

FORM CRS
INTEGER WEALTH ADVISORS GROUP, LLC
JANUARY 2021
SEC REGISTERED INVESTMENT ADVISOR (CRD – 136621)

Introduction

Integer Wealth Advisors Group, LLC, provides discretionary and non-discretionary advisory services to individuals, foundations, endowments and 401(k) retirement plans on a fee-only basis. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.

What investment services do we provide?

We offer investment advisory services to a variety of clients including high net worth individuals, foundation, endowments, trusts, and 401(k) plans. We offer financial planning for a fee in addition to investment advisory services. All accounts are monitored, and clients are provided quarterly performance reports for all accounts under our management. We accept both discretionary and non-discretionary authority, but we do consult with clients on the rationale of doing trades in their portfolios. Non-discretionary clients are responsible for placing trades in their accounts as we cannot place those on behalf of clients. There are no minimum account sizes required to open an account with our firm. More information about our services can be found in our Form ADV, Part 2A (items 4-7).

Given my financial situation, should I choose an investment advisory service? Why or why not?

Each person seeking investment advice is different. Typically, a new client to our service chooses us because they lack the time, the experience, and the desire to manage their assets. Due to the complexity of the financial marketplace, retaining a professional can make sense.

How will we choose investments to recommend to you?

We focus on selecting low-cost exchange traded index funds and mutual funds for our client portfolios. The final selection will be done in consultation with the client. Regardless of which investments are chosen, our firm does not receive any compensation from the investments used in a portfolio.

What is our relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

All of our advisors hold various licenses with respect to their field of work. These licenses include the Series 65 exam, CPA, CFP, CIMA or MBA designations. All advisors have college degrees from accredited universities. A CPA is a **Certified Public Accountant** who has passed the rigorous CPA exam and met work experience requirements before being licensed by the AICPA. A CFP is a **Certified Financial Planner** designation and is a mark for financial planners conferred by the Certified Financial Planner Board of Standards in the United States and by 25 other organizations affiliated with the Financial Planning Standards Board. A CIMA is a **Certified Investment Management Analyst** issued by the Investments and Wealth organization. It is a technical portfolio construction program for investment consultants with an emphasis on the combination of theory to practical application of investment strategies.

What fees will you pay?

As a fee only investment advisor, you pay us only what we agree to in our investment advisory agreement. Our fees are paid quarterly, in advance, based upon the value of the portfolios we manage for you. In all cases, if a client

terminates our agreement, any prepaid fees will be refunded on a pro-rated basis. The amount you pay varies based upon the value of the portfolio; therefore, as the value of the portfolio increases, the dollar amount of the fee increases. If the value of the portfolio goes down at the next quarterly fee calculation, the dollar amount of our fee goes down. We do not charge a performance-based fee nor manage on a side-by-side basis. We receive no other compensation than that which our clients pay to us. In addition to our fee, clients will be charged fees from the products used in managing an account. These include management fees charged by exchange traded funds and mutual funds. In today's brokerage environment, fees are paid to buy and sell some mutual funds depending upon the brokerage platform.

Help me understand these fees and how costs might affect my investments?

Assume a \$1 million dollar portfolio. Our fee is 1% or \$10,000, and the investments we use might cost another 0.50% (.0050) or \$5,000. In a year, there will be \$15,000 of fees in the account, *assuming no growth*. If the portfolio grows 7% in a year, gross of fees, the net will be 5.5%. The higher the fees the less there is available to invest in a portfolio.

What is our legal obligations to you when acting as your investment advisor?

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 a conflict of interest. For example, increasing the amount of assets we have under management increases our fee since more assets under management means more fees are collected for our advice and counsel. 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. We offer no proprietary products; we do not receive any compensation from any broker; no fee sharing arrangements or principal trading exists. For additional information, please see Form ADV, Part 2A brochure Item 12 and 17.

How might our conflicts of interest affect you, and how do we address them?

Disclosure is the only way to address any conflicts of interest. As we have said, our only conflict is that if you put more assets under our management, we earn more fees.

How do our financial professionals make money?

All our advisors are salaried employees of the firm. They are not compensated for selling investment products or services.

Do any of our financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Who will be my primary contact person?

The advisor that brings you into our firm will be your primary contact. They are employees of our firm and have no other affiliations such as a broker-dealer. Saverio N. Paglioni is the Compliance Officer for the firm at should you have any issues with the advisor that is serving your account, you can reach him directly at his office at 770.974.2787, on his cellphone at 770.231.6668 or by email at spaglioni@integerwealth.com.