 4 - Other Business Activities

Some of our advisors are registered representatives of LPL Financial. They make recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Andrew Keller spends approximately 120 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Andrew Keller may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Andrew Keller may receive additional compensation from sales of securities products.

While Andrew Keller endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving additional compensation creates a conflict of interest, and may affect Andrew Keller's judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended securities from other registered representatives not affiliated with us.

Andrew Keller may receive additional compensation from sales of insurance products. Andrew Keller may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that he recommends.

While Andrew Keller endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect his judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

In the course of his supervisory duties as CCO, Andrew Keller will periodically review advisory accounts, correspondence, financial plans, and advisory activities. Please contact him at 713-355-9910 with questions regarding supervision.



Calvin E. Lee Jr.

October 12, 2016

Intrua Financial

5000 Plaza on the Lake, Suite 125

Austin, TX 78746

512-256-3430

www.intrua.com

This brochure supplement provides information about Calvin E. Lee Jr. that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Calvin E. Lee Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Calvin Edrix Lee, Jr.

Year of Birth: 1955

Education

B.A. in Business

1978

Texas A&M University, College Station, TX

Business History

February 2016 – Present

Investment Adviser Representative at Intrua Financial

August 2001 – Present

Registered Representative at LPL Financial

August 1998 – September 2001

Registered Representative SII Investments, Inc.

March 1995 – August 1998

Registered Representative at SunAmerica Securities, Inc.

Item 3 - Disciplinary Information

There is no disciplinary information to report.

Item 4 - Other Business Activities

Mr. Lee is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Calvin E. Lee, Jr. spends approximately 160 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Calvin E. Lee, Jr. may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 10% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us. This business may be done through Calvin E. Lee's doing business as Lee Financial Services. He also has a doing business as in the name of BraxLee Financial/Lee.

Item 5 - Additional Compensation

Calvin E. Lee, Jr. may receive additional compensation from sales of securities products.

Calvin E. Lee, Jr. may receive additional compensation from sales of insurance products. Calvin E. Lee, Jr. may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

While Calvin E. Lee, Jr. endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Calvin E. Lee, Jr. is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Carl A. Caito

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Carl Caito that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Carl Caito is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Carl Anthony Caito

Year of Birth: 1942

Education

MBA, *Thunderbird School of Global Management*

B.A. in History & International Management, *Colby College*, 1963

Business History

January 2016 – Present	Investment Adviser Representative at Intrua Financial
September 2014 – Present	Registered Representative at LPL Financial
January 1995 - September 2014	Registered Representative Cetera Advisor Network, LLC
June 1993 - June 1995	Registered Representative at Mimlic Sales Corporation

Item 3 - Disciplinary Information

On May 7, 2010 Financial Network Investment Corporation/Cetera Advisor Network received a customer complaint against Mr. Caito. The customer claimed breach of fiduciary duty because her representative did not properly advise her with respect to her community property rights. The complaint was settled December 10, 2010 in the amount of \$10,000.

The Respondents do not admit or deny any wrongdoing and the settlement does not establish wrongdoing or liability for the purposes of any other proceeding. The firm determined to settle the claim in order to avoid protracted litigation expenses.

Item 4 - Other Business Activities

Mr. Caito is a registered representative of LPL Financial. He may recommend securities products that will pay them a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Carl A. Caito spends approximately 120 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times.

Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Carl A. Caito may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 20% of his time or less. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Carl A. Caito may receive additional compensation from sales of securities products.

Carl A. Caito may receive additional compensation from sales of insurance products. Carl A. Caito may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

While Carl A. Caito's endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Carl A. Caito is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Ronald Sauvageau

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Ronald Sauvageau that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Ronald Sauvageau is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Ronald Allen Sauvageau Year of Birth: 1972

Education

Bachelor of Science in Applied Economics 2007

University of Minnesota, Minneapolis, MN

Designations

CFP® 2004 (License #087307)

College of Financial Planning, Denver, CO

CRPC 2007

College of Financial Planning, Denver, CO

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).

