

**Integrity Advisory Solutions, LLC**  
**CRD No. 288817**  
**Client Relationship Summary**  
**February 2024**

**Item 1: Introduction**

Our firm, Integrity Advisory Solutions, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and 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 [Investor.gov/CRS](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?**

**Services:** We offer investment advisory services primarily to retail investors. These services include portfolio management services provided through wrap and non-wrap fee programs, as well as through accounts managed directly by your investment adviser representative and/or a sub-adviser. Sub-advisers include affiliated and unaffiliated investment advisers. We also offer financial planning, consulting, retirement plan consulting, and retirement plan participant consulting services. A wrap fee program is any advisory program under which a specified fee or fees not based directly upon transactions in a client's account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and the execution of client transactions. We work closely with you to identify your investment goals and objectives, as well as your risk tolerance and financial situation in order to develop an investment approach.

**Accounts, Investments, and Monitoring:** We offer services to individuals, high net worth individuals, trusts, estates, or charitable organizations, corporations or other business entities. As applicable, investment strategies, models, and philosophies used within client portfolios vary by the investment adviser representative or sub-adviser directly managing the account. Some representatives limit their strategies/models/philosophies to mutual funds and exchange traded funds ("ETFs"), while others provide a broad range of securities including but not limited to: stocks, bonds, treasuries, ETFs, certificates of deposit, mutual fund shares, municipal securities, and options contracts on securities. As part of our portfolio management services, we monitor portfolios and securities in accounts and conduct a formal review at least annually to determine whether the client's portfolio is in alignment with the client's investment goals and objectives. Financial planning services include an analysis of the client's financial situation and detailed recommendations relating to the client's financial goals and management of their financial resources.

**Investment Authority:** We provide our portfolio management services on a discretionary and non-discretionary basis. Discretionary authority is granted by you through your agreement with our firm and the trading authorization you sign with the custodian. When granted discretionary authority, we execute investment recommendations in your account in accordance with your investment objectives without your prior approval of each specific transaction. Sub-advisers will also retain discretionary authority to formulate, monitor, and revise the portfolios your assets are invested in. You may place reasonable restrictions on the types of investments that are made on your behalf. Discretionary authority will remain in effect until revoked by you or our agreement is terminated. If your account is managed on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments in your account.

**Limited Investment Offerings:** We do not limit our advice to proprietary products, programs, or particular types of investments.

**Account Minimums & Other Requirements:** Certain investment programs offered do not impose a minimum account size. Other programs require a minimum account size of \$25,000. As applicable, sub-advisers may also impose a minimum account size, minimum fee, or otherwise condition our use and recommendation of their portfolios to clients.

**Additional Information:** For more detailed information on our relationships and services, please see *Item 4 - Advisory Services*, *Item 7 - Types of Clients*, and *Item 13 - Review of Accounts* of our Form ADV Part 2A and *Item 4 - Services, Fees and Compensation*, and *Item 5 - Account Requirements and Types of Clients* of our Form ADV, Part 2A, Appendix 1, Wrap Program Brochure available on our firm's Investment Adviser Public Disclosure Page (<https://adviserinfo.sec.gov/firm/summary/288817>).

**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?**

**Asset-Based Fees:** Our portfolio management services fee is an annual fee based on a percentage of the value of assets held in the client's account(s), typically calculated and collected quarterly, in advance, based on the market value of the account as of the last day of the preceding quarter. Total portfolio management services fees will vary based on the investment program selected. Depending on the investment program selected, our portfolio management fee typically will include both a program or platform fee and an investment adviser representative fee. The investment adviser representative fee is negotiable between the client and the representative. The program/platform fee typically is not negotiable to the client. If a third-party sub-adviser is recommended for the client's account, the third-party sub-adviser's fees will typically be billed by the third-party sub-adviser, separately from the fees charged by Integrity Advisory Solutions, in accordance with the billing protocols of the third-party sub-adviser selected. With respect to wrap fee programs offered, clients should consider that asset-based fees associated with a wrap fee program will include most transaction costs and fees to a broker-dealer and therefore, are often higher than a typical asset based advisory fee.

