

**Item 1 - Introduction:** Integrity Financial Corporation (“Integrity”) is an investment advisor registered with the Securities and Exchange Commission. We provide investment advisory services to retail investors. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. 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 advisors, and investing.

## ***Item 2 – Relationships and Services***

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

We offer investment advisory services to retail investors, including portfolio management for individuals and high-net worth individuals as well as holistic financial planning. Integrity provides investment services on a discretionary basis. This means that we have the authority provided in your signed service agreement to determine, without obtaining your additional consent, the securities to be bought or sold and the timing and size of these securities transactions in your account. This discretion is exercised consistent with your communicated investment goals and risk tolerance. We review your accounts on a quarterly basis and all financial planning accounts on an annual basis. We primarily invest in mutual funds and exchange traded funds, although other alternative investments may be used if they are appropriate for your investment goals and you meet certain investor qualifications. Our financial planning services include creation of a customized financial plan and advice regarding tax planning, insurance planning, retirement planning, and estate planning. For a more detailed overview of our investment advisory services, see Item 4 of our Form ADV Part 2A [Brochure](#).

#### **Key questions to ask:**

- 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 Standards of Conduct***

### **What fees will I pay?**

Our annual management fee is calculated and billed on a quarterly basis based on the value of the assets that we managed for the prior quarter. In addition to asset-based fees described above, flat fees are available for financial planning and consulting services such as legacy planning. These flat fees are negotiable and will not exceed \$20,000 under any circumstance. Typically, we deduct our advisory fee directly from your investment account. These include management fees for our recommended mutual fund and exchange-traded fund holdings, as well as transaction fees, charges for custodial services, odd-lot differentials, transfer taxes, wire transfer fees, redemption fees, and other common fees that are incurred on brokerage accounts securities transactions, and alternative investments. 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. Ultimately, you are responsible for all fees incurred. The more assets you invest with us, the more you will pay in management fees; thus, Integrity is incentivized to encourage you to increase the assets under management in your account(s). For a detailed overview of our fees, please see Item 5 of our Form ADV Part 2A [Brochure](#).

**What are your legal obligations to me when providing recommendations 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 advisor, we are required to act in your best interest and not put*

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? How much will be invested for me?

our interest ahead of yours. At the same time, the way we make money may pose a conflict with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide. For example, our investment professionals may recommend insurance products for which they receive a commission directly from the insurance carrier. Also, two of Integrity's supervised persons have a financial stake in an accounting firm whose services we recommend to clients. For more information about compensation of our professionals and conflicts of interests, please see Items 5, 10, and 14 of our Form ADV Part 2A [Brochure](#).

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

Our advisors receive compensation based on the revenue generated from the clients they serve (management fees) as well as commissions from the insurance carriers earned through the education and sale of insurance products.

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

***Item 4 – Disciplinary History***

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

No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and its employees.

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

***Item 5 – Additional Information***

Additional information about our investment advisory services and a copy of the relationship summary is available by contacting us at (800) 794-4015 or the Chief Compliance Officer at [dcross@integrity.financial](mailto:dcross@integrity.financial).

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

This document highlights material changes to the Form CRS previously filed on June 24, 2020.

- Updated *Item 3 – Fees, Costs, Conflicts and Standards of Conduct* to clarify that additional fees can be incurred by the client/retail investor for allocations in alternative investments and also added a statement regarding two supervised persons of Integrity Financial who have a financial stake in an accounting firm, which presents a conflict of interest.