Educational Requirements: Complete an advanced college level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). The CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination Type: Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Ethics: Agree to be bound by the CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. CFP® professionals who fail to comply with the standards and requirements below may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Continuing Education/Experience Requirements: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct to maintain competence and keep up with developments in the financial planning field.

Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

Chartered Retirement Planning Counselor (CRPC)

Designation: Chartered Retirement Planning Counselor (CRPC). Issuing Organization: College for Financial Planning. Prerequisites/Experience Required: None. Educational Requirements: Self-study course (11 modules requiring 90-100 hours). Continuing Education: 16 hours every 2 years.

Business History

October 2015 – Present	Investment Adviser Representative at Intrua Financial
June 2009 – Present	Registered Representative at LPL Financial
September 2003 – June 2009	Senior Financial Advisor at Merrill Lynch, Pierce, Fenner & Smith Incorporated
December 2000 – September 2003	Financial Advisor at Morgan Stanley

Item 3 - Disciplinary Information

Neither Intrua nor Ronald Sauvageau has any disciplinary history to disclose.

Item 4 - Other Business Activities

Some of our advisors are registered representatives of LPL Financial. They make recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Ronald Sauvageau spends approximately 120 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Ronald Sauvageau may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 10% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Ronald Sauvageau may receive additional compensation from sales of securities products.

While Ronald Sauvageau endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving additional compensation creates a conflict of interest, and may affect Ronald Sauvageau's judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended securities from other registered representatives not affiliated with us.

Ronald Sauvageau may receive additional compensation from sales of insurance products. Ronald Sauvageau may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that he recommends.

While Ronald Sauvageau endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect his judgment when making recommendations. We require that all Advisors disclose this conflict of

interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Ronald Sauvageau is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Thomas Williams

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Thomas Williams that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Williams is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Thomas Paul Williams

Year of Birth: 1947

Education

Bachelor of Arts

1969

Wake Forest University

Designations

CLU[®] 1977

American College, Bryn Mawr, PA

ChFC[®] 1983

American College, Bryn Mawr, PA

Chartered Life Underwriter (CLU[®])

Issuing Organization: The American College

Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation

Educational Requirements: 5 core and 3 elective courses

Examination Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 hours every 2 years

Chartered Financial Consultant (ChFC[®])

Issuing Organization: The American College

Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation

Educational Requirements: 6 core and 2 elective courses

Examination Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 hours every 2 years

Business History

October 2015 – Present	Investment Adviser Representative at Intrua Financial
October 2003 – Present	Registered Representative at LPL Financial

Item 3 - Disciplinary Information

Neither Intrua nor Thomas Williams has any disciplinary history to disclose.

Item 4 - Other Business Activities

Some of our advisors are registered representatives of LPL Financial. They make recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Thomas Williams spends approximately 120 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all

Thomas Williams may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 15% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Thomas Williams may receive additional compensation from sales of securities products.

While Thomas Williams endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving additional compensation creates a conflict of interest, and may affect Thomas Williams's judgment when making recommendations. We require that all Advisors disclose this

conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended securities from other registered representatives not affiliated with us.

Thomas Williams may receive additional compensation from sales of insurance products. Thomas Williams may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that he recommends.

While Thomas Williams endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect his judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Thomas Williams is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Robert D. White

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Robert White that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert White is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Robert Dale White

Year of Birth: 1957

Education

Bachelor of Business Administration

1979

Sam Houston State University

Designations

ChFC® 2005

American College, Bryn Mawr, PA

Chartered Financial Consultant (ChFC®)

Issuing Organization: The American College

Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation

Educational Requirements: 6 core and 2 elective courses

Examination Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 hours every 2 years

Business History

October 2015 – Present Investment Advisor Representative at Intrua Financial

September 2000 – Present Registered Representative at Linsco Private Ledger Corporation

Item 3 - Disciplinary Information

Neither Intrua nor Robert White has any disciplinary history to disclose.

