

Integrity Investment Advisors, LLC  
CLIENT RELATIONSHIP SUMMARY v. December 13, 2023

This is the Client Relationship Summary for Integrity Investment Advisors, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

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

The investment advisory services we provide include: portfolio management and financial planning services. We are a fee-only firm and a fiduciary for our clients.

In our portfolio management service, we will continuously monitor your investments and provide advice. For our financial planning service, we provide advice and recommendations only; we do not monitor your investments.

For clients who choose our portfolio management service, we take discretionary or non-discretionary authority in your accounts. Discretionary authority allows us to buy and sell investments in your account without asking you in advance, and you can place restrictions on the kinds of investments we make. For non-discretionary authority, we can buy and sell investments in your account only after we get your permission. We do not place trades on behalf of stand-alone financial planning clients.

For clients wishing to receive our portfolio management services, we generally require a minimum account size of \$500,000 per family unit; however, we can waive that requirement at our discretion.

For more information, please review our disclosure brochure, which is available [here](#).

*Ask us: Given my financial situation, should I choose an investment advisor service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

**What fees will I pay?**

We charge a percentage of assets under management for portfolio management services, and those fees are assessed on a quarterly basis, in arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. For our financial planning service, we charge an hourly or a fixed fee. When you pay us only an hourly or fixed fee, it will not include fees for implementing recommendations made if you are not also a portfolio management client. This means we have an incentive to recommend additional advisory services to you for which additional fees are charged. When you have assets that we provide services to that are not a part of your account located at the custodian we recommend, such as assets held at an employer's 401K plan or in an insurance policy, or you have illiquid investments, we charge an annual fixed fee in lieu of our assets under management fee for our services to those accounts. There are also minimum fees associated with our services. You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; Integrity does not receive any of these fees.

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

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what fees and costs you are paying. For more information, please review our disclosure brochure, which is available [here](#).

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

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

While Integrity works to minimize conflicts with clients, simply setting a fee for our services creates a conflict since we have an incentive to charge you for our services. It is important for you, the client, to see value in the services we provide (such as: knowledge, planning, investment selection, asset allocation, coaching, holistic wealth management, ongoing monitoring, convenience)

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

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

For more information, please review our disclosure brochure, which is available [here](#).

**How do your financial professionals make money?**

Our firm's only compensation comes from our advisory fees. Our employees and contractors are paid hourly or receive salaries based on scope of services, time, and they are eligible for bonuses based on personal and firm performance. For members of the firm who have an ownership interest, they also receive distributions based on the firm's profits. No one at the firm – other than as described – is compensated based upon: the product sold (i.e., differential compensation); or product sales commissions. We are a fee-only firm with no commissions or hidden fees.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#).

***You can also contact us at (303) 549-4720 or [Invest@IntegrityIA.com](mailto:Invest@IntegrityIA.com), if you have any questions or to request a copy of the relationship summary.***

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

## **APPENDIX**

### **to INTEGRITY INVESTMENT ADVISORS, LLC CLIENT RELATIONSHIP SUMMARY**

**v. December 13, 2023**

#### **Summary of Changes**

In the previous version of this document, the following sections read as follows:

##### **How do your financial professionals make money?**

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The language was revised in this updated version to the following:

##### **How do your financial professionals make money?**

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