

Integrated Financial Consulting, LLC
CLIENT RELATIONSHIP SUMMARY v. February 28, 2022

This is the Client Relationship Summary for Integrated Financial Consulting, LLC 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 comprehensive services that combine financial planning and portfolio management services; standalone investment management services; standalone financial planning services; and limited-scope financial planning services.

Our comprehensive, and investment management services provide continuous monitoring of your investments. We do not monitor your investments in any of our financial planning services only engagements.

For clients who choose our comprehensive and investment management services, we take only non-discretionary authority in your accounts, which means that you make the ultimate decision regarding the purchase or sale of investments; we will not make trades in your account without asking you in advance. We do not place trades on behalf of clients in any of our financial planning services.

We do not have minimum account sizes or investment amounts.

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?

For our comprehensive service, you will pay a fixed fee based on the scope of the service you receive and the complexity of your financial situation in quarterly installments and in advance. For our standalone, investment management services, you will pay a percentage of your assets under management quarterly, in advance. 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 standalone financial planning, you will pay a fixed fee charged as follows: one half of the fee is due at the time of signing the agreement with your adviser with the remainder of the fee due at the conclusion of the second appointment. For our limited-scope financial planning, you will pay either a fixed fee at the time of signing the engagement, or you will pay an hourly fee that is billed in 3-to-10-hour increments depending on the expected length of the engagement. If any of a fixed fee paid remains unearned at the conclusion of the engagement we will refund you the unearned portion of your fee. You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, Retirement Account Annual Fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; IFC 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 what fees and costs you are paying. For more information, please review our disclosure brochure, which is available [here](#).

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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 IFC works to minimize conflicts with clients simply setting a fee for our services creates a conflict; it incentivizes us to charge you more rather than less for our services.

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. Employees receive a salary. No one at the firm – other than as described – is compensated based upon the amount of client assets they service; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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 (845) 426-6300 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?*