Item 4 - Other Business Activities

Some of our advisors are registered representatives of LPL Financial. They make recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Robert White spends approximately 120 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Robert White may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 5% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Robert White may receive additional compensation from sales of securities products.

While Robert White endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving additional compensation creates a conflict of interest, and may affect Robert White's judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended securities from other registered representatives not affiliated with us.

Robert White may receive additional compensation from sales of insurance products. Robert White may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that he recommends.

While Robert White endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect his judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Robert White is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Dane Byers

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Dane Byers that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Dane Byers is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Dane Eric Byers

Year of Birth: 1973

Education

B.B.A. in Finance

1998

Texas A&M University, College Station, TX

Business History

February 2016 – Present

Investment Adviser Representative at Intrua Financial

June 2015 – Present

Registered Representative at LPL Financial

August 2009 – June 2015

Investment Adviser Representative & Registered Representative at Southwest Securities, Inc.

June 2003 – August 2009

Investment Adviser Representative & Registered Representative at UBS Financial Services, Inc.

Item 3 - Disciplinary Information

Neither Intrua nor Dane Byers has any disciplinary history to disclose.

Item 4 - Other Business Activities

Mr. Byers is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Dane Byers spends approximately 160 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission

they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Dane Byers may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Dane Byers may receive additional compensation from sales of securities products.

Dane Byers may receive additional compensation from sales of insurance products. Mr. Byers may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Dane Byers' endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Dane Byers is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Dean Wolpert

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Dean Wolpert that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Dean Wolpert is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Dean Andrew Wolpert

Year of Birth: 1960

Education

B.B.A. in Marketing

1983

Texas A&M University, College Station, TX

Business History

February 2016 – Present

Investment Adviser Representative at Intrua Financial

April 2010 – Present

Registered Representative at LPL Financial

August 1996 – April 2010

Personal Investment Officer & Registered Representative at Compass Brokerage

Item 3 - Disciplinary Information

Neither Intrua nor Dean Wolpert has any disciplinary history to disclose.

Item 4 - Other Business Activities

Mr. Wolpert is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Dean Wolpert spends approximately 160 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Dean Wolpert may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Mr. Wolpert's securities & insurance sales may be conducted under his doing business as Wolpert Financial Group, Inc.

Item 5 - Additional Compensation

Dean Wolpert may receive additional compensation from sales of securities products.

Dean Wolpert may receive additional compensation from sales of insurance products. Mr. Wolpert may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Dean Wolpert's endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Dean Wolpert is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Graham Hartley, CFP®

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Graham Hartley that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Graham Hartley is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Graham Chambers Hartley

Year of Birth: 1972

Education

B.A. in Communications

1995

Southern Methodist University, Dallas, TX

Designations

CFP® College of Financial Planning, Denver, CO

Certified Financial Planner (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).

Educational Requirements: Complete an advanced college level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). The CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination Type: Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Ethics: Agree to be bound by the CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. CFP® professionals who fail to comply

with the standards and requirements below may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Continuing Education/Experience Requirements: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct to maintain competence and keep up with developments in the financial planning field.

Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

Business History

February 2016 – Present	Investment Adviser Representative at Intrua Financial
June 2009 – Present	Registered Representative at LPL Financial
May 2008 – June 2009	Self Employed-Consultant
June 2005 – May 2008	Advisory Representative at AIM Private Asset Management

Item 3 - Disciplinary Information

Neither Intrua nor Graham Hartley has any disciplinary history to disclose.

Item 4 - Other Business Activities

Mr. Hartley is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Graham Hartley spends approximately 100 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Graham Hartley may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Graham Hartley is the owner of The Hartley Group, LLC, which was formed for tax and investment related activity. Graham Hartley spends more than 50% of his time conducting this activity.

Item 5 - Additional Compensation

Graham Hartley may receive additional compensation from sales of securities products.

