

## Introduction

Our firm, Integral Investment Advisors, Inc. dba Integral Wealth Management, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory services and fees differ from brokerage services and fees in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Investment Management and Financial Planning & Consulting. For our Investment Management service, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll design a diversified portfolio that reflects your financial objectives and individual goals. The portfolio we recommend is monitored at least quarterly, and if necessary, the portfolio is rebalanced to your target asset allocation or more substantive changes are made to take advantage of trends in the economy. All portfolio decisions are made in accordance with your suitability profile. We'll offer you advice on an ongoing basis and contact you at least annually to discuss your portfolio.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance ("discretion") or buy and sell investments in your account only after receiving your permission ("non-discretion"). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning is included as needed in our Investment Management service for no additional fee. Financial Planning & Consulting is also offered as a separate service for a flat fee. We do not monitor your investments for the Financial Planning & Consulting service but we will show you the impact your choices of working, saving, taking investment risk, and spending have on the likelihood of achieving your future goals.

*Additional information about our advisory services is in Item 4 & 7 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/146569>.*

**Questions to Ask Us:** 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 those qualifications mean?

## What fees will I pay?

For Investment Management engagements, you will be charged an ongoing quarterly fee based on the average daily market values of the managed accounts. Since our fee is ongoing and based on the amount of assets we manage, we are incentivized to continually earn your business and increase your account value. Our maximum annual fee is 1.50% but fees are generally negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Your fee will be clearly listed in the advisory agreement you sign when we begin our engagement. A potential conflict of interest can result from assessing fees in this manner because gathering additional assets to manage through contributions, rollovers, or other transfers could increase the total fee we earn. To mitigate this conflict, we help compare and contrast the benefits and drawbacks of entrusting additional assets to our management to empower you to make an informed decision. We also believe that avoiding transaction-based fees and the conflicts they present allow us to better manage accounts with clients' long-term goals in mind.

For Financial Planning & Consulting engagements, you will be charged a flat fee between \$1,500 and \$10,000 based on the scope and complexity of the service requested. Your fee will be clearly listed in the advisory agreement you sign when we begin our engagement. The fee is due after we complete and deliver the financial plan or consultation. Our firm may make special arrangements with clients wishing to retain financial planning as an ongoing service.

The custodian that holds your assets may charge you fees in addition to our firm's fees. Such fees may include transaction fees for trades placed in your account, fees for delivering positions traded through an outside broker, fees for processing

reorganization elections, transfer fees, or fees for other services to maintain your account. Also, some investments, such as exchange-traded funds and mutual funds, charge additional fees that will reduce the value of your investments over time.

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.

*Additional information about our fees is in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/146569>.*

**Questions to Ask Us:** Help me understand how these fees and costs may 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:*

A potential conflict of interest can result from assessing fees based on the amount of assets we manage because gathering additional client assets to manage through contributions, rollovers, or other transfers could increase the total fee we earn. To mitigate this conflict, we help compare and contrast the benefits and drawbacks of entrusting additional assets to our management to empower you to make an informed decision.

*Additional information about our conflicts of interest is in Item 11 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/146569>.*

**Questions to Ask Us:** 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 based on the revenue our firm earns from advisory services and the time and complexity required to serve clients' needs. We do not receive any cash or non-cash compensation from third parties.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:** As a financial professional, do you have any disciplinary history? For what type of conduct?

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #146569. You may also visit [www.integral-wealth.com](http://www.integral-wealth.com) or contact our firm at (209) 633-3101 to request a copy of this relationship summary and other up-to-date information.

**Questions to 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?