

## Client Relationship Summary

### Item 1: Introduction

Integrity Advisory Solutions, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationships and Services

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

**Services:** We offer investment advisory services primarily to retail investors, which include portfolio management services provided through wrap and non-wrap fee programs, in accounts managed directly by your investment adviser representative (“IARs” or “Financial Professionals”) and/or an affiliated or unaffiliated sub-adviser. We also offer financial planning, consulting, retirement plan consulting, and retirement plan participant consulting services. A wrap fee program is any advisory program under which a specified fee or fees not based directly upon transactions in a client’s account is charged for investment advisory services (which may include portfolio management or advice concerning the selection of other investment advisers) and the execution of transactions. We work closely with you to identify your investment goals, objectives, risk tolerance and financial situation to develop an investment approach.

**Accounts, Investments, and Monitoring:** Investments vary by client objectives and strategies, among other factors, and may include but are not limited to mutual funds, exchange traded funds, stocks, bonds, treasuries, certificates of deposit, mutual fund shares, municipal securities, and options contracts on securities. We monitor portfolios at least annually to ensure alignment with your investment goals. Financial planning services include analysis and recommendations relating to your financial goals.

**Investment Authority:** We provide portfolio management services on a discretionary and non-discretionary basis. Discretionary authority is granted through your advisory agreement and custodian trading authorization, allowing us to execute transactions without your prior approval. You may place reasonable restrictions on investments made on your behalf. With non-discretionary accounts, you make the ultimate decision regarding purchases and sales.

**Limited Investment Offerings:** We do not limit our advice to proprietary products, programs, or particular types of investments.

**Account Minimums & Other Requirements:** Certain investment programs offered do not impose a minimum account size. Other programs require a minimum account size of \$25,000. As applicable, sub-advisers may also impose a minimum account size, minimum fee, or otherwise condition our use and recommendation of their portfolios to clients.

**Additional Information:** For more detailed information on our relationships and services, please see *Item 4 - Advisory Services*, *Item 7 - Types of Clients*, and *Item 13 - Review of Accounts* of our Form ADV Part 2A and *Item 4 – Services, Fees and Compensation*, and *Item 5 – Account Requirements and Types of Clients* of our Form ADV, Part 2A, Appendix 1, Wrap Program Brochure available on our firm’s Investment Adviser Public Disclosure Page (<https://adviserinfo.sec.gov/firm/summary/288817>).

**Conversation Starters:** 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 these qualifications mean?

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

#### What fees will I pay?

**Asset-Based Fees:** Our portfolio management services fee is an annual fee based on a percentage of the value of assets held in the client’s account(s), typically calculated and collected quarterly, in advance, based on the market value of the account as of the last day of the preceding quarter. Total portfolio management fees generally range up to 2.35% annually for non-wrap programs (including a program fee of up to 0.35% retained by Integrity Advisory Solutions) and up to 2.20% annually for wrap programs (including a program fee of up to 0.20% retained by Integrity Advisory Solutions), though fees may be higher depending on the investment program selected. The Advisor fee is negotiable between the client and the representative. The program/platform fee typically is not negotiable to the client. If a third-party sub-adviser is recommended for the client’s account, the third-party sub-adviser’s fees will typically be billed by the third-party sub-adviser, separately from the fees charged by Integrity Advisory Solutions, in accordance with the billing protocols of the third-party sub-adviser selected. With respect to wrap fee programs offered, clients should consider that asset-based fees associated with a wrap fee program will include most transaction costs and fees to a broker-dealer and therefore, are often higher than a typical asset based advisory fee.

It is important to understand that the more assets there are in your account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. Sub-advisers may negotiate varied fees, which can create an incentive for an IAR to recommend certain sub-advisers over others. We mitigate this conflict by capping the IAR’s portion of the total advisory fee and requiring IARs to adhere to their fiduciary obligations.

**One-Time Payment & Fixed Fees:** The fees for financial planning services are assessed either on an hourly or fixed basis, are negotiated between you and your IAR, and are based on the complexity of the services requested, the amount of research required to provide the services, and the complexity of the financial plan. IARs may charge no more than \$500 per hour for financial planning services on an hourly basis and may charge between \$0 – \$50,000 for financial planning services on a fixed basis. The fees for consulting services are assessed on an hourly basis and are negotiated between you and your IAR. For retirement plan consulting services, the IAR will determine whether to bill the client at a pre-determined hourly rate, a fixed fee or based upon a percentage of plan assets. Fees may be billed quarterly in advance or in arrears. In special circumstances other fee-paying arrangements may be negotiated. The fees for retirement plan participant consulting services are assessed on either an hourly or fixed basis, are negotiated between you and your IAR, and are based on the complexity of the services requested, the amount of research required to provide the services, and the complexity of the written recommendation. IARs may charge no more than \$500 per hour for retirement plan

participant consulting services on an hourly basis and may charge between \$0 – \$5,000 for retirement plan participant consulting services on a fixed basis.