Graham Hartley may receive additional compensation from sales of insurance products. Graham Hartley may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Graham Hartley's endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Graham Hartley is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



James Bryant Hawryluk

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

16545 Southwest Freeway, Ste. 175

Sugar Land, TX 77479

281-491-2800

www.intrua.com

This brochure supplement provides information about James Hawryluk that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about James Hawryluk is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: James Bryant Hawryluk

Year of Birth: 1966

Education

Individuals associated with this firm must meet certain standards set forth by the firm. James Hawryluk has no formal education after high school. Generally, this firm requires associated persons to have a college degree or a minimum four years related experience, have displayed a high degree of integrity in previous business background, have high standards of moral and ethics and be committed to providing quality investment advice.

Professional Licenses

Series 7 – General Securities Representative Exam (Stockbroker)

To obtain the Series 7 an initial qualifying exam administered by the Financial Industry Regulatory Authority (FINRA) must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 8 – General Securities Sales Supervisor, Branch Office Manager (NYSE)

To obtain the Series 8 an initial qualifying exam administered by the Financial Industry Regulatory Authority (FINRA) must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 9 – NYSE General Securities Sales Supervisor Exam, Options

To obtain the Series 9 an initial qualifying exam administered by the Financial Industry Regulatory Authority (FINRA) must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 24 – General Securities Principal Exam

To obtain the Series 24 an initial qualifying exam administered by the Financial Industry Regulatory Authority (FINRA) must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 63 – Uniform Securities Agent State Law Exam

To obtain the Series 63 an initial qualifying exam administered by the Financial Industry Regulatory Authority (FINRA) must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 65 – Uniform Registered Investment Advisor Law Exam (RIA)

To obtain the Series 65 an initial qualifying exam administered by the Financial Industry Regulatory Authority (FINRA) must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Professional Designations

Accredited Investment Fiduciary (AIF)

Designation Accredited Investment Fiduciary

Designation Status Currently offered and recognized by the issuing organization

Acronym AIF

Issuing Organization Center for Fiduciary Studies

Prerequisites/Experience Required

Candidate must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development.

Educational Requirements Candidate must complete one of the following:

Web-based program

Capstone program

Examination Type Final certification exam, proctored closed book

Continuing Education/Experience Requirements 6 hours per year

Certified 401k Professional C(k)P®

Designation Certified 401k Professional

Designation Status Currently offered and recognized by the issuing organization

Acronym C(k)P®

Issuing Organization The Retirement Advisor University at UCLA Anderson School of Executive Education (TRAU)

Prerequisites/Experience Required

Candidate must meet the following requirements:

3 years experience in financial services

10 defined contribution plans under management

\$30,000,000 in assets under management

Educational Requirements Approximately 142 hours of coursework

Examination Type Final exam for each course, online Mastery Curriculum Exam, online Candidate Designation Exam, online and proctored

Continuing Education/Experience Requirements 24 hours every 2 years

Business History

December 2015 – Present	Investment Adviser Representative at Intrua Financial
January 2009 – December 2015	Registered Representative, OSJ, and Investment Adviser Representative at Sage Point Financial, Inc.
October 2008 – January 2009	Registered Representative, OSJ, and Investment Adviser Representative at AIG Financial Advisors Inc.
August 2005 – October 2008	Registered Representative, OSJ, and Investment Adviser Representative at American General Securities Inc.
January 2002 – August 2005	Branch Manager, Registered Representative and Investment Advisor Representative at Oppenheimer & Co. Inc. (Formerly Josephthal & Co.)
June 1994 – January 2002	Branch Manager, Registered Representative at Josephthal & Co. Inc. (Acquired certain assets of F.N. Wolf)
November 1990 – June 1994	Assistant Branch Manager, Registered Representative at F.N. Wolf & Co.
February 1990 – August 1990	Registered Representative at W.H. Newbold & Son/Hopper Soliday & Co.
August 1988 – January 1990	Registered Representative at J.T. Moran & Co.
February 1987 – August 1998	Registered Representative at Philips, Appel, & Walden Inc.

Item 3 - Disciplinary Information

Neither Intrua nor James Hawryluk has any disciplinary history to disclose.

