

## A Summary of Your Advisory Relationship (7/23/2025)

Integrus Wealth Management, LLC (“Integrus”) is an **SEC Registered Investment Advisor**. This Summary of Your Advisory Relationship is SEC required, and is intended to provide transparency and the ability to easily compare brokerage companies with investment advisors. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Items	Description	Conversation Starters
Relationship & Services	<ul style="list-style-type: none"> <li>• Integrus provides <b>investment management</b> and, as appropriate, <b>financial planning</b> services to individuals, families, trusts, pension and profits sharing plans, for profit corporations, and non-profit corporations on an <b>independent, fee-only, team-based, fiduciary basis</b>.</li> <li>• Investment management is normally conducted on a <b>discretionary</b> basis and includes assessing clients’ goals, financial profile and risk profile, development of and Investment Policy Statement and <b>recommendations, implementation, regular monitoring, and ongoing management and reporting</b>.</li> <li>• Integrus implements recommendations with mutual funds and exchange traded funds, though other permissible investments are closed-end funds, unit investment trusts, individual stocks, individual bonds, bank certificates of deposits, annuities, and options.</li> <li>• Prohibited investments include limited partnerships, precious metals, collectibles, short sales, digital assets, letter stock, private placements, direct payments, commodities, non-securitized real estate, and anything proprietary.</li> <li>• See ADV Part 2A for more details.</li> </ul>	<ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments to recommend to me?</li> <li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul>
What fees will I pay?	<ul style="list-style-type: none"> <li>• Integrus is <b>fee-only</b>, and charges an asset based fee per below. In some circumstances, fees may be negotiable or billed by a flat fee or by the hour.               <ul style="list-style-type: none"> <li>- First \$2 million: &gt; of 1% or \$10,000/yr.</li> <li>- \$2,000,001 to \$5 million: 0.75%/yr.</li> <li>- \$5,000,001 to \$10 million: 0.50%/yr.</li> <li>- \$10,000,001 to \$20 million: 0.40%/yr.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul>



	<ul style="list-style-type: none"> <li>- \$20,000,001 and above: 0.30%/yr.</li> <li>• Fees paid to Integris are separate and distinct from the fees and expenses charged by mutual funds, exchange traded funds, annuities, or other managed investments. Integris' recommended investment selections typically have average annual fees and expenses of approximately 0.15%/yr.</li> <li>• Fees paid to Integris are separate and distinct from the fees custodians may charge, which may include small transaction fees, wire transfer fees, account fees, etc.</li> <li>• 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.</li> <li>• See ADV Part 2A for more details.</li> </ul>	
<p>What are your legal obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<ul style="list-style-type: none"> <li>• When we act as your investment adviser, <b>we have to act in your best interest and not put our interests ahead of yours</b>. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts. Here is an example to help understand what this means: If you are considering selling real estate, we stand to make more money if you do sell it and add the proceeds to your portfolio managed by Integris.</li> <li>• See ADV Part 2A for more details.</li> </ul>	<ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul>
<p>How do your financial professionals make money?</p>	<ul style="list-style-type: none"> <li>• Our financial professionals are paid primarily by salary. A small component of their compensation is bonus eligibility, part of which is dependent upon the financial health of the firm, part of which is dependent upon how well one does his/her job, and part of which is dependent upon new business development. Additionally, our financial professionals enjoy other benefits such as health, disability, and life insurance.</li> </ul>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<ul style="list-style-type: none"> <li>• <b>No</b></li> <li>• You may visit <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a> for a free and simple tool to research the firm and its financial professionals.</li> </ul>	<ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>
<p>Additional information</p>	<ul style="list-style-type: none"> <li>• More information about Integris' investment advisory services can be found on ADV Part 1A, and ADV Part 2A, which can be found on <a href="http://www.integriswealth.com">www.integriswealth.com</a> or by requesting them at 831-333-1717 or <a href="mailto:info@integriswealth.com">info@integriswealth.com</a>.</li> </ul>	<ul style="list-style-type: none"> <li>• Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?</li> <li>• Who can I talk to if I have concerns about how this person is treating me?</li> </ul>