**Other Fees & Costs:** In addition to our advisory fees, you may incur other charges imposed by affiliated and unaffiliated parties (for example, by custodians and sub-advisers). Some of these costs may include, but are not limited to, statement/confirmation fees, technology fees, management fees, sub accounting fees, variable annuity fees, surrender charges, short term redemption fees, account maintenance fees, wire transfer fees, overnight check fees, and duplicate statement issuance fees. Clients are also responsible for fees charged by mutual funds, exchange traded funds or other funds or investment products to their investors. Integrity Alliance (as defined below) may also receive various incentives (including payments) from unaffiliated third-party lenders it recommends to you through its lines of credit programs. By recommending that a client use a third-party lender to fund a purchase or other financial need rather than liquidate securities under Integrity Alliance's management, Integrity Alliance and its financial professionals continue to earn fees on the full account value. You should note that all fees discussed herein are cumulative.

**Additional Information: 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 detailed information on our fees, please see *Item 5 - Fees and Compensation* of our Form ADV Part 2A and *Item 4 – Services, Fees and Compensation* of our Form ADV, Part 2A, Appendix 1, Wrap Fee Brochure available on our firm's Investment Adviser Public Disclosure Page (<https://adviserinfo.sec.gov/firm/summary/288817>).

Conversation Starters: 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. Because certain investment programs offered by the firm are sponsored and sub-advised by an affiliate of Integrity Advisory Solutions, Integrity Alliance, LLC ("Integrity Alliance"), a portion of the fees paid by clients invested in these programs is retained by our affiliate rather than being paid to an unaffiliated sub-adviser. Integrity Alliance also acts as introducing broker to client accounts custodied with Pershing. As introducing broker, Integrity Alliance receives compensation, benefits, and revenue sharing, including through participation in FUNDVEST® mutual fund program and a cash sweep program that lowers the return on cash held in your account custodied with Pershing. Additionally, through programs such as Envestnet and AssetMark, we and our affiliates receive compensation from these platform sponsors, including a flat quarterly fee to support technology, training, marketing, staffing and ongoing education, asset-based fees (including 5 basis points annually on AssetMark Platform Accounts), and other benefits such as comprehensive organizational consulting, education and marketing support. Such fees and revenue ultimately inure to the benefit of the common owner of both Integrity Advisory Solutions and Integrity Alliance. This creates conflicts of interest for the Firm and its IARs when choosing among advisory programs and brokers to recommend to a client as they create economic incentives to recommend certain investment programs and our affiliate over others and to make these decisions in the Firm's, its parent company's, or the representative's interests, rather than in your best interests.

**Additional Information:** For more detailed information, please see *Item 4 – Advisory Business*, *Item 10 - Financial Industry Activities and Affiliations*, *Item 12 - Brokerage Practices* and *Item 14 - Client Referrals and Other Compensation* of our Form ADV Part 2A and *Item 9 – Additional Information* of our Form ADV, Part 2A, Appendix 1, Wrap Fee Brochure available on our firm's Investment Adviser Public Disclosure Page (<https://adviserinfo.sec.gov/firm/summary/288817>).

Conversation Starters: 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 by receiving a portion of the asset-based fees charged on your managed account(s), through hourly or fixed fees, as applicable, and/or an agreed-upon annual salary. In certain cases, bonuses are paid to some employees based on quality of work, excellence of service, and other factors. Some of our financial professionals are separately licensed as insurance agents and/or as registered representatives of third-party broker dealers and can earn additional compensation when acting in those capacities. No client is obligated to engage these financial professionals to provide these separate services.

#### Item 4: Disciplinary History

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

No. Neither the firm nor any of our financial professionals have legal or disciplinary history. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

#### Item 5: Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available at our firm's Investment Adviser Public Disclosure Page (<https://adviserinfo.sec.gov/firm/summary/288817>) or our website at [www.integritywealthsolutions.com](http://www.integritywealthsolutions.com). You can request up to date information and a copy of our client relationship summary by contacting us at (214) 919-2165, or by email at [info@integritywealthsolutions.com](mailto:info@integritywealthsolutions.com).

Conversation Starters: 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?

## Exhibit – Summary of Material Changes

### Material Changes

The following material changes have been made to this Form CRS since our last filing in 10/23/2024:

On Page 2 – Under the header, "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?"

- We added disclosure regarding compensation received from platform sponsors such as Envestnet and AssetMark, including a flat quarterly fee to support technology, training, marketing, staffing and ongoing education, asset-based fees (such as 5 basis points annually on AssetMark Platform Accounts), and other benefits such as comprehensive organizational consulting, education and marketing support, and the resulting conflict of interest this creates.