Item 4 - Other Business Activities

Some of our advisors are registered representatives of LPL Financial. They make recommend securities products that will pay them a commission through their broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. James Hawryluk spends approximately 120 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

James Hawryluk may recommend insurance products and may also, as independent insurance agents, sell those recommended insurance products to Clients. The sale of these products accounts for approximately 20% of his time or less. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisors earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

James Hawryluk may receive additional compensation from sales of securities products.

James Hawryluk may receive additional compensation from sales of insurance products. James Hawryluk may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that he recommends.

While James Hawryluk endeavors at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

James Hawryluk is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Kirby Haines

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Kirby Haines that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Kirby is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Kirby E. Haines

Year of Birth: 1984

Education

Associate in Arts

2006

Houston Community College, Houston, TX

Business History

February 2016 – Present

Investment Adviser Representative at Intrua Financial

June 2015 – Present

Registered Representative at LPL Financial

May 2007 – June 2015

Registered Representative at Southwest Securities, Inc.

March 2001– May 2007

Client Services Associate at UBS Financial Services, Inc.

Item 3 - Disciplinary Information

On October 08, 2009 Southwest Securities, Inc. received an oral customer complaint against Mr. Haines. The customer claimed that illiquid securities were placed in their managed account. The complaint was settled January 21, 2010 in the amount of \$140,025.88 with Mr. Haines individually contributing \$32,220.03 of that amount.

Item 4 - Other Business Activities

Kirby Haines is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Kirby Haines spends approximately 160 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times.

Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Kirby Haines may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Mr. Haines has 1% interest in the following real estate rentals, Northlake Manor Apartments-Humble, TX, Falls of Maplewood Apartments-Houston, TX, Green Meadow Apartments-Houston, TX, Midtown Grove Apartments,-Houston, TX and Deerbrook Gardens Apartments-Humble, TX. He spends less than 1% of his time in this role.

Item 5 - Additional Compensation

Kirby Haines may receive additional compensation from sales of securities products.

Kirby Haines may receive additional compensation from sales of insurance products. Mr. Haines may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Kirby Haines may receive additional compensation from real estate rentals.

Kirby Haines' endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Kirby Haines is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Mark B. Magee

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

2402 College Hills BLVD, Building 2

San Angelo, TX 76904

www.intrua.com

This brochure supplement provides information about Mark Magee that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Magee is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Mark Blue Magee

Year of Birth: 1960

Education

B.A. in Liberal Arts

1983

Texas State University, San Marcos, TX

Business History

March 2016 – Present

Investment Adviser Representative at Intrua Financial

March 2016 – Present

Registered Representative at LPL Financial

October 2013 – March 2016

Financial Advisor & Registered Representative at UBS Financial Services, Inc.

November 2005- October 2013

Financial Advisor & Registered Representative at Edward Jones

Item 3 - Disciplinary Information

Neither Intrua nor Mark B. Magee has any disciplinary history to disclose.

Item 4 - Other Business Activities

Mr. Magee is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Mark B. Magee spends approximately 160 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission

they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Mark B. Magee may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Mark B. Magee may receive additional compensation from sales of securities products.

Mark B. Magee may receive additional compensation from sales of insurance products. Mr. Magee may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Mark B. Magee's endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Mark B. Magee is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Robert Bradford, CFP®

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Robert Bradford that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Bradford is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Robert Andrew Bradford

Year of Birth: 1977

Education

Mississippi State University, Starkville, MS

1999

Designations

CFP® College of Financial Planning, Denver, CO

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Prerequisites/Experience: Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).

Educational Requirements: Complete an advanced college level course of study addressing the financial planning subject areas that the CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). The CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination Type: Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Ethics: Agree to be bound by the CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals. CFP® professionals who fail to comply with the standards and requirements below may be subject to the CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Continuing Education/Experience Requirements: Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct to maintain competence and keep up with developments in the financial planning field.

