

Integrated Financial Solutions, Inc
Form CRS Customer Relationship Summary February 2023

Introduction

Integrated Financial Solutions, Inc ("IFS") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at www.investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.

What investment services and advice can you provide me?

Portfolio Management IFS manages client investment portfolios on a discretionary or non-discretionary basis allocating client asset among various mutual funds, exchange-traded funds ("ETFs") and individual debt and equity securities. Through personal discussions in which goals and objectives based on the client's particular circumstances are established, we develop the client's personal investment policy. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You can impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. We will monitor your account. **Retirement Plan Consulting Services:** IFS provides various negotiated consulting services to qualified employee benefit plans. Each engagement is customized and can include plan design and strategy, plan review and evaluation, executive planning & benefits, investment selection, plan fee and cost analysis, plan committee consultation, fiduciary and compliance, and participant education. **Financial Planning:** IFS offers clients a broad range of services, which can include retirement, education, trust and estate, insurance, and tax planning. We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. **Account & Fee Minimums** We require a minimum of \$40,000 in order to open an account managed by us. We have the ability to waive this minimum in anticipation of expected future contributions to the account or the relationship of the client and investment advisor representative. ***Our investment recommendations are not limited to any specific product or service. Fees and account minimums for all services are negotiable based upon certain criteria.***

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at:
<http://adviserinfo.sec.gov>

Conversation Starters. Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Portfolio Management Services: Our fee schedule ranges from 0.25% to 1% depending on the total value of the investments in your accounts. Our fees vary, negotiable, and can be customized depending on the size and value of your account. You will pay a quarterly account fee in advance based on the market value of the assets held in your account as of the last business day of the preceding calendar quarter. **Financial Planning:** Our fees for financial planning services range from \$1,000 to \$5,000. Fees are negotiable and can be waived in certain circumstances. Fixed fees are non-refundable and fifty percent of this fee must be paid upon signing of the Client Agreement and the balance is due upon delivery of the plan. **Pension Consulting Services:** IFS charges its clients \$5,000 to \$10,000 for consulting services, subject to negotiation. Fees can vary based on the extent and complexity of the consulting project. Fee is payable upon presentation of the Pension or Profit-sharing plan.

In most cases, fees will be automatically deducted from your account. The custodian or broker-dealer that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the custodian or broker-dealer holding your accounts. These charges include custodial fees, account maintenance fees, and fees related to mutual funds, and exchange traded funds. These additional fees will reduce the value of your investments over time. You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying. Additional information about our fees is in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>.

Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A. It is important to understand that the more assets held in a retail client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions. **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 additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at:

<http://adviserinfo.sec.gov>.

Conversation Starter. Ask your financial professional...

- 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 providing recommendations 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 must 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 recommendations and investment advice, we provide you.

Here are some examples to help you understand what this means... the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. In addition, our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum. We only generate revenues from our asset management and financial planning services as described above.

Conversation Starter. Ask your financial professional...

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

For additional information, please see our Form ADV, 2A Brochure (Part 2A) available at:

<http://adviserinfo.sec.gov>.

How do your financial professionals make money?

Our IAR's are compensated through a portion of revenue we received for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended.

Do your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals have no disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional...

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

Additional Information

If you would like additional information or a copy of this disclosure or our Form ADV, Part 2A, please call 703-295-9200.

Conversation Starter. Ask your financial professional...

- 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?