It is important to understand that the more assets there are in your account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. In addition, sub-advisers recommended by the firm may negotiate varied sub-advisory fees. In theory, this can create an incentive for a representative to recommend certain sub-advisers over others because the representative may have more latitude to negotiate a higher representative-fee while keeping the client's overall advisory fee relatively comparable to the overall advisory fee charged to other clients that have selected a sub-adviser charging a higher sub-advisory fee. Integrity Advisory Solutions seeks to address this conflict of interest by capping the investment adviser representative's portion of the total advisory fee at certain pre-established maximum levels.

**One-Time Payment & Fixed Fees:** The fees for financial planning services are assessed either on an hourly or fixed basis, are negotiated between you and your investment adviser representative, and are based on the complexity of the services requested, the amount of research required to provide the services, and the complexity of the financial plan. Investment adviser representatives may charge no more than \$500 per hour for financial planning services on an hourly basis and may charge between \$0 – \$50,000 for financial planning services on a fixed basis. The fees for consulting services are assessed on an hourly basis and are negotiated between you and your investment adviser representative. For retirement plan consulting services, the investment adviser representative will determine whether to bill the client at a pre-determined hourly rate, a fixed fee or based upon a percentage of plan assets. Fees may be billed quarterly in advance or in arrears. In special circumstances other fee-paying arrangements may be negotiated. The fees for retirement plan participant consulting services are assessed on either an hourly or fixed basis, are negotiated between you and your investment adviser representative, and are based on the complexity of the services requested, the amount of research required to provide the services, and the complexity of the written recommendation. Investment adviser representatives may charge no more than \$500 per hour for retirement plan participant consulting services on an hourly basis and may charge between \$0 – \$5,000 for retirement plan participant consulting services on a fixed basis.

**Other Fees & Costs:** In addition to our advisory fees, you may incur other charges imposed by third parties (for example, by custodians, and sub-advisers). Some of these costs may include, but are not limited to, statement/confirmation fees, technology fees, management fees, sub accounting fees, variable annuity fees, surrender charges, short term redemption fees, account maintenance fees, wire transfer fees, overnight check fees, and duplicate statement issuance fees. Clients are also responsible for fees charged by mutual funds, exchange traded funds or other funds or investment products to their investors.

**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 and *Item 4 – Services, Fees and Compensation* of our Form ADV, Part 2A, Appendix 1, Wrap Fee Brochure available on our firm’s Investment Adviser Public Disclosure Page (<https://adviserinfo.sec.gov/firm/summary/288817>).

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 have 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 that we provide you. Here is an example to help you understand what this means. Because certain investment programs offered by the firm are sponsored and sub-advised by an affiliate of Integrity Advisory Solutions, Brokers International Financial Services, LLC (“Brokers Financial”), a portion of the fees paid by client’s invested in these programs is retained by our affiliate rather than being paid to an unaffiliated sub-adviser. Brokers Financial also acts as introducing broker to client accounts custodied with Pershing. As introducing broker, Brokers Financial receives compensation, benefits, and revenue sharing, including through participation in FUNDVEST® mutual fund program and a cash sweep program that lowers the return on cash held in your account custodied with Pershing. Such fees and revenue ultimately inure to the benefit of the common owner of both Integrity Advisory Solutions and Brokers Financial. This creates conflicts of interest for the Firm and its investment adviser representatives when choosing among advisory programs and brokers to recommend to a client as they create economic incentives to recommend certain investment programs and our affiliate over others and to make these decisions in the Firm’s, its parent company’s, or the representative’s interests, rather than in your best interests.

**Additional Information:** For more detailed information, please see *Item 4 – Advisory Business, Item 10 - Financial Industry Activities and Affiliations, Item 12 - Brokerage Practices and Item 14 - Client Referrals and Other Compensation* of our Form ADV Part 2A and *Item 9 – Additional Information* of our Form ADV, Part 2A, Appendix 1, Wrap Fee Brochure available on our firm’s Investment Adviser Public Disclosure Page (<https://adviserinfo.sec.gov/firm/summary/288817>).