Ethics: Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

Business History

February 2016 – Present	Investment Adviser Representative at Intrua Financial
August 2015 – Present	Registered Representative at LPL Financial
September 2011 – August 2015	Registered Representative at Lucia Securities, LLC
April 2010 – August 2015	Investment Adviser Representative at RJL Wealth Mgmt, LLC
November 2007 – December 2011	Registered Representative at First Allied Securities, Inc.
September 2007 – October 2010	Wealth Manager at Raymond J. Lucia Companies, Inc.
January 2005 – September 2007	Investment Adviser Representative at WFG Advisors, LP

Item 3 - Disciplinary Information

Neither Intrua nor Robert Bradford, CFP® has any disciplinary history to disclose.

Item 4 - Other Business Activities

Robert Bradford, CFP® is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Robert Bradford, CFP® spends approximately 160 hours per month in this role. We require that all

Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Robert Bradford, CFP® may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Robert Bradford, CFP® may receive additional compensation from sales of securities products.

Robert Bradford, CFP® may receive additional compensation from sales of insurance products. Mr. Bradford may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Robert Bradford's, CFP® endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Robert Bradford, CFP® is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Scott Perry, CFP®

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Scott Perry that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott Perry is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: William Scott Perry Year of Birth: 1969

Education

Texas A&M University, College Station, TX 1991

Designations

CFP® College of Financial Planning, Denver, CO

Certified Financial Planner (CFP®)

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AAMS® Accredited Asset Management Specialist

The College for Financial Planning awards the AAMS® designation to applicants who complete the self-study program requiring 100-120 hours of study, pass a closed book proctored exam and comply with the Code of Ethics. The curriculum includes the following topics:

The Asset Management Process

Investors, Policy & Change

Risk, Return, & Investment Performance

Asset Allocation & Selection

Investment Strategies

Taxation of Investment Products

Investment Opportunities for an Individual's Retirement

Investment Considerations for Small-Business Owners

Deferred Compensation & Other Benefit Plans for Key Executives

Insurance Products for Investment Clients

Estate Planning for Investment Clients

Regulatory & Ethical Issues for the Investment Professional

Continued use of the AAMS® designation is subject to ongoing renewal requirements including completing 16 hours of continuing education every two years; reaffirming to commitment to the Standards of Professional Conduct; and paying a biennial renewal fee.

Business History

February 2016 – Present Investment Adviser Representative at Intrua Financial

August 2009 – Present Registered Representative at LPL Financial

January 2008 – August 2009

Registered Representative at Wells Fargo Advisors, LLC

October 2004– January 2008

Financial Consultant & Registered Representative at A.G. Edwards & Sons, Inc.

Item 3 - Disciplinary Information

Neither Intrua nor Scott Perry, CFP® has any disciplinary history to disclose.

Item 4 - Other Business Activities

Scott Perry, CFP® is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Scott Perry, CFP® spends approximately 160 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Scott Perry, CFP® may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Scott Perry, CFP® may receive additional compensation from sales of securities products.

Scott Perry, CFP® may receive additional compensation from sales of insurance products. Mr. Perry may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Scott Perry's, CFP® endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Scott Perry, CFP® is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Terry Lee Whitney, Jr.

October 12, 2016

Intrua Financial

1502 Augusta Dr., Ste. 400

Houston, TX 77057

713-355-9910

www.intrua.com

This brochure supplement provides information about Terry Whitney that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-355-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement.

Additional information about Terry Whitney is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Terry Lee Whitney, Jr.

Year of Birth: 1969

Education

B.S. in Finance

1992

San Diego State University, San Diego, CA

Designations

AIF® Accredited Investment Fiduciary

Designation Accredited Investment Fiduciary®

Designation Status Currently offered and recognized by the issuing organization

Acronym AIF®

Issuing Organization Center of Fiduciary Studies, LLC (a Fiduciary360 (fi360) company)

Prerequisites/Experience Required

To receive the AIF® designation, individuals must meet an experience requirement, complete an application, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics and Conduct Standards.

Educational Requirements Candidate must complete one of the following:

Web-based program

Capstone program

Examination Type Final certification exam, proctored closed book

Continuing Education/Experience Requirements

In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF® Code of Ethics, remain in good standing with Conduct Standards and complete six hours of continuing education credits.

