

## Form CRS – Integrated WealthCare, LLC – Effective Date: May 17, 2021

### Item 1. Introduction

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

### Item 2. Relationships and Services: What investment services and advice can you provide me?

We offer investment advisory services, insurance services, financial planning services, and consulting services to individuals, high net-worth individuals, pension and profit-sharing plans, trustees or other fiduciaries, and other businesses, primarily designed for the medical community. **Monitoring:** We monitor portfolios and securities in accounts on an ongoing basis. We also meet with you – either in person or virtually according to your preference – at least annually depending on your needs. **Investment Authority:** We provide our services on a **discretionary** basis as requested. In a discretionary account, you allow us to buy and sell investments in your account, without asking you in advance. We execute investment recommendations and specific transactions, in accordance with your investment objectives, without your prior approval. **Investments:** Investments may include, but are not limited to, exchange listed securities, fixed-income securities, over-the-counter securities, foreign securities, options, alternative investments, bonds, derivatives, money market funds, variable annuities, real estate investment funds (“REITs”) and other pooled investment vehicles, such as open and closed end mutual funds or ETFs. We also provide financial planning services, financial organization services and consulting services and may recommend a third party independent money manager to invest your portfolio. **Account Minimums and Other Requirements:** We do not require a minimum account balance.

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

#### Conversation Starters

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose investments to recommend to me?*

*What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### Item 3. Fees, Costs, Conflicts and Standard of Conduct: What fees will I pay?

**Description of Principal Fees and Costs:** We will charge advisory service clients a \$500 account setup fee and an investment management fee for investment advisory services. The investment management fee is an **annual fee**

<b>Investment Advisory Services</b>	
<b>Total Assets Under Management</b>	<b>Annual Fee</b>
Less than \$1,000,000	1.25 %
\$1,000,001 to \$2,000,000	1.00 %
\$2,000,0001 and above	0.50 %

based on a percentage of the value of the client’s assets under management, including all cash and other assets in the account (valued at liquidation value). The account setup fee and investment management fee charged is subject to negotiation with each client based on the client’s characteristics and may differ from client to client. Advisory account clients will pay an ongoing **annual asset-based fee** of no more than **1.25%** of assets under management for advisory services. These fees are charged quarterly, in advance. Our financial planning services are offered on an **annual flat fee** basis ranging from \$1,200 to \$6,000 with an hourly rate of \$525 an hour. Our consulting services are offered on an **hourly fee** of \$525. For these services, the

client will be billed based on the scope of services rendered. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. You pay our fee quarterly, regardless of transactions. **Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, although the percentage fee is reduced by account growth. We therefore have an incentive to build and/or encourage you to increase the assets in your account. **Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, third-party investment management fees, 12b-1 and other transactional fees, if or as applicable. You may also pay additional fees for additional services aforementioned **Additional Information:** You will pay fees and costs whether you make

or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

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

#### **Conversation Starters**

*Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

***What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have? When we act as your investment adviser,*** we are required to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. We will commonly recommend that you open your account with Charles Schwab, where we have an institutional relationship and are most efficiently able to service your account.

#### **Conversation Starters**

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

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

#### ***How Do Your Financial Professionals Make Money?***

Our financial professionals are compensated either via a percentage of assets under management, an hourly based fee for service, fixed fees for service or commissions from the placement of insurance products. Some relationships could facilitate a combination or all of these methods of compensation. Financial professionals with insurance licenses have an incentive to sell insurance products to advisory clients.

#### **Item 4. Disciplinary History: Do you or your financial professionals have legal or disciplinary history?**

The firm nor any of its employees currently have a legal or disciplinary history. You can visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

#### **Conversation Starters**

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

#### **Item 5. Additional Information**

You can find additional information about our investment advisory services by visiting <https://www.sec.gov/check-your-investment-professional> and searching with our CRD #: 312929 or by visiting <https://www.iwcglobal.net/>. You can request up to date information and a copy of our client relationship summary by contacting us at (866) 694-6292 or shayne@iwcglobal.net

#### **Conversation Starters**

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