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

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

Our financial professionals are compensated by receiving a portion of the asset-based fees charged on your managed account(s), through hourly or fixed fees, as applicable, and/or an agreed-upon annual salary. In certain cases, bonuses are paid to some employees based on quality of work, excellence of service, and other factors. Some of our financial professionals are separately licensed as insurance agents and/or as registered representatives of third-party broker dealers and can earn additional compensation when acting in those capacities. No client is obligated to engage these financial professionals to provide these separate services.

**Item 4: Disciplinary History**

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

No. Neither the firm nor any of our financial professionals have legal or disciplinary history. You can visit [Investor.gov/CRS](http://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 viewing our Form ADV Part 2A available at our firm’s Investment Adviser Public Disclosure Page (<https://adviserinfo.sec.gov/firm/summary/288817>) or our website at [www.integritywealthsolutions.com](http://www.integritywealthsolutions.com). You can request up to date information and a copy of our client relationship summary by contacting us at (336) 660-2782, or by email at [info@integritywealthsolutions.com](mailto:info@integritywealthsolutions.com).

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?

## **Exhibit – Summary of Materials Changes**

### **Amendments to Form CRS Amendments filed 2/2024**

- Item 2 was amended to disclose that the firm now offers both wrap and non-wrap fee investment programs, and accounts managed by investment adviser representatives as well as sub-advisers. With respect to investment adviser representative-managed portfolios, disclosure was included to note that strategies, models and philosophies will vary from of representative to representative.
- Item 2 was also amended to reflect that portfolio management services may be offered on a discretionary or non-discretionary basis. For portfolios managed on a discretionary basis, Item 2 was amended to note that discretionary authority will remain in effect until revoked by the client or the agreement is terminated. With respect to non-discretionary management services, Item 2 was also amended to reflect the client makes the ultimate decision regarding the purchase and sale of investments in their account.
- Item 2 was further amended to disclose that we do not limit our advice to proprietary products, programs, or particular securities.
- Item 3 was amended to reflect that fees are calculated and collected quarterly, in advance, based on the value of the client's account at the end of the quarter.
- Item 3 was further amended to reflect that total portfolio management services fees will vary based on the investment program selected, to disclose the various components of the total advisory fee for investment programs, and to discuss that the fees charged in the firm's wrap program will include most transaction costs.
- Item 3 was amended to disclose that if a third-party sub-adviser is recommended for the client's account, the third-party sub-adviser's fees will typically be billed by the third-party sub-adviser, separately from the fees charged by Integrity Advisory Solutions, in accordance with the billing protocols of the third-party sub-adviser selected, which protocols may differ from those of Integrity Advisory Solutions.
- Item 3 was also amended to remove disclosure indicating that the firm had entered into a sub-advisory arrangement with only one sub-adviser. Disclosure was also added to reflect that a conflict of interest can arise as a result of sub-advisers negotiating varied sub-advisory fees with Integrity Advisory Solutions.
- Item 3 was amended to note that clients are responsible for fees charged by mutual funds, exchange traded funds or other funds or investment products to their investors.
- Item 3 was also amended to reflect revised fee schedules and terms for financial planning services, and to provide a summary of the fees charged for consulting, retirement plan consulting, and retirement plan participant consulting services.
- We also added disclosure at Item 3 regarding new conflicts of interest that arise due to Integrity Advisory Solutions entering into a sub-advisory agreement with its affiliate, Brokers International Financial Services, LLC ("Brokers Financial"), a firm registered as both an investment adviser and a broker dealer. Disclosure was added regarding conflicts of interest that arise when Brokers Financial acts as introducing broker to client accounts custodied with Pershing, and that Brokers Financial receives compensation, benefits and revenue sharing when acting as introducing broker, including through a participation in FUNDVEST® mutual fund program and a cash sweep program that lowers the return on cash held in your account custodied with Pershing.
- Item 5 was amended to reflect new contact information for the firm.