Business History

February 2016 – Present	Investment Adviser Representative at Intrua Financial
April 2003 – Present	Registered Representative at LPL Financial
May 1996 – March 2003	Registered Representative at Morgan Keegan & Company, Inc.

Item 3 - Disciplinary Information

Neither Intrua nor Terry Lee Whitney, Jr. has any disciplinary history to disclose.

Item 4 - Other Business Activities

Terry Lee Whitney, Jr. is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Mr. Whitney spends approximately 160 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Terry Lee Whitney, Jr. may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 5 - Additional Compensation

Terry Lee Whitney, Jr. may receive additional compensation from sales of securities products.

Terry Lee Whitney, Jr. may receive additional compensation from sales of insurance products. Mr. Whitney may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Mr. Whitney's endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Terry Lee Whitney, Jr. is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.



Bradley Bowman

October 12, 2016

16545 Southwest Freeway

Suite 175

Sugar Land, TX 77479

713-355-9910

www.intrua.com

This brochure supplement provides information about Bradley Bowman that supplements Intrua Financial's brochure. You should have received a copy of that brochure. Please contact Chris Merla at 713-335-9910 if you did not receive Intrua Financial's brochure or if you have any questions about the contents of this supplement. Additional information about Bradley Bowman CRD# 2898756 is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Full Legal Name: Bradley Alan Bowman

Year of Birth: 1959

1. Education

B.B.A. in Business

1983

Texas State University, San Marcos, TX

2. Business History

October 2016 – Present	Investment Advisor Representative at Intrua Financial
October 2016 – Present	Registered Representative at LPL Financial
April 2009- October 2016	Financial Advisor at Cetera Investment Services, LLC
August 2010- October 2016	Registered Representative at Prosperity Bank
April 2009- August 2010	Investment Executive at Bank of Fort Bend
November 2006- April 2009	Financial Advisor at Banc of America Investment Services, Inc.
May 2003- November 2006	Registered Representative at Amegy Investments, Inc.

Item 3 - Disciplinary Information

Neither Intrua nor Bradley Bowman has any disciplinary history to disclose.

Item 4 - Other Business Activities

Mr. Bowman is a registered representative of LPL Financial. He may recommend securities products that will pay him a commission through his broker-dealer relationship. When such recommendations or sales are made, a conflict of interest exists as the registered representatives may receive more commissions from the sale of these products than from providing you with advisory services. Bradley Bowman spends approximately 120 hours per month in this role. We require that all Advisors disclose this conflict of interest when such recommendations are made. We also require Advisors to disclose to Clients that they may purchase recommended products from other representatives not affiliated with us. Our Code of Ethics requires our investment adviser representatives do what is in the clients best interests at all times. Our CCO monitors all transactions to ensure that representatives put their clients first, not the commission they may receive. The broker-dealer also monitors all transaction to make certain they are suitable for the client.

Bradley Bowman may recommend insurance products and may also, as an independent insurance agent, sell those recommended insurance products to Clients. The sale of these products accounts for less than 1% of his time. When such recommendations or sales are made, a conflict of interest exists as the Insurance licensed Advisor earns insurance commissions for the sale of those products, which may create an incentive to recommend such products. We require that all Advisors disclose this conflict of interest

when such recommendations are made. Also, we require Advisors to disclose that Clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Bradley Bowman is a Board Member for the Ford Bend County Fair Association. He spends approximately 10 hours per month in this role.

Item 5 - Additional Compensation

Bradley Bowman may receive additional compensation from sales of securities products.

Bradley Bowman may receive additional compensation from sales of insurance products. Mr. Bowman may be eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

Bradley Bowman's endeavors at all times is to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect [his] judgment when making recommendations. We require that all Advisors disclose this conflict of interest when such recommendations are made. Also, we require Advisors to disclose that clients may purchase recommended insurance products from other insurance agents not affiliated with us.

Item 6 - Supervision

Bradley Bowman is supervised by the CCO, Andrew Keller. Please contact him at 713-355-9910 with questions regarding supervision.