

# INTEGRITY FINANCIAL ADVISORS, LLC

## Form ADV-CRS (Customer Relationship Summary) Part 3

June 2, 2021

### Item 1: Introduction

*Integrity Financial Advisors, LLC* (“Integrity Financial”) is an investment adviser registered with the United States Securities and Exchange Commission. Such registration does not imply competence. Free and simple tools, and educational materials about broker-dealers, investment advisers, and investing are available to research firms and financial professionals at <https://www.Investor.gov/CRS>.

### Item 2: Relationships and Services

#### What investment services and advice can we provide you?

We provide investment advisory services for which we charge a fee (discussed below). Services include investment supervision and financial planning to individuals, families, businesses, trusts, qualified retirement plans and charities.

We will offer you advice on a regular basis. We will discuss your investment goals, design you an investment strategy to achieve your goals and regularly monitor your account. We review your investment accounts on at least an annual basis. After assets are invested, we assist our clients monitor their investments and provide advice related to the ongoing financial and investment needs.

#### How will we choose investments to recommend for your account?

Adviser’s IARs primarily will recommend that clients authorize the active discretionary management of their assets by a related investment management firm, Auour Investments (“Auour”). Discretionary management authority means that Integrity Financial and Auour will have the authority to determine, without obtaining your specific consent, the amount and type of securities bought and sold.

Auour offers a number of investment portfolios to clients, which will be selected by Adviser’s IARs in consultation with client. When recommending Auour portfolios for a client, Adviser reviews information about each portfolio’s investment strategy, past performance and risk results to the extent available. After discussions with the client concerning the client’s individual risk tolerance, investment time horizon, asset allocation and income requirements, among other things, our IARs will discuss investment options available through Auour’s portfolios and select the portfolio or portfolios suitable to the client based on the investment needs. For more specific information concerning our services and Auour’s specific investment portfolios, pages 4 and 7 of our Part 2A disclosure brochure.

**Conversation starters:** We encourage you to ask our financial professionals key questions concerning our investment services, such as:

- (1) Given my financial situation, should I choose an investment advisory service? Why or why not?
- (2) What is your relevant experience, including your licenses, education and other qualifications? How would such qualifications impact your services to me?

### Item 3: Fees, Costs, Conflicts and Standard of Conduct

#### What fees will you pay?

You will pay fees. Our fee is based on the total market value of your account on the last day of the month following your account’s effective date. Our advisory fee is a maximum of 1.65% of a client’s assets under management, however, Integrity Financial’s management retains the sole discretion to negotiate this asset management fee with each customer based on the size, complexity and other particular circumstances of a client’s portfolio(s).

Unless paid outside of the assets in the account we manage, the asset-based fee reduces the value of your account and will be deducted from your account. For example, we may apply a fee rate of 1.65% on a \$1,000,000 account. The annual fee we would collect is \$16,500 deducted in twelve monthly installments.

**Please note, 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 will be paying.**

Additionally, Integrity Financial offers financial planning services for an hourly fee. The fee is determined by the IAR based on the planning services requested by the client. Financial planning services are offered on a non-discretionary basis, meaning that Integrity Financial does not implement the financial plan.

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Mutual funds and ETFs recommended by Auour have underlying fees that are disclosed in their prospectuses. Other costs incurred in your account may include prime broker charges, wire transfer and electronic fund transfer fees, fees and taxes on brokerage accounts and securities transactions. We do not collect any fees or revenue from these products.

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.

Auour Investments owns more than 25% of Integrity Financial. Integrity Financial's affiliation with Auour creates a conflict of interest where Integrity Financial recommends Auour's investment portfolios, because Integrity Financial has an incentive to favor Auour's services. In addition, certain of Integrity Financial's IARs, in their individual capacities, are also licensed insurance agents with various insurance companies. A conflict of interest exists to the extent that Integrity Financial IARs recommend the purchase of insurance products for which they receive insurance commissions or other additional compensation.

How do your financial professionals make money?

We benefit from the advisory services we provide to you. Since our income comes from the fee we charge, we may take risks to increase your assets so we can earn additional income. We also have an incentive to encourage clients to allocate greater assets to our management services. However, our portfolio management standards and compliance procedures provide guidance to manage your account in accordance with your best interest regardless of this conflict.

**Conversation starter:** If you have any questions regarding conflicts of interest, please feel free to ask us. You can begin the conversation by asking: "How might your conflicts of interest affect me, and how will you address them?"

### Item 4: Disciplinary History

Do we or our financial professionals have legal or disciplinary history?

Yes. We encourage you to visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research any of our financial professionals.

**Conversation starter:** Feel free to ask: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

### Item 5: Additional Information

Where is additional information available?

You should independently confirm all of the information stated here with our other regulatory filings. For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement on each of our financial professionals, on IAPD on [Investor.gov](http://Investor.gov). Information regarding our firm can be found at [adviserinfo.sec.gov](http://adviserinfo.sec.gov). or by calling our firm at the telephone number listed above for up-to-date information. If you have a problem with your investments, investment account or a financial professional, contact us in writing at the address listed on the disclosure brochure and supplement. If you fail to gain timely satisfaction through this course of action, you may wish to report the problem to the SEC. You may reach the SEC at [Investor.gov](http://Investor.gov) or call the SEC's toll-free investor assistance line at 800-732-0330.

We are always available to answer any questions. Conversation starter: "Who is my primary contact person? Is he or she a representative of the investment adviser? Who can I speak with if I have concerns regarding my primary contact?"

Your adviser serves as your primary contact with our firm. If you have concerns about how this person is treating you, you should contact our Chief Compliance Officer, Joseph Hosler, at 978-338-4830.